

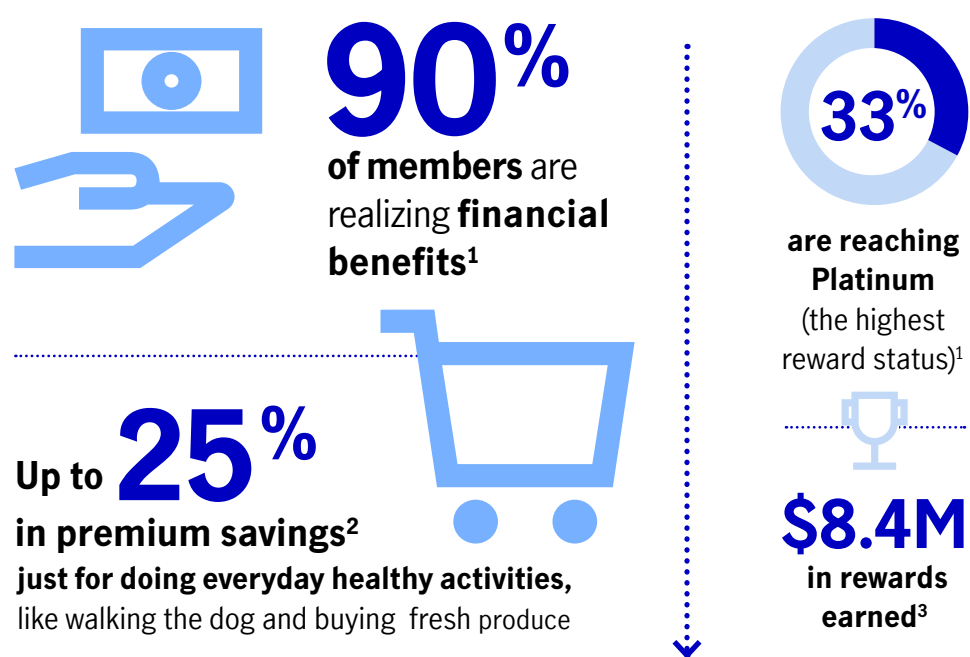
By the numbers

We are delivering on our promise

to help our members live longer and healthier lives with **John Hancock Vitality** – a life insurance solution that offers financial protection, savings off the cost of coverage, and rewards for making healthy choices.

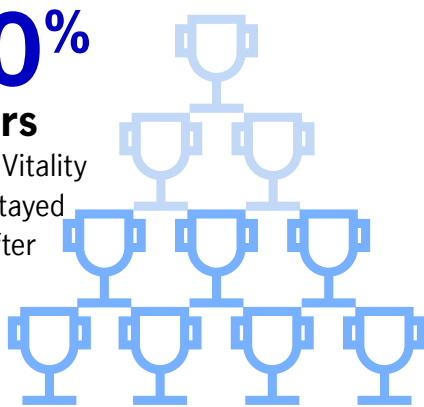
See for yourself how members are benefiting from the program.

Vitality provides long-term value for healthy choices

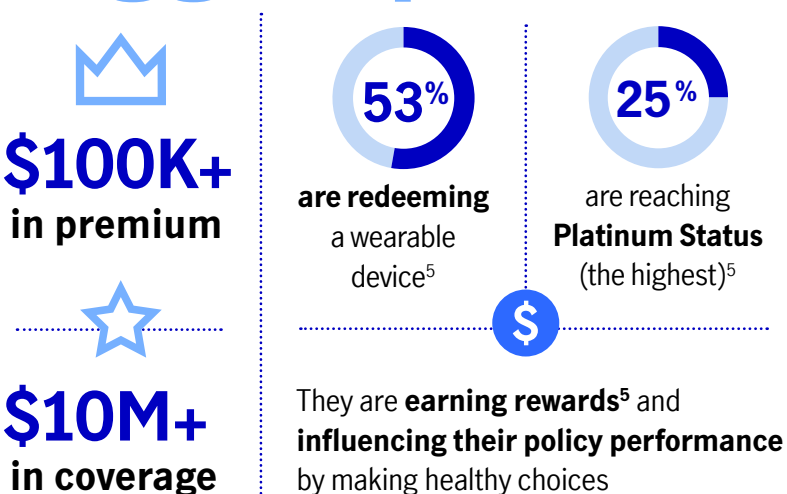


With strong engagement rates

Nearly **70%** of members who engaged in Vitality their first year stayed engaged year after year.⁴

