



Aspire with *Vitality*

Life insurance designed for people living with diabetes

Seller's Guide



New market. New opportunity.

Don't let your clients pay too much for life insurance just because they're living with diabetes.

Aspire from John Hancock is the first and only solution designed for this market. Along with affordable life insurance coverage, Aspire can help your clients better manage their condition and help them on their journey to live a longer, healthier life.

Untapped market potential

Now, your clients can get the important protection they need, **save up to 25% on premiums¹** and access a sophisticated diabetes management program offering devices, supplies, personalized health coaching, and more. Plus, your clients can also receive all the rewards and benefits of the John Hancock Vitality Program.

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



Underwriting experience and expertise

If you're selling to people living with diabetes, they're probably missing out on the opportunity to earn savings on their life insurance premiums.

John Hancock has the medical underwriting experience and suite of products to provide your clients with the most competitive life insurance rates. With years of experience, our team of underwriters has developed a deep understanding of the implications of living with diabetes. Rather than narrowly focusing on the condition, we take a broad view of an individual's overall health profile. And Aspire offers your clients the opportunity to better manage their condition and improve their overall health.

A unique market

Before you can sell life insurance to people living with diabetes, there are a few things you should know



More than 30 million Americans have diabetes and only half of them have the life insurance coverage they need^{2,3}



The vast majority of applicants with diabetes and related conditions are approved by John Hancock⁴

John Hancock has intentionally entered this market

We believe people living with diabetes deserve affordable life insurance coverage **and are committed to serving this market.** We also believe that by working with Onduo and Vitality, we can **help your clients better manage their condition while helping you grow your business.**

Let's make life insurance about living

Did you know?

People living with diabetes represent a
\$6 billion
untapped market opportunity⁷



With John Hancock Aspire, your clients can get:



Up to 25% in premium savings with Vitality PLUS



Diabetes support from Onduo for qualified members living with type 2 diabetes, including:^{5,6}

- Blood glucose monitor (BGM) with test strips
- Onduo app to track their health
- Access to coaches and experts
- Personal health summaries they can share with their doctor
- Some members will also be eligible for **Onduo's virtual diabetes clinic** with access to care from endocrinologists and certified diabetes educators. They can also gain important insights from a continuous glucose monitoring system (CGM)



Vitality GO or Vitality PLUS which have been customized to support the diabetes journey.

- **Vitality GO** – This basic version of the program includes discounts on fitness devices and healthy gear, and a subscription to **Tufts University Health & Nutrition Letter**
- **Vitality PLUS** – Along with premium savings, Vitality PLUS members can earn exclusive discounts from Hotels.com, an Amazon Prime membership, savings on the healthy food they buy, and more. They can even earn an Apple Watch for as little as \$25 by exercising regularly.



Magazines, webinars and more to support the diabetes journey, including *Diabetes Forecast* from the American Diabetes Association

Life insurance has never been so rewarding

How it works

Aspire is a life insurance solution for people living with type 1 or type 2 diabetes. Not only can your clients get rewarded for managing their condition, but if they have type 2 diabetes, they can qualify for personalized diabetes support from Onduo.

It's easy to participate in the Aspire Program with Vitality



Choose the right product — Work with your client to select the John Hancock life insurance product that helps them achieve their goals. “Aspire” will be an option on the application.



Register for Vitality — Help your clients choose between Vitality GO and Vitality PLUS. After issue, they'll receive an email asking them to register for the program.



Sign up for Onduo — Clients with type 2 diabetes have the opportunity to sign up for Onduo to receive a welcome kit with diabetes management devices and supplies, along with health coaching and personalized support.



Get rewarded — When clients participate in Aspire they get rewarded for healthy living. Those who choose Vitality PLUS can save up to **25% on their premiums**.



It's easy to get rewarded with Aspire!

Using the easy-to-use Vitality app or website, your clients can earn Vitality Points for the everyday things they do, including:

- Exercising
- Improving their HbA1c levels
- Buying healthy food
- Managing their diabetes
- Meditating
- Getting a good night's sleep
- And much more



Working for you and your clients



Strength. Stability. John Hancock.

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.



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 members take control of their type 2 diabetes. Onduo supplements a person's current diabetes treatment plan and provides a boost of support between doctors visits with up-to-date personal health information and answers to their questions from a team of health coaches.



About Vitality

To help in your client's pursuit of a longer, healthier life, John Hancock is working 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.





For more information, please visit **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. Centers for Disease Control and Prevention. National Diabetes Statistics Report, 2017. Atlanta, GA: Centers for Disease Control and Prevention, U.S. Dept of Health and Human Services; 2017.
3. Qualtrics survey on behalf of John Hancock, completed Sept. 2017.
4. In 2018, 88% of applicants with type 2 diabetes were approved for coverage by John Hancock. 75% of people with type 2 diabetes and other commonly related conditions were approved for coverage. 66% of people with type 1 or type 2 diabetes and other related conditions were approved for coverage.
5. Onduo disqualifies people with certain conditions from participating in its program. To review the complete list with your clients, please see the Aspire Producer FAQ.
6. 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. Eligibility for the Onduo program in year 2 and beyond is dependent on the type and face amount of the life insurance product as well as the level of engagement with Onduo. For details on Onduo program in Year 2 and beyond, please see the Aspire Producer FAQ.
7. 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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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.

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

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 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.

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 Onduo engagement with the John Hancock Vitality Program. Eligibility for an Onduo membership is also subject to Onduo's qualification requirements. Vitality GO is not available with policies issued in NY, WA & PR.

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.

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 www.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.

Hotels.com discounts and Amazon Prime membership reward are not available in New York. Amazon Prime membership available to Vitality PLUS members who have reached Platinum Status for three consecutive program years.

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.

MLINY111419097