

Rewarding Clients for Healthy Living

Life Insurance with the John Hancock Vitality Program

John Hancock Life Insurance with the Vitality Program provides clients with the opportunity to save money and earn valuable rewards by simply living a healthy life — while helping them protect the ones they love.

Life Insurance with the John Hancock Vitality Program offers your clients:

- The opportunity to significantly save money and earn more potential income¹
- Personalized health goals and support
- A free Fitbit® to help track progress toward a healthy life
- Entertainment, shopping, and travel rewards and discounts from leading retailers

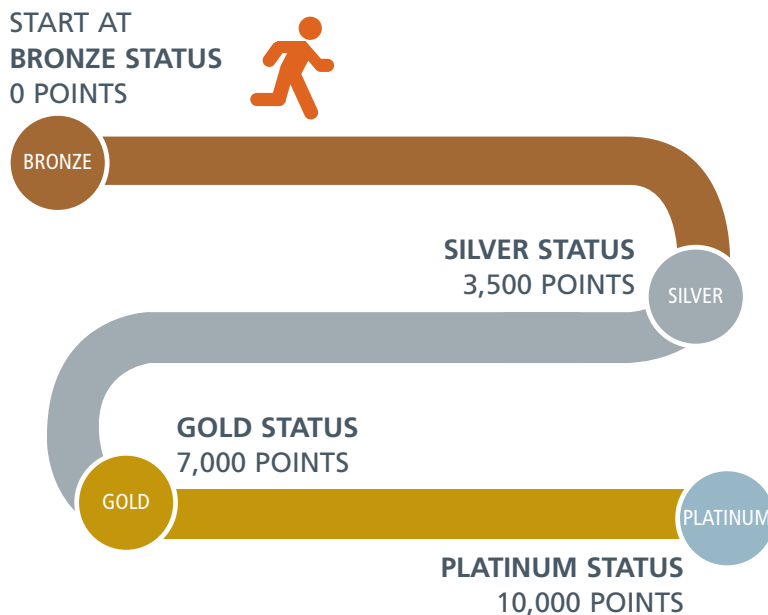
How it works



Your clients don't have to be an athlete to participate and save money with the John Hancock Vitality Program. To get started, they can earn Vitality Points for the every day things they do to stay healthy, like taking a walk, visiting the doctor, and staying tobacco-free. And with our online tools and mobile app, recording activities and earning points couldn't be easier. The more points your clients earn, the higher their Vitality Status, and the more they can save.

Vitality Points and Status

Each year, the number of points your clients accumulate will determine their Vitality Status (Bronze, Silver, Gold, and Platinum). With each increase in status, they'll benefit from greater premium savings or increased income, and rewards. And those policy benefits can continue year after year when they lead a healthy lifestyle.



Your clients may already be taking steps to improve their health.

Why not offer them a program that rewards and recognizes their healthy activities?

55%
said they are likely to walk more

48%
said they are very likely to get a health screening

46%
said they are very likely to exercise regularly

Source: Nationwide survey conducted online by KRC Research on behalf of John Hancock. Interviews were among 2,034 adults ages 18-69 between February 19-24, 2015.

Everything you need to know

If you or your clients would like to learn more about Life Insurance with the John Hancock Vitality Program, details can be found on our consumer and producer websites.

PRODUCER RESOURCES

www.JHRedefiningLife.com

- Products that offer the John Hancock Vitality Program
- Producer and consumer marketing materials
- Sales tips and client prospecting tools
- State approval map



CONSUMER RESOURCES

www.JHRewardsLife.com

- Program overview
- Tips for living a healthier life
- The Vitality Age Calculator
- Digital press conference featuring actor/spokesperson, Chris O'Donnell



Rewards and discounts

Along with premium savings, we'll help your clients celebrate their healthy successes with valuable rewards and discounts. From gift cards and movie tickets to discounted cruises and hotel stays, they'll earn great rewards from some of the nation's largest retailers.



FREE FITBIT DEVICE

Because every step on the road to health counts, your clients receive a free Fitbit just for becoming a member. They can use it to track progress and automatically earn points.



FREE HEALTH CHECK

Your clients can monitor their health and automatically earn Vitality Points with a free screening and personalized report from our affiliated partners.



WEARABLE DEVICE DISCOUNTS

If your clients prefer a different wearable device, they'll get a 25%-40% on Fitbit, Polar, or Garmin.



HEALTHY GEAR DISCOUNTS

Members can earn a 25% discount on electronic gift cards to purchase outdoor gear from REI².



HALF-PRICE HOTEL STAYS

The higher a client's Vitality Status, the more half-price stays they can earn at any Hyatt hotel worldwide.



CRUISE REWARDS

Your clients can set sail by saving 20%-50% on all Royal Caribbean, International, Celebrity, Crystal Cruises, and more.



SHOPPING & ENTERTAINMENT

Members can earn gift cards, movie tickets, and other great prizes from major retailers based on their Vitality Status.

It's easy to get to Gold

And that Means Greater Savings and Rewards!

With the John Hancock Vitality Program, your clients can easily earn the Vitality Points they need to reach a Gold status. It can be as simple as getting a flu shot, taking an online course, and exercising regularly. In fact, many people have reached a Gold status very early in the program!

See how these very different people in the following chart each achieved a Gold status:



ANN: AGE 30

JOHN: AGE 40

SUSAN: AGE 50

BOB: AGE 60

HEALTH

	ANN: AGE 30	JOHN: AGE 40	SUSAN: AGE 50	BOB: AGE 60
Complete our online Vitality Health Review	1,250	1,250	1,250	1,250
Stay tobacco-free	1,000	1,000	1,000	–
Get an annual health check (Biometric Screening)	500	500	500	500
In-range biometrics (1,000 points each): BMI, Cholesterol, Glucose, Blood Pressure	4,000	1,000	1,000	2,000

PHYSICAL ACTIVITY

Light workout (6 per week, verified)	–	–	3,120	–
Standard workout (3 per week, verified)	–	–	–	3,120
Advanced workout (2 per week, verified)	–	3,120	–	–

PREVENTION

Flu shot	–	–	–	–
Mammogram	–	–	200	–
Dental screening	200	200	–	–

ONLINE EDUCATION

Online nutrition or mental well-being classes	100	–	–	300
GOLD STATUS ACHIEVED	7,050	7,070	7,070	7,170

Justin Kemp, Product Manager, John Hancock Insurance

1. Please consult your financial representative as to how premium savings may affect the policy you purchase. Paying a premium that differs from an originally illustrated planned premium could reduce the duration of your policy's Death Benefit Protection feature or impact other features of your policy.
2. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse, or have any responsibility for this program.

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Insurance policies and/or associated riders and features may not be available in all states.

Premium savings and enhanced income potential will apply based on the Status attained by the life insured.

Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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