

Get the conversation started – John Hancock Vitality client talking points

John Hancock Vitality offers tremendous value for your clients, while helping you build stronger relationships, generate more referrals, and increase your sales opportunities. These talking points can help you get the conversation started with your clients — at all stages of their lives.

Program advantages

Looking for value

(Younger/growing families with increased financial responsibilities that want/need to save)

- **Provides financial security** for your family should the unexpected happen; but **protecting your family also means staying healthy** so those who love and depend on you can keep you in their lives for years to come
- **Offers an affordable solution that can meet both financial and wellness needs.** With John Hancock Vitality life insurance, you can significantly save on your annual premiums — up to 15% — and earn valuable rewards you can enjoy today for the things you do to stay healthy
- You'll even have the opportunity to earn an **Apple Watch® Series 3 for as little as \$25 plus tax, and save up to \$600 annually on your healthy food** purchases at the grocery store

Proof Point: More than 8 OUT OF 10 members say they would prefer a policy like John Hancock Vitality over traditional life insurance.¹

Aspires to be healthier

(Committed to making changes to their lifestyle or a life event has persuaded them to take steps to improve their health)

- Encourages you to make **even small changes that can make a big difference over time** when it comes to your overall health and well-being – like taking the stairs instead of the elevator
- Provides a personalized, interactive program that can **help you stay on track and achieve your goals**
- **Designed for all stages of life** – it's customized to offer you significant savings and rewards, at a pace that makes sense for you

Proof Point: What current members are saying about the program: “John Hancock Vitality has pushed me to stay motivated to live a healthier lifestyle.”²

The affluent client

(Likely to participate in a rewards program, appreciates value and enjoys health and fitness activities)

- **Rewards your healthy behavior** with annual premium savings up to 15% and discounts on healthy food, outdoor gear and more
- Provides value by giving you the opportunity **to pay less for life insurance**
- Allows you to **earn travel rewards and discounts that you can enjoy today** such as half-price hotel nights and savings on luxury cruise lines

Proof Point: According to Market Research.com, “There are 17 million affluent Americans who engage in regular physical activity, and more than 8 million who do so at a sports club or gym.”³

Committed to fitness

(Engages in regular physical activity)

- Provides a program that can **integrate your financial plan with a wellness program – meeting both needs with one solution**
- Allows you to **save money and get rewarded for the things you're already doing to stay healthy**
- **It's easy for you to engage in the program**, and you can even earn an Apple Watch Series 3 for as little as \$25!

Proof Point: What current members are saying about the program: "The John Hancock Vitality plan was perfect because it provided the protection we needed and was aligned with our approach to living an active and healthy lifestyle."²

Wearing an Apple Watch

(Wears an Apple Watch, comfortable with technology)

- **Did you know you could earn an Apple Watch Series 3 for as little as \$25** with the John Hancock Vitality Program?
- **The program uses the latest technology to encourage healthy living**, including wearable devices (like Apple Watch), a mobile app, and a user-friendly website
- **It's easy and fun to earn rewards and savings** for the everyday things you do to stay healthy

Proof Point: Current members with an Apple Watch are taking an additional 2,000 steps per day after enrolling in the program.²

Living with diabetes

(Diagnosed with pre-diabetes or type 2 diabetes)

- **Encourages, motivates and makes it easier** for you to stay healthy and manage your condition
- **Offers rewards and savings for the healthy things you may already be doing** to manage your diabetes including exercising, maintaining a healthy weight and eating well
- Lets you **save up to \$600 annually on your healthy food** purchases at the grocery store

Proof Point: Regular exercise may improve blood sugar control and help you maintain a healthy weight.⁴

FOR MORE INFORMATION

1. Consumer survey conducted by John Hancock Insurance from 7/17/17 to 8/11/17.

2. Based on John Hancock Vitality member experience since inception in US, April 2015.

3. MarketResearch.com: The Affluent Market in the U.S., (April 2007); primary research taken from the fall 2006 Simmons National Consumer Survey (NCS)

4. McCulloch, D., Effects of exercise in adults with diabetes mellitus. Up to Date®, 2016. Accessed from: <http://www.uptodate.com/contents/effects-of-exercise-in-adults-with-diabetes-mellitus>. Office of the Surgeon General – U.S. Department of Health and Human Services, Overweight and obesity: health consequences. March, 2012.

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Apple Watch program is not available in New York. Your clients can order Apple Watch Series 3 (GPS) by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out of pocket payments are based on the number of workouts completed. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality program.

Premium savings are in comparison to the same John Hancock policy without the Vitality program. Annual premium savings will vary based upon policy type, the terms of the policy, and the level of [the insured's] participation in the John Hancock Vitality program.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

Vitality Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member) and the state where the insurance policy was issued.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Insurance products are issued by 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.

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