

Sponsored Group Discount Update

Expansion of the Sponsored Group Discount to Siblings

John Hancock Sponsored Group Discount Program is pleased to announce that, effective immediately, the Sponsored Group Discount will be expanded to include siblings and sibling's in-law as part of the eligible family members. Other eligible family members include: spouses, domestic partners (where approved), parents, parents in-law, grandparents, children and step equivalents.

New Guidelines for Approved Groups and Full Exclusivity

In addition to the discount being extended to siblings, we have expanded our guidelines so that select fraternal organizations, select community/social groups, and select cultural associations will also be eligible to receive the discount.

TO CLARIFY

Citizens or Cultural Groups: These include any groups that are not trade, occupational, or professional but who have cultural heritage in common or may assemble to benefit the local community. Organizations must have bylaws and be locally based. The agent MUST provide proof of the group's non-profit status. *Examples: Tribal Organizations, Sons of Italy, Polish American Club, Rotary, Kiwanis, etc.*

Fraternal Organizations: Organizations that represent the relationship between its members as akin to brotherhood. Organizations must be locally based, with both bylaws and membership requirements. The agent MUST provide proof of group's non-profit status. *Examples: Fraternities, Sororities, Masons, Elks, Lions, etc.*

New Full Exclusivity Guidelines

TYPE OF GROUP	FULL EXCLUSIVITY (100-10,000 eligible lives)	FULL EXCLUSIVITY *(10,000+ eligible lives)
Solicitation Rules	Only the agent of record and its affiliates can solicit and market to group's members and offer the discount.	Only the agent of record and its affiliates can solicit and market to group's members and offer the discount.
To Qualify	Group must have 100-10,000 eligible lives.	Group must have OVER 10,000 eligible lives.
Within first 60 days of Approval	You need five applications submitted (otherwise policies are issued without the discount).	15 applications must be submitted (otherwise policies are issued without the discount).
Within 12 Months	25 paid policies.	50 paid policies.
Second & Subsequent Years	25 paid policies.	50 paid policies.

Note: If participation levels are not met, producer may lose full exclusivity status. Consideration will only be given if a strong marketing plan is in place and signed by the agent(s).

Whether you have a Sponsored Group, are interested in offering your client a discount, or want to learn more about our Sponsored Group Discount Program, please contact:

* Groups over 10,000 lives, and national in scope, will be considered for Full Exclusivity on a case-by-case basis. Groups of this size must receive prior approval from John Hancock before discussions take place with the group.

Not for use with employees or association members.

Long term care insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117.