



# Life Insurance with the John Hancock Vitality Program

SELLER'S GUIDE



Tips for successful selling

## We're redefining life insurance with a solution that can:

- Change the conversation by making it about living
- Offer highly competitive premiums, discounts, and rewards for healthy living
- Engage your clients in meaningful discussions at the point of sale and throughout their lives



## A new kind of life insurance

Your clients' healthy choices and good decisions may already be saving them money on health and car insurance. Why not offer them the opportunity to also save on life insurance by maintaining a healthy lifestyle?

Life insurance with the John Hancock Vitality Program offers a whole new approach to selling life insurance. It not only helps protect your clients' financial future, but also gives them the opportunity to reduce their premiums and earn additional rewards and discounts based on their healthy choices.

### Who is a good fit?

**Anyone who wants to save money on their life insurance premiums can benefit from the John Hancock Vitality Program, although there are two general categories of clients to target:**

- **Living a healthy life:** These people are already living healthy lifestyles — they exercise, receive annual health screenings, and stay tobacco-free.
- **Aspiring to be healthier:** These people recognize the importance of healthy living and are committed to making changes to their current lifestyle.
- **Motivated by discounts and rewards:** These people are motivated by discounts and will engage in a healthier lifestyle in order to receive rewards.

### Health and financial fitness for all ages

As your clients get older, healthy living can add years to their lives and improve their physical and emotional well-being. We've customized the program to include clients 71 and older, taking into account their unique health and wellness considerations. That means they'll get credit for the things they do to stay healthy, but at a pace that makes sense for them.



# Changing the conversation about life

Life insurance with the John Hancock Vitality Program gives your clients the support and resources to help them live a healthier life — while saving money on their premiums.

## Talk to your clients about how they can:

- Lower life insurance premiums or enhance their case value accumulation potential and retirement income
- Get the motivation and support they need to live a healthier life
- Earn an Apple Watch® Series 3 for as little as \$25 plus tax<sup>1</sup>
- Receive a complimentary Fitbit® device instead of Apple Watch or another discounted fitness tracker like Garmin or Polar
- Save up to \$600 a year with Vitality HealthyFood™ benefit at 16,000 stores nationwide<sup>2</sup>
- Access to nutrition advice and guidance through our partnership with the Friedman School of Nutrition Science and Policy at Tufts University.
- Earn entertainment, shopping, gym, and travel rewards and discounts<sup>3</sup>

## 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

### About Vitality

To help your clients in their pursuit of a longer, healthier life, we've partnered with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track record of creating interactive, personalized programs. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals.

**8 out of 10 consumers** prefer John Hancock Vitality over traditional life insurance.

# It's easy to participate

Once your client's policy is issued, they'll begin their journey by registering on our member website and completing the Vitality Health Review (VHR). Next, they can choose one of the following fitness trackers and link it to the program to record activities and earn Vitality Points:

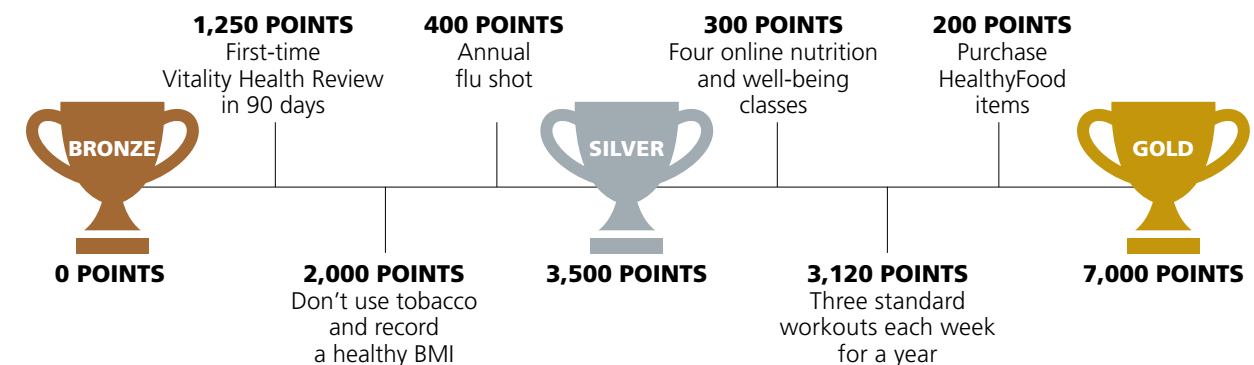
- Apple Watch Series 3 for as little as \$25 plus tax by exercising regularly
- A complimentary Fitbit device or a different discounted fitness tracker such as Garmin or Polar

## 1. Accumulate Vitality Points

Your clients can earn Vitality Points by completing simple everyday activities to stay healthy, like exercising, eating well, and getting annual health screenings.

