



Engaging Your Vitality Clients Throughout Their Lifetime



We've got
you covered!

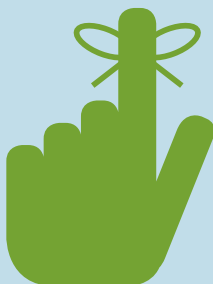
With Your Clients Every Step of the Way

You've worked hard to prospect and sell new cases. Now, let John Hancock and Vitality help your clients take advantage of the program's benefits and keep them motivated and engaged throughout the life of their policy.

It's Easy for Your Clients to Get Started

Soon after the sale, you'll receive the client's policy along with a Vitality Registration Packet that outlines the three easy steps clients need to get started:

- 1** Visit **www.JohnHancockVitality.com** and register for the program
- 2** Complete the **Vitality Health Review (VHR)**
- 3** Redeem their **FREE Fitbit® device**



REMEMBER:

Ask your clients for their email addresses and phone numbers at the time of the application.

Leave the Rest to Us

Your John Hancock Vitality clients will receive regular updates when they've completed a goal, earned Vitality Points, or just need a little extra encouragement to get to the next status level. Here is a description of some of the important communications we send to support your clients in their pursuit of living longer, healthier lives. A more detailed timeline is listed on the following page.

General Program Communications



Live More Member Magazine (semi-annual)

Offers articles and strategies to keep members motivated throughout the year, with the first edition starting in 2016.



Monthly E-Newsletter

Offers recipes, tips, and encouragement.



Seasonal Email Campaign

Seasonal-themed emails will inspire members to remain committed to their healthy lifestyle.

Customized Policy & Program Information



John Hancock Vitality Member Website

Members can login and receive:

- Status updates
- Customized health tips and goals
- Wellness education



Encouragement and Reminder Emails

Emails are sent throughout the year to motivate clients to take that extra step.



LifeTrack Annual Report

Clients who elect LifeTrack will receive an update on their policy status once per year.



John Hancock Vitality Mobile App

The John Hancock Vitality mobile app keeps members engaged from anywhere.

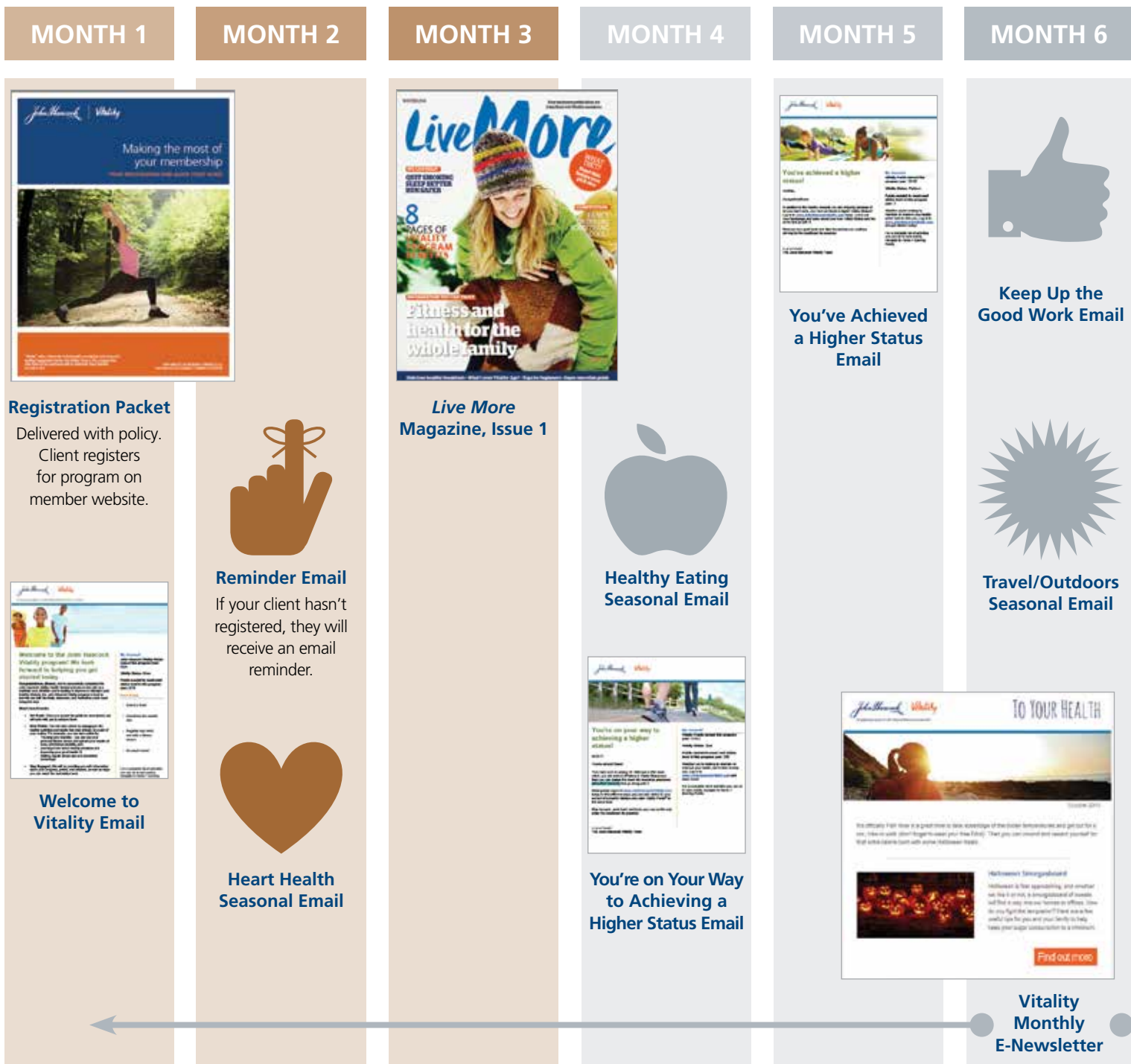
- Track workouts and submit completed activities for Vitality Points
- Spin the Vitality Wheel for the chance to earn prizes*
- Access to our newsfeed with fun activities, recipes, and health tips

