

John Hancock[®]

Aspire with *Vitality*

**Life insurance designed for
people living with diabetes**

John Hancock
Aspire[®] with Vitality
Program Overview



Diabetes is just one small detail that makes you, you.

And it shouldn't keep you from getting the life insurance you need and deserve.

Designed for people living with type 1 or type 2 diabetes, John Hancock Aspire combines the protection of a life insurance policy with:

- **Savings of up to 25%** off the cost of your insurance¹
- **Access to virtual consults** with diabetes experts from Onduo
- **Tools, education and incentives** to support your day-to-day health
- **Discounts on healthy foods, fitness devices and travel**


Get rewarded for managing your health with John Hancock Aspire.




Supporting you at every stage of your journey


If you're living with type 1 or type 2 diabetes, Aspire is tailored to help meet your unique health and lifestyle needs.

Working with leading companies, Onduo and Vitality, Aspire is an innovative program that provides tools and resources to support your diabetes journey, while rewarding you for the things you do every day to take care of your health, including:

 **Managing your HbA1c levels**

 **Buying healthy food**

 **Exercising**

 **Getting a good night's rest**

Too many Americans living with diabetes don't have enough life insurance. **We're working to change that.**



At John Hancock, the vast majority of people with diabetes are approved for coverage **and we've designed something just for them.**²



Day-to-day, virtual diabetes support

To best meet the needs of our customers living with type 2 diabetes, we're working with Onduo — a virtual diabetes clinic that offers different levels of support that can change as your needs change.

Onduo program features for eligible customers include:

- **Free blood glucose meter and testing supplies**
- **Virtual consults** with diabetes experts, including endocrinologists, to answer questions or even adjust prescriptions
- **Personal health coaching**

The Onduo team will determine what level of support is right for you and can even coordinate with your personal doctors to help ensure you're getting the best possible care every day.



NOTE: Onduo offers three levels of membership with different benefits and services. Eligibility for membership and the type of membership offered to you is determined by Onduo, which will conduct a quick review of your health profile to determine both. John Hancock will pay your first-year membership fee (subject to minimum face amounts) and thereafter depending on your level of engagement with Onduo.³

The John Hancock Vitality Program

Aspire includes John Hancock Vitality — a program that rewards the everyday steps you take to live a longer, healthier life. Vitality has two different levels:

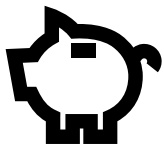
Vitality GO

Available at no additional cost, Vitality GO includes:

- Instant savings on eligible healthy foods at the grocery store⁴
- Discounts from Amazon.com, REI, Polar, Fitbit and Garmin
- Free healthy living publications and personalized health tips

Vitality PLUS

Add Vitality PLUS to your policy for as little as \$2.00 a month⁵ and earn:



Up to 25%
in premium savings



The latest Apple Watch for
as little as \$25 plus tax
by exercising regularly⁶



Hotels.com™

Exclusive
discounts from Hotels.
com⁷



Instant savings on eligible healthy foods at the
grocery store⁴



A one-year Amazon
Prime membership⁸



A free subscription to
Headspace⁹



You can also earn
discounts from Vitality for
popular retailers, including
Amazon.com and REI¹⁰



**Earn Vitality Points
for your everyday
activities.**

The more points you
accumulate, the higher your
Vitality Status. The higher
your status, the greater your
rewards!



It's easy to get rewarded

Use the John Hancock Vitality app or website to keep track of your healthy activities. Watch your points add up and your status increase! There are lots of eligible activities, including:

- Exercising
- Engaging in Onduo's virtual program
- Improving your HbA1c levels
- Meditating
- Getting a good night's sleep
- Buying healthy food



Take charge. Get rewarded.

Aspire integrates John Hancock's proven life insurance experience with Onduo's and Vitality's innovative, interactive health technology to create a comprehensive program focused on your financial and physical well-being.

How it works



Work with your trusted agent or financial professional to select a John Hancock life insurance product that best meets your long-term financial goals. They'll need to select Aspire on the application.



Register for John Hancock Vitality after your policy is issued and complete a brief health questionnaire.



Qualified customers with type 2 diabetes, will be invited to **sign up** for Onduo's diabetes management program.



