

# SPOTLIGHT

YOUR SOURCE FOR THE LATEST JOHN HANCOCK INSURANCE NEWS

## Feature Story: Vitality GO and Vitality PLUS Webinar

We've made it easier than ever for you to help all your clients live longer, healthier lives by including Vitality GO on all our flagship products – at no additional cost.

**Watch this 11-minute on demand webinar** to learn more about Vitality GO and Vitality PLUS!



## JOHN HANCOCK VITALITY

### Now Available on Term Products in New York

Start spreading the news! Your New York Term clients can now take advantage of John Hancock Vitality. [Learn More](#)

### Hands-on Support from Vitality Personal Consultants

Our new [Vitality Personal Consultants](#) can help your clients take advantage of all the benefits of the John Hancock Vitality Program. From guiding them through the registration process to explaining how to earn an Apple Watch for as little as \$25 plus tax, our Vitality experts can put your clients on the path to a longer, healthier life.

## PRODUCT

### New Living Benefits Selling Guide

Living a long life and spending many years in retirement is increasingly likely for most people. That means careful planning is a necessity. See how John Hancock's living benefit riders such as Critical Illness, Long-Term Care and Vitality can offer your clients comprehensive protection they can take advantage of today. [Living Benefits Selling Guide](#)

## ADVANCED MARKETS

### Possible Reduction of the Per Diem Limit Affecting Long-Term Care Insurance Policies and Riders

In [this article](#), Caroline McKay, AVP & Counsel, John Hancock Advanced Markets, provides important commentary on the possible reduction of the per diem limit that could impact LTC insurance policies and life insurance policies with LTC/chronic illness riders. She also highlights considerations for reimbursement contracts in light of this issue.

### New Invest in Your Life and Personal Key Person JH Illustrator Quick Concepts Now Available!

In an effort to bring you the tools and resources you need to create custom solutions for your clients, Advanced Markets is excited to announce two new "quick concepts" — [Invest in Your Life](#) and [Personal Key Person](#) — are now available in JH Illustrator. And don't forget, the [Supplementing Retirement Income quick concept](#) was released earlier this year.

## STATE APPROVALS

- Critical Illness Benefit rider now available in California - [Read More](#)
- John Hancock Vitality rider now available on Term policies in California
- Long-Term Care '18 rider now available in Arizona and Delaware - [Read More](#)
- Preliminary Funding Account (PFA) now approved in California, New Jersey, Ohio - [Read More](#)

## DOING BUSINESS WITH US

### KS, MA & MT Approve Revised Replacement Forms

Kansas and Massachusetts have approved the recently revised *Replacement of Life Insurance (Standard)* form, and Montana has approved the *Replacement of Life Insurance or Annuities (NAIC Model Regulation)*.

**Special note about Kansas:** If completing an internal replacement in the state of Kansas, a new form – the *Important Notice: Replacement of Life Insurance or Annuities Exhibit B-Kansas* (NB5259KS) – will now be required.

[This state approval flyer](#) outlines the current approvals for these replacement forms, as well as the applicable effective date. Please transition to using the revised forms within 30 days of their effective date.

## JHVIT Supplement Dated October 1, 2018

[Click here](#) for a new American Funds JHVIT supplement dated October 1, 2018, and refer to the attached [Prospectus Update Chart](#) for all applicable supplements to date.

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Some riders may have additional fees and expenses associated with them.

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