

Six conversation starters for John Hancock Vitality sales

John Hancock Vitality offers tremendous value for your clients, while helping you build stronger relationships, generate more referrals, and increase your sales opportunities. Match these talking points to your clients' specific needs and get the conversation started.

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® for as little as \$25** 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: "The program gives me almost instant feedback on how I am doing and gives me insight on things that can be done to improve my health."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**
- Offers exclusive discounts at more than **350,000 eligible properties around the world with Hotels.com**

Proof Point: According to BusinessInsider.com, "76% of affluent people aerobically exercise 30 minutes or more every day."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 for as little as \$25!

Proof Point: What current members are saying about the program: "I like to stay active, so it's not like I need a bunch of reminders or push notifications to get me motivated to workout, but things like the Vitality Wheel and the point tiers help bring out my competitive edge."²

Wearing an Apple Watch

(Wears an Apple Watch, comfortable with technology)

- **Did you know you could earn an Apple Watch 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.⁴

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: Healthy eating, regular exercise, routine health care and stress reduction can enable people living with type 2 diabetes to manage their blood sugar and overall health. What's more, studies show that people can achieve small, sustainable improvements with the right tools and incentives.⁵

FOR MORE INFORMATION

call your local **John Hancock Representative** or
National Sales Support at 888-266-7498, option 2.

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

2. John Hancock customer verbatims collected December-August 2017.

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

3. BusinessInsider.com, A man who spent 5 years studying rich people found they dedicate 30 minutes to one — free — pastime every day. Kathleen Elkins, April 2016. <https://www.businessinsider.com/rich-people-exercise-every-day-2016-4>.

5. John Hancock & Vitality, CREATING SHARED VALUE FROM BETTER HEALTH: A Whole New Approach to Life Insurance, April 2015.

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Apple Watch program is not available in New York. You can order Apple Watch Series 3 (GPS) or Series 4 (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. Upgrade fees apply if you choose (GPS + Cellular) versions of Apple Watch Series 3 or Series 4, larger watch case sizes, certain bands and case materials. 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 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 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY071919057