



## Get the conversation started – John Hancock Vitality client talking points

John Hancock Vitality offers tremendous value for your clients, while helping you build stronger relationships, generate more referrals, and increase your sales opportunities. These talking points can help you get the conversation started with your clients — at all stages of their lives.

### Program advantages

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#### Looking for value

*(Younger/growing families with increased financial responsibilities that want/need to save)*

- **Provides financial security** for your family should the unexpected happen; but **protecting your family also means staying healthy** so those who love and depend on you can keep you in their lives for years to come
- **Offers an affordable solution that can meet both financial and wellness needs.**  
With John Hancock Vitality life insurance, you can get up to 15% in premium cash back each year<sup>1</sup> — and earn valuable rewards you can enjoy today for the everyday things you do to stay healthy
- You'll even have the opportunity to earn an **Apple Watch® Series 3 or Series 4 for as little as \$25 plus tax, and save up to \$600 annually on your healthy food** purchases at the grocery store

*Proof Point:* More than 8 OUT OF 10 members say they would prefer a policy like John Hancock Vitality over traditional life insurance.<sup>2</sup>

#### Aspires to be healthier

*(Committed to making changes to their lifestyle or a life event has persuaded them to take steps to improve their health)*

- Encourages you to make **even small changes that can make a big difference over time** when it comes to your overall health and well-being – like taking the stairs instead of the elevator
- Provides a personalized, interactive program that can **help you stay on track and achieve your goals**

*Proof Point:* What current members are saying about the program: “John Hancock Vitality has pushed me to stay motivated to live a healthier lifestyle.”<sup>3</sup>

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## Committed to fitness

*(Engages in regular physical activity)*

- Provides a program that can **integrate your financial plan with a wellness program – meeting both needs with one solution**
- Allows you to **save money and get rewarded for the things you're already doing to stay healthy**
- **It's easy for you to engage in the program**, and you can even earn an Apple Watch Series 3 or Series 4 for as little as \$25!

*Proof Point:* What current members are saying about the program: The John Hancock Vitality PLUS program was perfect because it provided the protection we needed and was aligned with our approach to living an active and healthy lifestyle.<sup>3</sup>

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## Wearing an Apple Watch

*(Wears an Apple Watch, comfortable with technology)*

- **Did you know you could earn an Apple Watch Series 3 or Series 4 for as little as \$25** with the John Hancock Vitality PLUS Program?
- **The program uses the latest technology to encourage healthy living**, including wearable devices (like Apple Watch), a mobile app, and a user-friendly website
- **It's easy and fun to earn rewards and savings** for the everyday things you do to stay healthy

*Proof Point:* Current members with an Apple Watch are taking an additional 2,000 steps per day after enrolling in the program.<sup>3</sup>

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## FOR MORE INFORMATION

Call **866-595-7361**, or go to **JHSimpleTerm.com**.

1. Cash back for the Simple Term with Vitality is based on factors like underwriting, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality PLUS Program.

2. Consumer survey conducted by John Hancock Insurance from 7/17/17 to 8/11/17.

3. Based on John Hancock Vitality member experience since inception in US, April 2015. Current as of November, 2018.

### **For agent use only. This material may not be used with the public.**

Apple Watch program is not available in New York. You can order Apple Watch Series 3 (GPS) or Series 4 (GPS) by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out of pocket payments are based on the number of workouts completed. Upgrade fees apply if you choose (GPS + Cellular) versions of Apple Watch Series 3 or Series 4, watch case sizes, certain bands and case materials. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality PLUS program.

Vitality Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member) and the state where the insurance policy was issued.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. John Hancock Vitality PLUS Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

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