



## A Natural Fit

### Unlocking the Affluent Market

*Did you know that the affluent buyer is an ideal candidate for the John Hancock Vitality Program? They are typically committed to fitness, appreciate a good value, and are more likely to participate in a rewards program. So, help your clients save as much as 15% year after year, while supporting their pursuit of a longer, healthier life. Here are some facts you might not know about the affluent buyer:*

## Committed to fitness

According to Market Research.com, “There are 17 million affluent Americans who engage in regular physical activity, and more than 8 million who do so at a sports club or gym.”<sup>1</sup>



With the John Hancock Vitality Program, people who are committed to fitness are more likely to earn a high status level quickly. And that means greater savings and rewards. In fact, we’ve seen many health-conscious clients achieve a Gold status or higher within weeks of becoming a member.

## Looking for value

A recent study of millionaires found that “being frugal is the cornerstone of wealth-building.”<sup>2</sup> In fact, one survey found that The Home Depot is a favorite store among those with a net worth of \$5 million or more, followed by Costco, Lowe’s, and Target.”<sup>3</sup>



Regardless of total wealth, people who recognize value and want to pay less for their life insurance will appreciate the many benefits of the John Hancock with Vitality Program. It gives them control over their premium savings, while also rewarding their healthy behaviors.

## Like being rewarded for loyalty

In a recent study, 44% of affluent consumers said that exclusive rewards and concierge services were the most important aspect of customer loyalty programs.<sup>4</sup>



Recognizing this, the John Hancock Vitality Program offers a variety of exclusive rewards and discounts to help celebrate healthy successes.

From gift cards to movie tickets, your clients can earn great rewards from some of the nation’s largest retailers.

## Focused on travel

A recent study showed that affluent buyers accounted for 76% of spending on cruise ships and 51% of spending on hotel stays.<sup>5</sup>



The John Hancock Vitality Program offers specific travel rewards and discounts that can help attract affluent buyers. These include half price hotel stays at any Hyatt hotel world-wide and 20%-50% savings on major luxury cruise lines. In fact, one client takes a cruise each year with their family and was excited by the significant savings they could earn by simply living a healthy life.

The affluent market offers great opportunity when it comes to selling life insurance with the John Hancock Vitality Program. Based on market research, they are a strong target audience and are likely to respond well to the program.

Krystian Zukiewicz, Product Manager, John Hancock Insurance

1. MarketResearch.com, *The Affluent Market in the U.S.*, 4/07; Primary research taken from the Fall 2006 Simmons National Consumer Survey (NCS).

2. Thomas J. Stanley, *The Millionaire Next Door: The Surprising Secrets of America’s Wealthy*, New York: Pocket Books, 1996.

3. Mahoney, Sarah, *Millionaires Love Costco, Home Depot and Lowe’s*, MediaPost, 7/14/14.

<http://www.media-post.com/publications/article/229920/millionaires-love-costco-home-depot-and-lowes.html>.

4. Linda Dickerhoof, VIP desk, Loyalty 360, 9/23/11. *What Do Affluent Customers Want From Their Loyalty Programs?*

5. RSVP, *The Affluent Consumer is Crucial to Your Business Success*, <http://rsvppublications.com/app/webroot/img/uploads/document/1399906450TheAffluentConsumer.pdf>, 4/11/14.

### For agent use only. Not for use with the public.

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.

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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