



Life. Inspired.

VITALITY ACTIVE REWARDS WITH APPLE WATCH®

When your clients buy life insurance with the John Hancock Vitality Program, they can get an Apple Watch for as little as \$25 by exercising regularly. It's a great way to provide them with motivation to live a healthy life and a tremendous sales opportunity for you.

A Conversation Starter

Conversations about Apple Watch and John Hancock Vitality are happening everywhere and with everyone. And that means more opportunities for you!

More Referrals than Ever

Apple Watch is one of the many reasons clients are recommending John Hancock Vitality almost twice as often as people who own traditional life insurance policies.¹

Engaged Clients are Happy Clients

With Apple Watch, our members are more engaged than ever! And with every healthy achievement, it's an opportunity to keep the conversation going long after the sale is done.

HOW IT WORKS

- Clients can order their Apple Watch for an initial payment of \$25 plus tax.
- Monthly payments are then based on the number of Vitality Points they earn each month from Standard or Advanced Workouts, over a 24-month period.
- Members can track their progress with the John Hancock Vitality Mobile App or on the John Hancock Vitality member website.

Standard or Advanced Workouts

Below is a list of the many things your clients can do to get credit for a Standard or Advanced Workout.

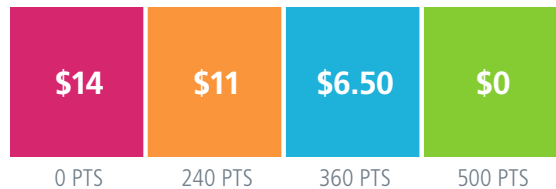
	STANDARD WORKOUT (20 VITALITY POINTS)	ADVANCED WORKOUT (30 VITALITY POINTS)
ACTIVE CALORIES BURNED USING APPLE WATCH	Personalized between 200–1,250	Personalized between 300–1,875
STEPS USING ANY SUPPORTED DEVICE	10,000	15,000
MINIMUM CALORIES BURNED USING AN APPROVED VITALITY DEVICE	200	300
MINUTES OF EXERCISE @ 60% OF MAX HEART RATE USING AN APPROVED VITALITY DEVICE	30	45
VERIFIED GYM VISIT	30 minutes	Not Applicable

PLEASE NOTE: Light Workouts are not applicable to Vitality Active Rewards with Apple Watch. Your clients can earn Vitality Points with Apple Watch through their Active Calorie goals found in the John Hancock Vitality app in the “More” tab. They can also use steps tracked or calories burned on any supported device, exercise with a heart rate monitor or log a verified gym visit to receive credit for a Standard or Advanced Workout.

Monthly Payments

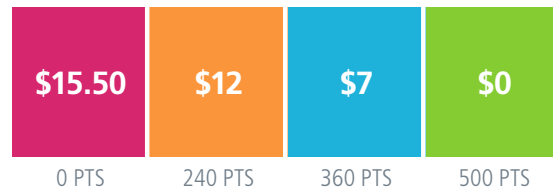
If your clients don’t earn 500 Vitality Points from Standard or Advanced Workouts in a particular month, they’ll need to make a small monthly payment based on the sliding scale below:

38 MM CASE



If your client earns 360 points in one month, they’ll pay just \$6.50. When they earn 500 points in one month, the cost is \$0.

42 MM CASE



If your client earns 360 points in one month, they’ll pay just \$7.00. When they earn 500 points in one month, the cost is \$0.

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

1. John Hancock’s Net Promotor Score Data, reported from Clarabridge April 2017.

SmartProtect Term with Vitality and John Hancock Term with Vitality policies less than \$2,000,000 are not eligible for Apple Watch. An iPhone 5 or later is required to use Apple Watch. This program is applicable for Apple Watch, however, an upgrade to a different model can be made by paying the applicable upgrade fee. One Apple Watch can be purchased per 24 month period. The Retail Installment Agreement with the Vitality Group will need to be signed electronically at checkout. Apple Watch is a registered trademark of Apple Inc. All rights reserved. Apple is not a participant in or sponsor of this promotion.

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

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

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

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02110.

MLI052317132