## 2. Earn a Vitality Status

Each year, the number of Vitality Points your clients accumulate will determine their Vitality Status (Bronze, Silver, Gold, or Platinum). The higher their status, the greater their rewards.



## 3. Get rewards

On their policy anniversary, clients will enjoy premium savings that reflect the status level they've achieved in the previous year. That means they can celebrate their healthy lifestyle with exciting rewards and discounts including:

- Apple Watch Series 3
- Complimentary Fitbit Device & Wearable Device Discounts
- HealthyFood Benefit
- Cruise Rewards
- Half-Price Hotel Stays
- Free Health Check
- Partner Gym Discounts
- Healthy Gear Discounts
- Shopping & Entertainment Discounts

If your client has a John Hancock Term with Vitality policy with a Face Amount of less than \$2,000,000, they are only eligible to earn an Apple Watch Series 3 or get a complimentary Fitbit device, wearable device discount, a 10% HealthyFood discount, a 15% healthy gear discount, shopping and entertainment discounts, and a free health check in the first program year only. Policies with a Face Amount of \$2,000,000 or more are eligible for the full suite of rewards and discounts.

<sup>1</sup>Apple Watch Series 3 is only available to John Hancock Vitality members who have not previously ordered an Apple Watch through the program.

## It's easy to get to gold!

Experience tells us that many health-conscious clients achieve a Gold status or higher very early in the program. Here is a breakdown of how one policy owner achieved Gold:

ACTIVITY/EVENT	POINTS
Completed online Vitality Health Review (VHR) within the first 90 days*	1,250
Submitted biometrics	500
All biometrics in range (blood pressure, cholesterol, glucose, BMI)	4,000
Does not use tobacco	1,000
Completed Physical Activity Review	250
<b>TOTAL POINTS</b>	<b>7,000</b>

**GOLD STATUS ACHIEVED!**



\*This includes the bonus first-time VHR (500 points), available only in year one.

## Additional Resources

The following resources can help you and your clients learn more about the John Hancock Vitality Program.

### PRODUCER



JHRedefiningLife.com

- Products with the John Hancock Vitality Program
- Producer and consumer marketing materials
- Sales tips and client prospecting tools
- State approval map

### CONSUMER



JHRewardsLife.com

- Program overview
- Tips for living a healthier life
- The Vitality Age Calculator



John Hancock Vitality App

- Track progress
- Record activities
- Access resources on health and nutrition

## Change the conversation with your clients

**Make it about living life to the fullest. To learn more, contact Matt Wichman at MRW Financial.**

**Local: 813-875-6331**

**National: 800-967-7661**



1. Your clients can order Apple Watch Series 3 (GPS) for an initial payment of \$25 plus tax and over the next two years, monthly payments are based on the number of workouts completed. Upgrade fees apply if they choose Apple Watch Series 3 (GPS + Cellular), certain bands and case materials. A Retail Installment Agreement with the Vitality Group will need to be signed electronically at checkout. Apple Watch Series 3 (GPS) requires an iPhone 5s or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) requires an iPhone 6 or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) and iPhone service provider must be the same. Cellular is not available with all service providers. Roaming is not available outside your carrier network coverage area. Wireless service plan required for cellular service. Clients can contact their service provider for more details and check <http://www.apple.com/watch/cellular> for participating wireless carriers and eligibility. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved. Please note: Apple Watch program is not available in New York.
2. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality program.
3. In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.  
Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59 1/2.  
Premium savings will apply based on the Status attained by the life insured.  
John Hancock Vitality Program rewards and discounts are available only 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).  
Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.  
Insurance policies and/or associated riders and features may not be available in all states.

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