



# Spotlight

Keep your sales moving forward

## Join John Hancock Vitality<sup>®</sup> PRO

### Register today to earn tickets to see the FIFA World Cup!

John Hancock Vitality<sup>®</sup> PRO is live, and producers like you are already earning points, building status, and accessing meaningful rewards. Your eligible sales and client engagement activities automatically earn points that help you level up and unlock exclusive benefits.

And there is even more incentive to start today, because the top four point-earners by March 31 can **earn tickets to a FIFA World Cup game** in Boston.\* Haven't registered yet? [Download the app](#) and start getting rewarded today!

Play to win

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## Product

### Enhance income potential with Fixed Index loans

See how our new Accumulation IUL 26 is delivering major improvements to income potential by using Fixed Index loans — and outperforming key competitors.

 [Unlock the potential](#)

### Delivering seamless policy management

With Accumulation IUL 26 and Protection IUL 26, you can also take advantage of SmartStart Segments, a new policy-management feature that allows you to deliver seamless segment management.

 [Get the details](#)

In case you missed it

**Accumulation IUL 26 and Protection IUL 26 are now approved for sale in Florida.** Reach out today for assistance with designing your next case.



## On-demand webinar

**Planning for longevity: How LifeCare's redesigned 6-year benefit delivers even more**

Join our exclusive webinar as we uncover the growing need for longevity planning, LifeCare's enhanced 6-year benefit period, and how Vitality PLUS can help support better client outcomes.

[Watch now](#)

## Longer. Healthier. *Better.* podcast

### Driving healthspan improvements

For a fresh take on longevity and enjoying more healthy years, tune in to our latest Longer. Healthier. *Better.* podcast episode.

Dr. Katie Tryon, Chief Commercial Director at Vitality Health UK, joins host David O'Leary to discuss how Vitality uses strategic partnerships and incentives to help improve healthspans and shape the future of longevity.



[Listen now](#)



\*Participation is limited to qualifying producers only. To qualify for this contest, all sales must comply with all John Hancock standards and guidelines as well as applicable laws and regulations, including requirements relating to suitability and the customers' best interests. Producers who qualify will be subject to invitation by John Hancock at its sole discretion. John Hancock retains the sole right to determine awards. Variable products and New York production are excluded from the contest. Producers must be at least 21 years of age to participate. Producers must meet production requirements, hold a current contract, be a licensed representative, and be in good standing with John Hancock at the time of the incentive. Covered accommodations, meals, and/or other expenses will be outlined in the official event invitation for invited producers. No substitution, transfer, or cash in lieu of award is allowed. Taxes on any prize, including income and/or sales taxes, are the sole responsibility of the producer. A 1099 will be issued to attendees for the fair market value of the prize for themselves and their guest. John Hancock may amend the qualification requirements, guidelines, or prizes at any time during the qualification period, if necessary.

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

The LifeCare Long-Term Care rider and the LifeCare Long-Term Care Inflation rider accelerate the death benefit for approved long term care expenses and, depending on the benefit period selected, may also offer an extension of long-term care benefits after the death benefit has been fully accelerated. When the death benefit is accelerated for long-term care expenses, it is reduced dollar for dollar, and the cash value is reduced proportionately. The riders have a maximum monthly benefit amount and are subject to underwriting. There are additional fixed premiums associated with these riders. The riders have exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

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

Vitality PRO not available in New York.

Vitality is the provider of the John Hancock Vitality PRO program (referred to hereafter as Vitality PRO). To be eligible to earn rewards and discounts by participating in Vitality PRO, the producer must log into the Vitality PRO app and register by accepting the Vitality Pro Terms and Conditions. The Vitality PRO Program and/or membership may be terminated or changed at any time for any reason.

John Hancock Vitality PRO members can earn Vitality Points based on eligible policy sales and certain customer engagement activities as described in the Program app. Please note that points are not awarded for sales or customer engagement activities involving Variable Universal Life policies or policies issued in New York. Clients should consult with you and their other independent professionals to determine which type of life insurance may be suitable and best meet their individual needs. To remain eligible for the Vitality PRO program, members must hold an active appointment with John Hancock and be in good standing. Participation in the Program in no way impacts Vitality PRO members obligations and commitments under the Producer Terms and Conditions, Code of Conduct or any other agreement between you and John Hancock.

It is the responsibility of the Vitality PRO member to consult their firm's policies and the rules of their applicable regulatory licensing body with respect to reporting and/or disclosing rewards that they may earn and receive through participation in the Program.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. MLINY021726869-1