



Talking points to help you get the most out of the John Hancock Vitality Program

Here are the key reasons why John Hancock Vitality dramatically changes the life insurance value proposition and how it can help you grow your business.

Program advantages

<p>Why should I offer my clients the John Hancock Vitality Program?</p>	<ul style="list-style-type: none"> • Changes the conversation about life insurance: John Hancock Vitality offers more than just death benefit protection • A proven way to dramatically change your value proposition by putting your clients on the path to making better health and wealth decisions, while creating more opportunities for you to engage with them long after the sale is done • Offers tangible “living benefits” your clients can enjoy now <p>Proof point: Members who engaged in the program averaged 9,323 steps per day versus the average American at 5,000.¹</p>
<p>How will it help grow my business?</p>	<ul style="list-style-type: none"> • Organic referrals: Clients are engaged, enjoying the benefits of the program, and sharing are their experiences with family and friends • Building relationships: Each time your client is rewarded through the Vitality program, they'll be reminded of you — continually reinforcing their decision to buy from you • Open new markets: Expands sales opportunities with a program that's attractive to consumers at all stages of their lives <p>Proof point: John Hancock Vitality customers are recommending this insurance 2x as often as people who own traditional life insurance policies.²</p>
<p>Is the John Hancock Vitality Program easy for you to present and for your clients to participate in?</p>	<ul style="list-style-type: none"> • You're already making a life insurance recommendation – it's easy to add Vitality to the discussion by offering your clients an enhancement to their policy that offers additional benefits and rewards • Your clients can significantly save on their annual life insurance premiums and earn valuable rewards for the everyday things they may already be doing to stay healthy. They can even earn an Apple Watch® for \$25 plus tax with regular exercise. • With a combination of wearable devices, a mobile app, and user-friendly website, it's fast and easy for your clients to engage with the program <p>Proof point: What producers are saying about the program, “There was nothing to ‘sell.’ It was simply a matter of knowing my client and letting him know that John Hancock could reward him for doing what he does every day.”³</p>

<p>Who is a good fit for the program?</p>	<ul style="list-style-type: none"> • The John Hancock Vitality program is not just for people who are already living healthy, it's a great motivator for anyone who want to pursue a longer, healthier life • The program is designed for clients at all stages life. It has even been customized for older ages so they can earn significant savings and rewards too, but at a pace that makes sense for them. <p>Proof point: 85% of people ages 65+ are more likely to purchase John Hancock Vitality over traditional life insurance.⁴</p>
<p>Is there additional work required to manage a policy with John Hancock Vitality?</p>	<ul style="list-style-type: none"> • There's no additional post-issue work required: Once the policy is issued, we handle the rest including enrolling your client in the program, keeping them engaged, and providing ongoing service and support <p>Proof point: What members are saying about the program, "I am very excited about the Vitality Program. It's simple and I look forward to using it for a very long time."³</p>

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

1. BusinessInsider.com, Here's how much the average American walks every day, July 2015, accessed from: <http://www.businessinsider.com/heres-how-much-the-average-americanwalks-every-day-2015-7>.
2. John Hancock's Net Promoter Score Data, reported from Clarabridge April 2017.
3. Based on John Hancock Vitality member experience since inception in US, April 2015.
4. Consumer survey conducted by John Hancock Insurance from 7/17/17 to 8/11/17.

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Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once your clients become a Vitality PLUS member and complete the Vitality Health Review (VHR), they can order Apple Watch 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 Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) completed or the applicable Active Calorie thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if your customers choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, certain bands and case materials. For more information, please visit www.jhsaleshub.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

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

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 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY101119109