*May not be available on all products.

Connecting With Your Clients

When it comes to living a longer, healthier life, John Hancock and Vitality will support your clients every step of the way. We'll send regular points and status updates, congratulate them when they complete a goal, and offer encouragement when they need it most. That way, you can focus on building stronger, long-lasting relationships.

Below is an example of the monthly communications clients may receive throughout the year. Timing may differ based on when the policy is issued, client preferences, and LifeTrack elections.



Studies show that participation in the Vitality Program increases the propensity to be physically active by over 20%.

Discovery Vitality, The Impact of Vitality Report, 3/2015, Page 7.

MONTH 7

MONTH 8

MONTH 9

MONTH 10

MONTH 11

MONTH 12

120

The Year is Almost Up Email

Sent 120 days prior to policy anniversary.

90

The Year is Almost Up Email

Sent 90 days prior to policy anniversary.



Get Active Seasonal Email

30

The Year is Almost Up Email

Sent 30 days prior to policy anniversary.

LifeTrack: Still Time to Save Email

Premium Bill

Mailed 28 days prior to policy anniversary.

LifeTrack Annual Report & Annual Statement

Mailed at end of year.



Holiday Health Seasonal Email

It's a New Program Year Email

You've Earned Vitality Points Email

Weekly email summary of points earned.



Live More Magazine, Issue 2

What Current Members Are Saying

It's been a wonderful, **motivational experience** so far. I've lost about 10 pounds.

It's the ultimate challenge. I'm constantly wanting to **get more points.**

It was nice to see that John Hancock is partnering with Vitality to give people **incentive to make positive changes** in their health.

I am **very excited** about the Vitality Program. It's simple and **I look forward to using it** for a very long time.



High engagement in the Vitality Program can lead to 60% fewer policy cancellations.

Discovery Life, Creation of Value Through Behavioural Life Insurance, 8/2013, Page 4.

Client Resources



John Hancock Vitality Member Website **www.JohnHancockVitality.com**

Ensure your clients login and register to receive all the benefits of the program.



John Hancock Vitality Mobile App

To download, clients can visit the Apple App Store or Google Play and search "John Hancock Vitality."



Vitality Member Support

Clients can call John Hancock Vitality Support at **1-888-333-2659, option 1;** or email **support@jhvitality.com**.

Advisor Assistance



Advisors can call John Hancock Sales Support at **1-888-266-7498, option 2,** or go to **www.JHRedefiningLife.com** for marketing materials and information on John Hancock Life Insurance with Vitality.



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"Vitality" refers collectively to the benefits provided by John Hancock's Healthy Engagement feature. The Vitality Group is the company that John Hancock has partnered with to administer these benefits.

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

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.

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