



# 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.

John Hancock Life Insurance Company (U.S.A.) | Accumulation Investment | Policy 12345678 | As of October 18, 2021 | Page 1 of 4

## The LifeTrack Performance Summary

Helping you keep your clients better informed and better prepared



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
<b>Insurance death benefit</b> <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
<b>Policy value</b> <small>The portion of your policy which can earn tax-deferred interest.</small>	\$107,774	\$140,099	● \$32,325
<b>Total premiums paid</b> <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

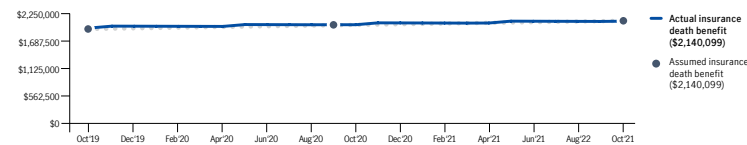


## Policy performance: actual vs. assumed

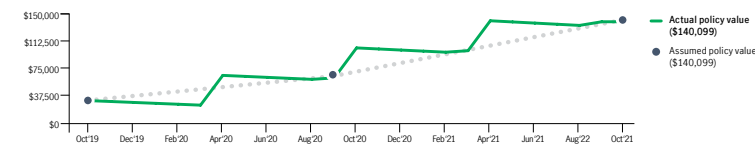
Your policy illustration provided certain assumptions about how your policy was expected to perform over time. The graphs below show how your policy has actually performed versus how it was assumed to perform as of September 12, 2023.

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

### Insurance death benefit

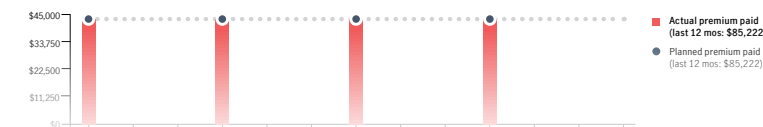


### Policy value



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
<b>Insurance death benefit changes from "Increasing" to "Level"</b> 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
<b>Insurance death benefit decreases</b> 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
<b>Insurance death benefit increases</b> 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
<b>Final premium payment</b> 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.



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Download for mobile:

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

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