



THE JOHN HANCOCK VITALITY SOLUTION: Bringing More **Life** into Life Insurance

A Message from Michael Doughty, President, John Hancock Insurance

For more than 150 years, John Hancock has been at the forefront of the life insurance industry, providing innovative financial solutions for our clients at every stage of their lives. We are committed to addressing consumers' needs by continuously designing smarter, leading-edge products that offer greater customer value and make a real difference in people's lives.

We recognize the important role life insurance plays in protecting our customers and their loved ones, but also believe that life insurance can offer more than just protection — it should reward clients throughout their lifetime. That's why I couldn't be more excited about our **exclusive U.S. partnership with Vitality**, the global leader in integrating wellness benefits with life insurance products. With Vitality, John Hancock is redefining life insurance and introducing a whole new approach that provides consumers with industry-leading financial protection, while rewarding them for healthy living.

What is most exciting about this new approach is that we're changing the conversation around life insurance to be about living life to its fullest. In fact, we will actually be providing ways to help our customers live healthier, longer lives — while also giving them the opportunity to significantly **save on their annual premiums** and **earn valuable rewards and discounts**. With the John Hancock Vitality Program, members are rewarded for the everyday things they do to stay healthy and can be inspired to do even more! The healthier their lifestyle, the more they can save and the greater their rewards. With easy online tools and a mobile app, it's simple for members to record their activities. We'll even send them a free Fitbit® to help track healthy behaviors.

Not only can the John Hancock Vitality solution have a positive impact on our customer's health, it also provides exciting new sales opportunities for our distribution partners by:

- ✓ **Offering products** that are now more competitive than ever — with savings as much as 15% year after year*
- ✓ **Delivering more value** and strengthening client relationships over time
- ✓ **Engaging clients** throughout their lives and helping them take charge of their physical, emotional, and financial well-being
- ✓ **Opening doors** for new clients and referrals
- ✓ **Talking to clients** about living for today while still planning for the future

We believe the John Hancock Vitality solution is a true breakthrough for the industry. It's a strategic approach that comes at a pivotal time in the history of the life insurance industry, where far too many Americans are not adequately protected, or are not protected at all. And it's an approach rooted in science and behavioral economics, and modeled on Vitality's foundation of success in other parts of the world.

I encourage you to read this special issue of the Journal where you'll find more detailed information on the John Hancock Vitality solution, including the **strength of our partnership** with Vitality, the **scientific proof** behind the success of this program, the increased **competitive positioning** of our products, as well as **selling tips** and **sales success stories**.

I've already heard from many of you about how this unique solution has brought a new perspective and enthusiasm to the sales process. And as we continue to bring more **life** into life insurance, we look forward to working with you to inspire, motivate, and reward your clients for living a healthy life.

*Premium savings based on a comparison between Protection UL with Vitality (at a Platinum status) and Protection UL without Vitality.

For agent use only. This material may not be used with the public.

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

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

Premium savings will apply based on the Status attained by the life insured. 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), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

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.

MLINY061215072