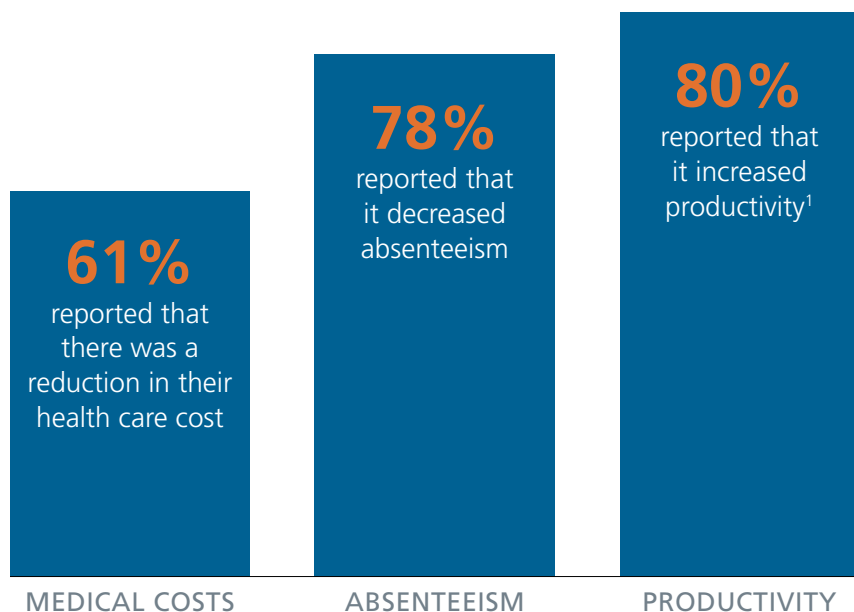


The John Hancock Advantage for Business Owners & Employees

John Hancock life insurance with Vitality offers a whole new approach for business owners to use life insurance to reward and engage their employees. Healthier employees can lead to a healthier bottom line: with a healthy and engaged workforce, employers see greater productivity and fewer missed workdays as well as reduced health care costs.

Percentage of employers reporting benefits from their wellness program:



SOURCE: RAND Employer Survey, 2012.
The graph represents information from the subset of employers with at least 50 employees that offer a wellness program (51%).



Healthy employees may reduce average annual costs per working-age adult by 18.4%²

Life insurance with the John Hancock Vitality Program offers business owners and their employees:



Financial **protection** no matter what life brings



Rewards to celebrate healthy successes



Support, resources and online tools to help individuals live a **healthier life**



The opportunity to **save money** on policy premiums

ABOUT VITALITY

To help in your pursuit of a longer, healthier life, John Hancock has partnered with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track record of creating interactive, personalized programs. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals.



Talk to your business owner clients about the John Hancock Vitality Program today.

1. RAND Health. 2013. Workplace Wellness Programs Study; Final Report. Retrieved from http://www.rand.org/pubs/research_reports/RR254.html
2. JOEM, Volume 55, Number 1, January 2013, Article: Medical Care Savings From Workplace Wellness Programs. Retrieved from <https://www.vitalitygroup.com/insights/potential-medical-care-savings-from-workplace-wellness-programs/>

For agent use only. Not for use with the public.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member) and the state where the insurance policy was issued. Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY032317142

