



Simple Term with Vitality and the ROP rider – positioned to take the lead in your term sales

With the new Return of Premium (ROP) rider,¹ John Hancock’s Simple Term with Vitality is well positioned against the competition. That’s because we offer:



Higher coverage amounts

John Hancock is the only carrier to offer up to \$500,000 in coverage on an instant-decision² life insurance product



Longer term durations

We offer 25-year (50-year-old max) and 30-year (45-year-old max) term durations — many of our competitors do not offer 25-year durations.



Cash back along the way

With the ROP rider, clients can receive cash back if they exit their policy before the end of the level-term period (and after year 4). If the policy is inforce for the full duration, clients will receive 75% of their premiums back

No phone interview, no exam, no swab ever!

Take a look at how we compare when stacking-up coverage amounts:

While three of our top competitors will provide coverage of up to \$250k without any additional forms of underwriting — John Hancock can provide your clients up to \$500k in coverage with no additional underwriting!



*Competitor A (Mutual of Omaha) face amounts above \$250,000 require a phone interview, Competitor B (Americo) face amounts above \$250,000 require a swab, Carrier C (American Amicable) \$250,000 is their maximum face amount. Competitor information is current and accurate to the best of our knowledge as of April 2020.

For more information visit **JHSimpleTerm.com**.

1. The Return of Premium (ROP) rider allows for a return of a portion of the premiums at the end of the level term period or earlier if the policy is terminated prior to that point. The ROP benefit will generally begin by year 4 and the percentage of premiums available to be returned increases gradually over the term duration to a maximum of 75% at the end of the level term period. The ROP Rider is only available for term durations 25 and 30. There is an additional cost for this rider.

2. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may conduct a post-issue quality review to verify the accuracy of the information in the application received. This may include — but is not limited to — a request for medical records. A policy may be rescinded if the review of post-issue information reveals a material misrepresentation.

For agent use only. Not for use with the public.

Insurance policies and/or associated riders and features may not be available in all states. Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

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