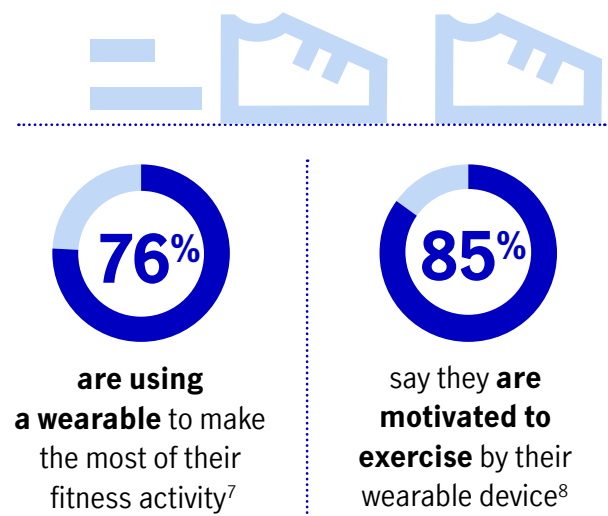


Including members with our biggest policies



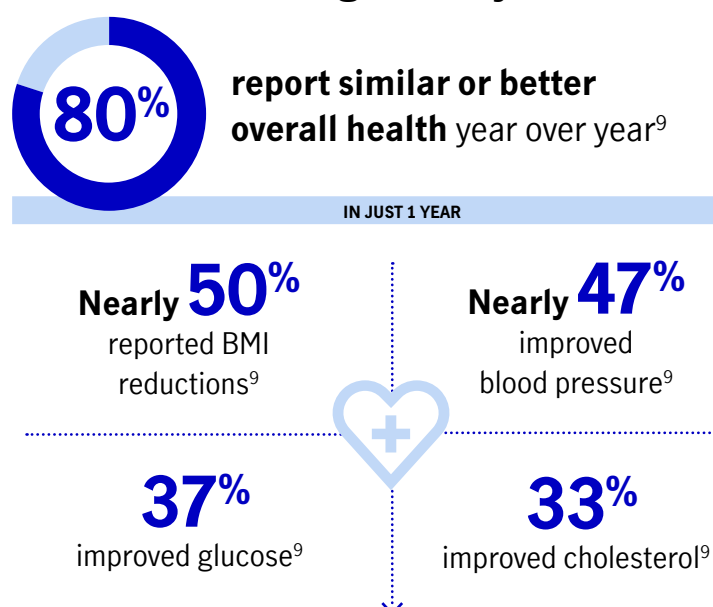
Members enjoy incentives to save money & stay healthy

Members take an additional **2,000 steps every day** after they join the program⁶



57% of customers age 70+ are redeeming a wearable device and staying active⁵

And are achieving healthy outcomes



“Joining the John Hancock Vitality Program has incentivized me to monitor things like my blood glucose levels, my BMI, my blood pressure — things I didn’t really think about before.”

– Vitality member

Members aren’t the only ones who benefit from Vitality.

You can grow your business with happier clients and more closed cases.



Vitality PLUS clients have a **92%** satisfaction rate with their agent¹⁰

Vitality PLUS cases are **33%** more likely to close than non-Vitality PLUS cases¹¹



To learn more:
Contact your John Hancock representative

Call National Sales Support at 888-266-7498, option 2

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1. Year 1 status attainment for registered Vitality PLUS members as of year-end 2019. • 2. Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premiums savings are only available with Vitality PLUS. • 3. Based upon internal John Hancock Vitality reporting utilizing rewards data from April 2015 – December 2020. • 4. Based on completed policy years for active, registered Vitality PLUS members who achieved Gold in the first year (2015 & 2016 issue years). Data as of Feb 2021. • 5. Based upon internal John Hancock Vitality PLUS member reporting, September 2020. • 6. John Hancock Vitality PLUS member data from 11/16-11/17. • 7. Based on logged activity through a phone or wearable for registered Vitality PLUS members as of year-end 2019. • 8. Survey of all John Hancock Vitality Apple Watch members via Qualtrics, August 2020. • 9. Based on Vitality Health Review self-reported data from registered John Hancock Vitality PLUS members with responses in both 2018 and 2019. • 10. Based on John Hancock’s Net Promoter Score Data, reported from Medallia 2020. • 11. Based upon a rolling 12-month placement ratio of JH new business data of Net Promoter Score with Vitality PLUS as compared to cases without Vitality PLUS from May 2019 – April 2020. • 12. Based on Medallia John Hancock Vitality member surveys, Brokerage Vitality PLUS Members, 2020 YTD. • Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. • Insurance policies and/or associated riders and features may not be available in all states. • 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 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595 • LIFE-6396 PROD 3/21 MLINY031821613-1