



SPOTLIGHT

YOUR SOURCE FOR THE LATEST JOHN HANCOCK INSURANCE NEWS

Raising the service bar in the large-case market

We're making it easier than ever for you to win big in the large-case market by introducing a new specialized service model that will focus on expediting your \$10M+ cases from submission to policy issue.

Win big in the large-case market

JOHN HANCOCK VITALITY

Vitality by the numbers

The numbers speak for themselves when it comes to John Hancock Vitality and the positive impact it is having on your customers, while offering you new sales opportunities. [View presentation](#)

PRODUCT

An affordable LTC rider that delivers — as planned!

See how John Hancock's LTC '18 rider can offer maximum LTC benefits — for far less premium.

ADVANCED MARKETS

Because You Asked: Long-Term Care riders

Use this [BYA](#) to uncover answers to the most frequently asked questions about LTC riders.

DOING BUSINESS WITH US

Saving Illustrations just got easier. The agent, client, and product names will now automatically fill into the name of your pdf.

STATE APPROVALS

Protection UL '18 now available in California. [Read More](#)

For Agent Use Only. This material may not be used with the public.

Insurance policies and/or associated riders and features may not be available in all states.

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

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. Please go to www.jhsaleshub.com to verify state availability.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY102918150