Use the tools and resources from Onduo and Vitality to help manage your diabetes and celebrate your progress.

Working together for your success



Strength. Stability. John Hancock.

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.¹¹ Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future. With over 155 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners. For more information on this or other life insurance products, please contact your insurance agent.



A virtual diabetes clinic

As part of our commitment to serve all our customers, John Hancock is working with the experts at Onduo, a joint venture between Alphabet-owned Verily and Sanofi. Onduo offers a virtual care program empowering people with type 2 diabetes to live well. The program includes diabetes tools, coaching and clinical support to help you take control of your type 2 diabetes. Onduo supplements your current diabetes treatment plan and provides a boost of support between doctors visits with up-to-date personal health information and answers to your questions from a team of health coaches.



Rewarding healthy living

To help in our clients' pursuit of a longer, healthier life, John Hancock has entered into an agreement with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track record of creating interactive, personalized programs that make a real difference to people's health. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals and earn rewards along the way.

INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	



For more information on this or other life insurance products, please contact your insurance agent or visit **JHAspire.com**.

1. Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings over the life of the policy will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premiums savings are available only with Vitality PLUS.

2. In 2019, 75% of applicants with diabetes were approved for coverage by John Hancock.

3. Onduo cannot accept people with the following conditions: pregnancy, liver failure, end-stage renal disease (stage 4 or 5), congestive heart failure (grade C or D), organ transplant or bone marrow transplant, cystic fibrosis, malignant neoplasm (diagnosis or treatment), and any other condition or situation that, in the opinion of the Onduo team, makes the participant inappropriate for participation in the program. John Hancock term life insurance policies with less than \$500,000 in coverage are not eligible for the Onduo membership. For people with type 2 diabetes who are eligible for Onduo membership, John Hancock will pay for the membership for the first year. In year 2 and after:

- For permanent life insurance policies of \$250,000 or more in coverage and term policies of \$2 million or more in coverage:
 - John Hancock will pay for your Onduo membership if you earn at least 900 points engaging with Onduo each year.
 - If you do not earn at least 900 points engaging with Onduo each year, you will have the option to pay for the membership yourself. Onduo will determine the level of support and cost of your membership. Costs typically range from \$250-\$750 and are subject to change.
- For permanent life insurance policies of less than \$250,000 in coverage and term policies of less than \$2 million in coverage:
 - John Hancock will not pay for the cost of your Onduo membership after year 1. You will have the option to pay for the membership yourself. Onduo will determine the level of support and cost of your membership. Costs typically range from \$250-\$750 and are subject to change.

4. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam.

5. For John Hancock term policies with the optional Vitality rider, the cost for Vitality PLUS is 3% of your annual premium. For survivorship policies, the charge is \$4.00 a month.

6. Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once you become a Vitality PLUS member and complete the Vitality Health Review (VHR), you can order Apple Watch 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 Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) or the applicable Active Calorie thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if you choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, certain bands and case materials. For more information, please visit JohnHancockInsurance.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

7. Hotels.com discounts are not available in New York.

8. Amazon Prime benefit is not available in New York. Amazon Prime membership is available to Vitality PLUS members who have reached Platinum status for three consecutive program years.

9. The meditation portion of the program is compatible with apps such as Breathe, Buddhify, Calm and Headspace.

10. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.

11. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of April 31, 2019, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

Aspire is not available in New York, Idaho and Puerto Rico. Certain aspects of Aspire may change over time. There is no coordination between Aspire and any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

The life insurance policy contains specific exclusions, limitations, terms for keeping it in force, and termination provisions. Its terms may vary by state.

Please consult your licensed agent as to product availability, additional information, costs and complete details on coverage.

In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

Vitality GO is not available with policies issued in New York and Puerto Rico.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy, are subject to change and are not guaranteed to remain the same for the life of the policy.

The tax treatment of certain aspects of the Aspire and Vitality programs is uncertain. The value of some of the benefits you may receive in connection with these programs, such as gift cards and other cash equivalents, could be includible in your taxable income. John Hancock expects to report to the IRS only those benefits associated with these programs that it believes are taxable income, such as gift cards and other cash equivalents. Taxable benefits will be reported to the IRS by the company only if the value of such benefits received in a year is \$600 or more.

This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. You should consult your own tax advisor.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York).

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