

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

Producer Qualification is banded as indicated below with a minimum of \$300,000 target premium from the sale of individual and survivorship non-variable life insurance products from 1/1/2018 through 12/31/2018. \$400,000 target premium from the sale of individual and survivorship non-variable life insurance products from 1/1/2018 through 12/31/2018 will guarantee you an invitation. Open to independent producers.

*QUALIFICATION BANDING:

Tier 1/Top 25 producers: \$2,500 Airfare allowance per couple and \$600 allowance for shore excursions per person

Tier 2/Top 26 – 50 producers: \$2,000 Airfare allowance per couple and \$200 allowance for shore excursions per person

LIFE-2680 2/18 MLINY020618042

Tier 3/Top 51 – 75 producers: \$1,500 Airfare allowance per couple
Tier 4/Top 76 – 100 producers: \$1,000 Airfare allowance per couple

Recipients will be determined as of February 1, 2019. Open to independent producers only. Participants must be at least 21 years of age. Attendance is by invitation only and John Hancock retains the sole right to determine awards. Producers must meet production requirements, hold a current contract, and be in good standing with John Hancock at the time of the incentive. No substitution, transfer, or cash in lieu of award is allowed. New York production is not included in determining awards.

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.