



# Spotlight

The latest John Hancock Insurance news

## Introducing John Hancock Aspire™

Life insurance designed for people living with diabetes

Don't let your clients pay too much for life insurance just because they're living with type 1 or type 2 diabetes!

**John Hancock Aspire** combines affordable life insurance protection with a personalized diabetes management program, including devices, health coaching, resources and more. Aspire members also receive an enhanced version of the John Hancock Vitality Program, allowing them to **save as much as 25% on premiums!**<sup>1</sup>



Did you know that people living with diabetes represent a **\$6 billion untapped market opportunity?**<sup>2</sup> That's why we've developed a robust business building toolkit with everything you need to make selling John Hancock Aspire as easy as possible.

[Visit JHSalesHub.com/Aspire](https://www.jhsaleshub.com/aspire)

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 only available with Vitality PLUS.

2. Based on American Diabetes Association population figures, adjusted to reflect addressable market (ages 40-79, HHI \$40k+) and the likelihood of that subset having diabetes (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4603875>), factored with the likelihood of person with diabetes having life insurance (2017 John Hancock study), and likelihood of being approved (John Hancock historical underwriting data). With an estimated customer pool of 3.2M and an average premium of \$2k (LIMRA), estimated market opportunity is \$6 billion.

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Aspire is not available in New York, Washington, Idaho and Puerto Rico.

The benefits available under Aspire can vary depending on whether the insured has Type 1 or Type 2 diabetes, the type and coverage amount of the life insurance policy purchased and the level of engagement with the John Hancock Vitality Program. 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.

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

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

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 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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