



Quit Smoking. Start Saving.

As you know, John Hancock's Quit Smoking Incentive encourages clients to quit smoking while saving them money, because:

- Preferred Smoker and Standard Smoker policyholders receive the Standard Non Smoker policy charges in the first three years.
- If they provide satisfactory evidence that they quit smoking for at least 12 months during those first three years they will be permanently re-classified as Standard Non Smokers – without any additional underwriting.

In a typical Protection UL QSI illustration, the policyholder pays the Standard Non Smoker premium in the first three years and then pays the much higher Smoker premium thereafter. This scenario might work for policyholders who are certain of their ability to stop smoking, but what about those who are less sure they will be able to kick the habit? For them the better option may be to pay the smoker premium initially and then have the opportunity for a significant savings in years 4+.

Take a look:

Male, 60, Standard, Endow at Age 121, \$1,000,000

Non Smoker Premium: \$19,359, Smoker Premium: \$31,067

Policy Year	Scenario 1 Pays Non Smoker Premium/Never Quits	Scenario 2 Pays Smoker Premium/Quits Smoking Year 4
1	\$19,359	\$31,067
2	\$19,359	\$31,067
3	\$19,359	\$31,067
4+	\$35,038	\$16,185

The date shown is taken from an illustration.

Scenario 1: Demonstrates the financial consequence of paying the non smoker premium for years 1–3 and continuing to smoke – a \$15,679 premium increase in years 4+.

Scenario 2: Shows the client paying the smoker premium and reaping the reward of quitting smoking – a \$14,882 premium savings in years 4+.

Both scenarios provide financial encouragement for your clients to break the smoking habit and offer them yet another reason to choose John Hancock's Protection UL.

Show your clients the value of John Hancock's Protection UL with the Quit Smoking Incentive. Run an Illustration today.



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The Quit Smoking Incentive allows Preferred and Standard Smokers to automatically receive Standard Non Smoker current policy charges for the first three policy years. If by the end of policy year three, the insured provides satisfactory evidence of having quit smoking for at least 12 months, then the policy is re-classified as Non Smoker, and future policy values will continue to reflect Standard Non Smoker account charges. If the insured fails to quit smoking, policy values for years 4+ will reflect the appropriate Smoker current policy charges.

Guaranteed product features are dependent upon minimum premium requirements and the claims paying ability of the issuer.

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

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.

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