



# Changing the Conversation

## It's Now About Living

*Your client's healthy choices and good decisions may already be saving them money on health and car insurance. Why not offer them the opportunity to save on life insurance too by maintaining a healthy lifestyle? Life insurance with the John Hancock Vitality Program can support your clients in their pursuit of a longer, healthier life — while earning valuable rewards and saving money on their premiums.*

**N**ow, when you're talking to clients about the important role life insurance can play in their lives, you can also talk about the great benefits of the John Hancock Vitality Program, which provides:

- The opportunity to save money and earn more potential income
- Extra motivation and support for living a healthier life
- Immediate rewards and discounts for engaging in the program
- A free Fitbit® to help track their activities

### **The program allows you to:**

- Deliver more value and strengthen client relationships
- Open doors for new clients and referrals
- Engage clients throughout their lives
- Talk to your clients about living for today while still planning for the future

## REAL CLIENTS. REAL SOLUTIONS.

The following real life cases demonstrate how life insurance with the John Hancock Vitality Program can appeal to a variety of clients, at various life stages.



### Phoebe, The first time insurance buyer

Age 35, Physically fit

**SITUATION:** Phoebe never considered buying life insurance until recently when her dad passed away unexpectedly. As the primary bread winner in her family, she was seeking an affordable solution to help ensure that her loved ones have enough money to meet their basic financial needs in the event something happens to her. She is also concerned about child care costs, paying off the mortgage, and future college funding. In the market for life insurance and already physically fit, Phoebe heard about the John Hancock Vitality Program and was immediately interested in how she could get a free Fitbit® plus rewards and discounts for continuing to live a healthy lifestyle.

**SOLUTION:** After conducting a thorough needs analysis, her financial advisor recommended a John Hancock Term with Vitality policy. In fact, after submitting her biometric and underwriting data, Phoebe was well on her way to earning a Gold status and great rewards. At a Gold status, Phoebe will save more than 9% on her initial premium, when compared to John Hancock Term without Vitality.

Female, 35, Preferred Non Smoker, \$3,000,000, Term 20

PRODUCT	9% SAVINGS	PREMIUM
John Hancock Term with Vitality	→	\$1,540
John Hancock Term without Vitality		\$1,690

This example shows the difference in initial premium for John Hancock Term with Vitality and John Hancock Term 2015 without Vitality. After the first year, premiums for John Hancock Term with Vitality are not guaranteed as they will adjust based on the life insured's participation in the Vitality Program and the Vitality Status they achieve. In order to maintain a level premium, a Gold Vitality Status must be achieved in all years.

Phoebe has the coverage she needs for her family, at a price she can afford, and is thrilled to be taking advantage of a program that helps her live a healthy life.



### Mark, The fitness enthusiast

Age 45, Seeking more control over his future premium

**SITUATION:** Mark is already living a healthy lifestyle — he works out regularly, receives annual health screenings and buys healthy foods. He has a need for death benefit protection but has shied away from purchasing life insurance through his employer because he felt his good health was subsidizing rates for those who weren't as healthy.

**SOLUTION:** He had a conversation with his advisor about Protection UL with Vitality. His advisor explained that Protection UL with Vitality would be a great option for Mark, who is already physically active and could really take advantage of the great savings and rewards that the program offers.

Mark especially liked that he can save on premiums because of the healthy lifestyle choices he's already making. After hearing how easy it is to earn points, he was motivated to reach a Gold status and did so in less than a month after his policy was issued. In addition to earning a \$50 Whole Foods gift card, he was also able to choose a variety of discounts from leading national retailers. Mark has even more incentive to achieve a Platinum status before year end.

Take a look at Mark's journey to Gold:

ACTIVITY/EVENT	POINTS
Completed online Vitality Health Review (VHR) within the first 90 days	750
First time VHR bonus	500
Submitted biometrics	500
All biometrics in range (blood pressure, cholesterol, glucose, BMI)	4,000
Non-tobacco user	1,000
Completed Physical Activity Review	250
<b>TOTAL POINTS</b>	<b>7,000</b>



### Edward, The rated client

Age 55, Pre-existing medical impairment

**SITUATION:** Edward has a need for death benefit protection but his build and Type 2 diabetes had priced him out of the market. This was before the John Hancock Vitality solution. He has worked very hard to keep his weight and diabetes under better control through a healthy diet, taking his medication daily, routine doctor visits, and regular exercise. He needs an insurance company that will recognize him for his hard work and healthy habits. Edward recently heard about life insurance with the John Hancock Vitality Program and was intrigued by the possibility of a product that will recognize and motivate him to continue living a healthy life.

**SOLUTION:** After reviewing a Protection UL with Vitality illustration, and learning more about the Vitality Program, Edward quickly realized he may be a good fit. Even though his increased body weight and Type 2 diabetes initially gave him a substandard risk class, Edward was excited to be able to participate in a program that provides the opportunity to lower his premiums while encouraging and supporting his pursuit of a healthier lifestyle.

After completing simple health related activities and having his biometric data uploaded, he was easily able to obtain a Gold status — translating to greater premium savings and rewards.

### INTERESTED?

Detailed product information and the most up-to-date state approvals can be found on [www.JHRedefiningLife.com](http://www.JHRedefiningLife.com).

Krystian Zukiewicz, Jon Stanisz, Justin Kemp  
Product Managers, John Hancock Insurance

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

Premium savings will apply based on the Status attained by the life insured.

Paying a premium amount that differs from an originally illustrated amount could impact features of your policy.

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

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.

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

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