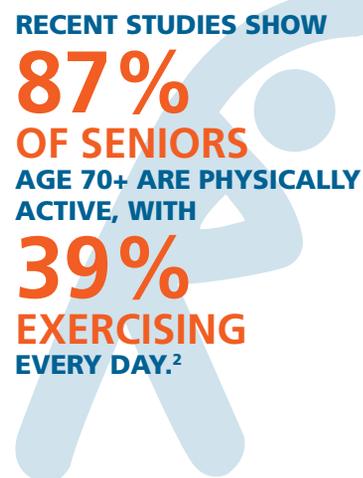


The Advantages of John Hancock Vitality for Older Adults

Health and financial well-being are important at every age — but the older you get, the more important they become. That’s why we’ve expanded the John Hancock Vitality program to include people over the age of 71. Now, your older clients can save money and earn valuable rewards for the things they do to stay healthy.

Did you know that healthy living can add years to your life, especially as you get older?¹ It can also improve your physical and emotional well-being, while reducing the health risks of arthritis, heart disease, diabetes, and other major medical conditions. Typically, older adults are more aware of their health and likely to appreciate a program that motivates them to make smart choices everyday. Indeed, many people don’t even have access to wellness programs after they retire.



A Customized Program

Recognizing that a person’s health and wellness goals change as they get older, we’ve customized the program for older adults. That means, they’ll get credit for the things they do to stay healthy, but at a pace that makes sense. There are also several great rewards, like half priced hotel stays, cruise discounts, and more, that are sure to appeal to this group.

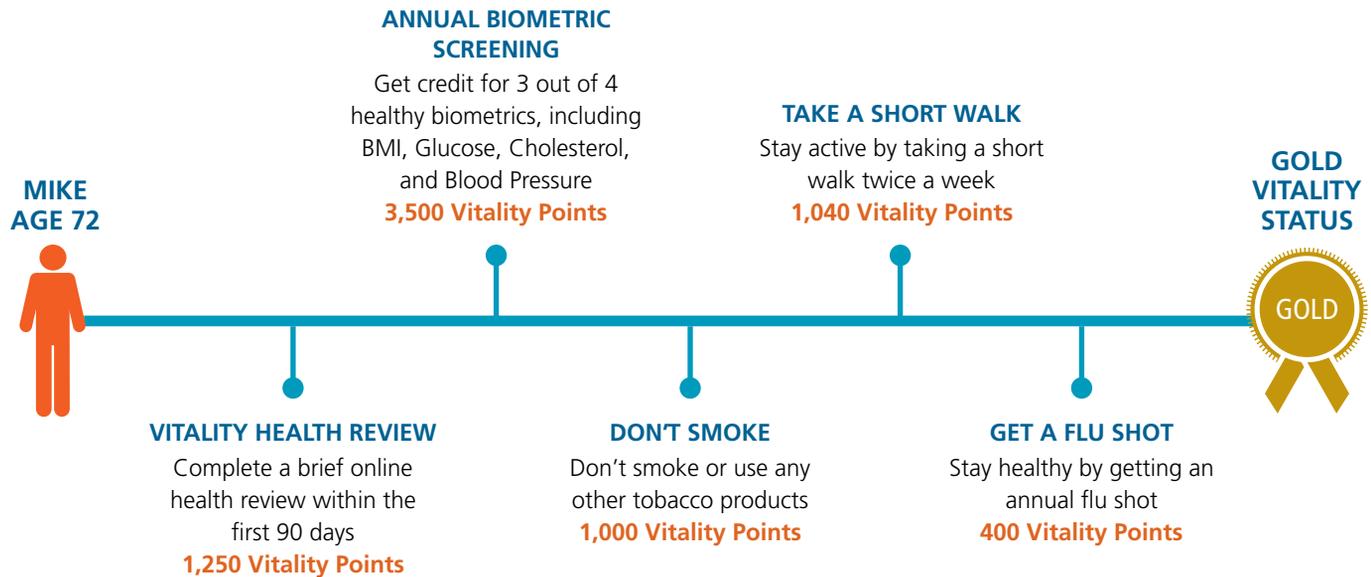
Below are a few examples of how the program’s been modified so your clients can earn Vitality Points no matter what their age.

	AGES 70 AND BELOW	AGES 71 - 80	AGES 81+	VITALITY POINTS
HEALTHY BIOMETRICS				
Blood Pressure	≤ 120/80	≤ 140/90	≤ 140/90	1,000 points per year
EXERCISE*				
Light Workout	5,000 - 9,999 steps per day	4,000 - 7,000 steps per day	3,000 - 5,999 steps per day	10 points per day
Standard Workout	10,000 - 14,999 steps per day	8,000 - 11,999 steps per day	6,000 - 8,999 steps per day	20 points per day
Advanced Workout	≥ 15,000 steps per day	≥ 12,000 steps per day	≥ 9,000 steps per day	30 points per day

*Category maximum of 7,000 points annually

Simple Steps for Getting to Gold

Earning Vitality points is the key to greater savings and rewards. The more points your clients earn, the higher their Vitality Status (Bronze, Silver, Gold, or Platinum), and the greater their potential savings and rewards. In the example below, see how they can quickly reach a Gold Status by taking a few simple steps to stay healthy.



**To learn more, please call your John Hancock salesperson
or National Sales Support at 888-266-7498, Option 2.**

For Agent Use Only. This material may not be used with the public.

1. EurekaAlert! Healthy living into old age can add up to 6 years to your life, August 2013, Accessed from: http://www.eurekaalert.org/pub_releases/2012-08/bmj-hli082912.php
2. AARP, 2012, Older Adults are Exercising Frequently. The United States of Aging Survey. <http://www.aarp.org/content/dam/aarp/livable-communities/old-learn/research/the-united-states-of-aging-survey-2012-aarp.pdf>

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the 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.

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

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY092316172