

Month/Day, 2015

***Your healthy choices and good decisions may already be saving you money on health and car insurance. Now, you can save on life insurance too!***

Dear xxxxxxxx,

I wanted you to be among the first to know about a whole new approach to life insurance – one that can protect your loved ones while allowing you to save money and earn valuable rewards by simply living a healthy life. In fact, the healthier you are, the more you can save.

**Live Well. Save Money.**

When you purchase life insurance with the John Hancock Vitality Program, you can lower your life insurance premiums and be rewarded for the everyday steps you take to stay healthy, like exercising, getting an annual flu shot, and maintaining a healthy weight. **You'll even get a free Fitbit® to help track your progress!**

Specifically, this innovative solution offers:

- Reliable protection for you and your family no matter what life brings
- The opportunity to significantly lower your premiums
- A personalized program that provides health goals and simple tips
- Entertainment, shopping, and travel rewards and discounts

Finally, life insurance that's fun and engaging, and rewards you for living a healthy life! You can save money and earn great rewards, while helping to secure your family's financial future.

Call me today to discuss your life insurance needs and learn more about this unique opportunity.

Sincerely,

Producer

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

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 impacts features of your 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.

The John Hancock Vitality Program is available with select John Hancock policies. Please consult your financial representative as to product availability. Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.

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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