



SPOTLIGHT

YOUR SOURCE FOR THE LATEST JOHN HANCOCK INSURANCE NEWS

Product

NEW SmartProtect™ Term with Vitality!

On Monday May 1st, we're launching a new version of [SmartProtect Term with Vitality](#). The new product continues to offer streamlined underwriting to simplify the process for your clients and help you place more business¹. Now with the new unique Unemployment Protection Rider your clients can add even more protection.

What's new:

- New rates for Super Elite and Elite risk classes
 - Lower monthly modal factors and policy fees
 - New Unemployment Protection Rider
-

John Hancock is Removing First Year Premium Limits

We are excited to announce that effective immediately we are removing the existing \$3M and \$5M first year premium limits on our most popular products. [Learn more.](#)

John Hancock Finishes Ahead of Prudential!

See how John Hancock's Protection UL offers more competitive premiums across the board and more customer value than Prudential's Universal Protector. [Learn more.](#)

May 2017 Prospectus Update

The product prospectuses and the John Hancock Variable Insurance Trust (JHVIT) prospectus have been updated with an effective date of May 1, 2017. *Please note: Whenever a product prospectus is used, it must be accompanied by a JHVIT prospectus.*

The prospectus page on JH SalesNet will be updated with new versions of the prospectuses and printed copies will be available for order through the warehouse on Monday, May 1st. A JHVIT prospectus as well as any applicable prospectus supplements will automatically be included with each product prospectus you order. Please refer to the [Prospectus Update Chart](#) to make sure you and your producers are using the correct prospectuses.

State Approvals

John Hancock's Vitality Program – Now Available in 49 States!

Now you can sell the John Hancock Vitality Program across the US.² Effective May 1, 2017, the program will be available in **Louisiana, Minnesota and Washington**. That means you can offer all the benefits and features of John Hancock Vitality to more consumers than ever! [Click here for more details and product availability.](#)

Additional State Approvals

- NEW [Protection UL '16 with Vitality](#) – Now Approved in Missouri, New Hampshire, and New Mexico
 - NEW [Accumulation IUL '17 with Vitality](#) – Now Approved in Alaska, Hawaii, Kansas, Louisiana, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New Mexico, Oregon, Pennsylvania, Virginia and Washington
 - NEW [Accumulation IUL '17](#) – Now Approved in California
-

Marketing

New Video! An IUL That's in a Class of Its Own

Every once in a while, a product comes along that's in a class of its own. [This Life in Motion video](#) highlights John Hancock's NEW Accumulation IUL, a product designed to help your clients maximize cash value accumulation and retirement income potential.

Happy Anniversary Life Insurance

May 2nd is National Life Insurance Day, a great time to remind your clients of the important role life insurance can play in protecting their futures – [at every stage of life](#). Download our consumer approved [Life Insurance Made Easy](#) brochure.

Advanced Markets

REMINDER TO REGISTER NOW! Monday, May 1st, 2:00 p.m. EST 20-Minute Webinar — Employer-Owner Life Insurance and §101(j)

Join David McNamara, J.D., CFP®, CLU, ChFC, FLMI, Advanced Markets Attorney, for a [20-minute webinar](#) exploring the §101(j) requirements for employer-owned life insurance, when and how to comply, and the drawbacks of noncompliance. To take part in this live webinar, please [register here](#).

Check out our [updated BYA](#) which explores the requirements set forth in IRC §101(j), including how and when to comply.

We've sweetened the deal

John Hancock Term | John Hancock Term *with Vitality*

LEARN MORE

JHLife.com

JHSalesNet.com

JHAdvancedMarkets.com

[Archives](#)

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

1. From the date we receive an “in good order” application. John Hancock will be requesting a post-issue attending physician statement (APS) for every issued case. A policy may be rescinded if information in the APS reveals a material misrepresentation in the application submitted.

2. The John Hancock Vitality Program is not available in North Dakota.

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.

The Unemployment Protection Rider has a 12 month waiting period and is subject to proof of claim of unemployment benefits. Restrictions apply based on attained age, policy face, and premium amounts. See the product technical guide for additional details.

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.

MLINY042817160