



Introducing the LifeTrack Performance Summary

A policy monitoring service offering unmatched transparency to support you and your clients.

Written in simple language with intuitive visuals to help make sense of the numbers, the all-new LifeTrack Performance Summary is designed to help your clients better understand their policy and stay on track to meet their goals, enabling you to have more productive policy review conversations. It includes:

- **An easy-to-understand snapshot** of the policy's current value
- **A visual comparison** of actual policy performance vs. the new business illustration
- **A helpful reminder** of planned policy actions

Who will be receiving the LifeTrack Performance Summary?

Your clients with policies issued after June 2018 will receive a performance summary with their annual statement, beginning in the second policy year.

What about LifeTrack billing?

LifeTrack billing will continue to be offered as a complimentary, optional service that clients can add or remove at any time to support their policy management.

Your LifeTrack Performance Summary

Snapshot

	Value as of 10/20/20	Value as of 10/20/21	Change
Insurance death benefit	\$1,107,774	\$1,140,000	+\$32,226

Policy value

Value as of 10/20/20	\$107,774	\$140,000	+\$32,226
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Total premiums paid

Total premiums paid	\$127,833	\$176,444	+\$48,611
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Your Policy Information

Product: Accumulation Individual UL

Policy number: 12-2861-070

Policy date: October 20, 2019

Policy owner: Jane Sample

Policy insured: Jim Sample

Primary beneficiary: Jim Sample

Your Vitality PLUS Status

You achieved a **Platinum Vitality Status** as of your program year ending October 31, 2021. The savings and rewards that you enjoy in the current program year are determined by the Vitality Reward Status that you achieved from the prior year.



Hi Jane,

Your LifeTrack Performance Summary is designed to help you understand how your life insurance policy is performing and to help you stay on track to achieve your goals.

This summary will show you:

- Current policy values
- Policy performance — actual vs. assumed
- Future actions you plan to take on your policy



Your Policy Information

Product
Accumulation Indexed UL

Policy number
12 345 678

Policy date

Your LifeTrack Performance Summary



Snapshot

	Values as of 10/20/20	Values as of 10/19/21	Change
Insurance death benefit <small>The amount of money that is paid to the beneficiary when the insured passes away.</small>	\$2,107,774	\$2,140,099	● \$32,325
Policy value <small>The portion of your policy which can earn tax-deferred interest.</small>	\$107,774	\$140,099	● \$32,325
Total premiums paid <small>The total amount you have paid into your policy.</small>	\$127,833	\$170,444	● \$42,611

An intuitive look at the policy's current values

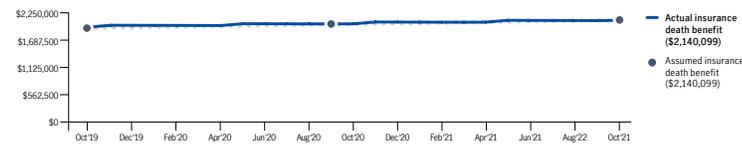


Policy performance: actual vs. assumed

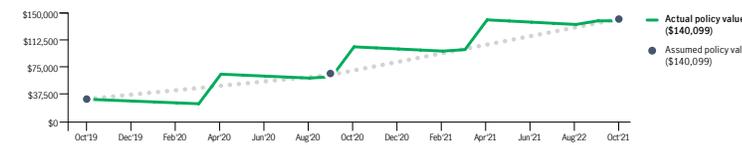
Your policy illustration provided certain assumptions about how your policy was expected to perform over time. The graphs below show how your policy has actually performed versus how it was assumed to perform as of September 12, 2023.

Please note: Assumed values are indicated by ●. The ●●●● are for illustrative purposes only.

Insurance death benefit

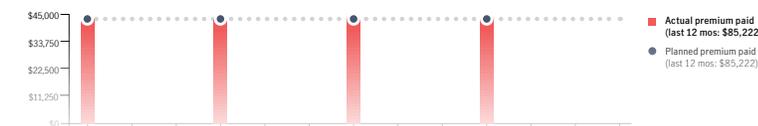


Policy value



Note: You may wish to contact your financial professional to discuss policy value performance.

Premium paid



Easy-to-read graphs comparing actual policy performance vs. the new business illustration



Planned policy actions

Below is a reminder of the policy actions that you have planned to take to achieve your policy goals.

It's important to note that these actions will not happen automatically and must be requested by you at the time you wish to take the action. You may contact your financial professional or visit [JohnHancockInsurance.com/My Policy>Life Insurance](http://JohnHancockInsurance.com/MyPolicy>LifeInsurance) to request policy actions.

Planned actions	Date
Insurance death benefit changes from "Increasing" to "Level" Having your insurance death benefit option set to "Increasing" will automatically increase your insurance death benefit as your policy value changes. Changing this option to "Level" can help reduce policy charges.	10/20/30
Insurance death benefit decreases Decreasing your insurance death benefit can reduce policy charges but may also reduce the amount of money that the beneficiary receives when the insured passes away.	10/20/31
Insurance death benefit increases Increasing your insurance death benefit will increase policy charges but can also increase the amount of money that the beneficiary receives when the insured passes away.	N/A
Final premium payment Your final premium payment date is based on how your policy was assumed to perform over time. Actual policy performance can vary over time so you may wish to review an inforce illustration to determine if this date could change.	4/20/30



Life insurance has never been so rewarding

With Vitality PLUS, you can earn rewards and savings for the everyday things you do to stay healthy. Your level of participation determines your Vitality Status — and the status you achieve each year can impact your premium and policy performance.

Access personalized tips and information about exercise, nutrition and more. Learn about the many ways you can earn Vitality Points and even greater savings and rewards.



Visit us online:
JohnHancockVitality.com

Download for mobile:

Helpful reminders of planned policy actions, both short- and long-term, to help you service inforce policies

For more information, please call your local John Hancock sales representative or National Sales Support at **888-266-7498, option 2.**

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

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