



## Did You Know...

### John Hancock Can Save Your Clients Money with the Quit Smoking Incentive?

John Hancock's innovative Quit Smoking Incentive can save your clients money and give them an added incentive to break the habit.

#### Here's How it Works:

Protection UL-G and Protection SUL-G offer a Quit Smoking Incentive that allows Preferred and Standard Smokers to pay Standard Non Smoker<sup>1</sup> premiums for the first three policy years.

Before the end of year three, if the insured(s) shows satisfactory evidence of having quit smoking for 12 consecutive months, (by providing a new microunalysis and forms stating that they have not smoked for 12 months), they will be able to continue paying the Standard Non Smoker premium.<sup>2</sup>

EXAMPLE		Protection UL-G		
Male, Age 55 • Standard Smoker, Pay Premiums to Age 110 • \$1,000,000 Lifetime Guaranteed Coverage				
POLICY YEAR	SCENARIO 1 Client pays the Smoker premium and never quits smoking.	SCENARIO 2 Client pays the Non Smoker premium in the first 3 years and quits smoking within the first 3 years.	SCENARIO 3 Client pays the Non Smoker premium in the first 3 years and never quits smoking.	
1	\$29,515	\$16,162	\$16,162	
2	\$29,515	\$16,162	\$16,162	
3	\$29,515	\$16,162	\$16,162	
4	\$29,515	\$16,162	\$32,186	

The data shown is taken from an illustration.

The value of the Quit Smoking Incentive is clearly demonstrated in Scenario 2. The client starts off paying the Non Smoker premium and then quits smoking. If approved as a Non Smoker within the first three policy years, the client can continue to pay the Non Smoker premium. Scenario 3 shows the financial consequences of continuing to smoke – a \$16,024 increase in premium.

The Quit Smoking Incentive is one more inducement for clients to break the smoking habit and to choose John Hancock. Remember, even if your clients do not quit smoking, they can save money in the first three years by paying the Standard Non Smoker premium.

Show your clients the value of John Hancock and the Quit Smoking Incentive.

1. The Quit Smoking Incentive is not available for substandard risks.

2. If this information is not provided, the client will be charged Smoker policy protection values starting in policy year 4.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

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