

Subject line: Life insurance designed for people with diabetes

Hi XXX,

I wanted to tell you about a new type of life insurance. John Hancock Aspire is the first and only solution designed for people living with type 1 or type 2 diabetes. Along with financial protection, Aspire offers a personalized package of features and benefits that help you:

- Manage your diabetes
- Improve your health
- Earn rewards and discounts
- Save up to 25% on your premiums¹

If you are living with diabetes and want access to tools and resources that help protect your financial future while helping you improve your health, let's discuss a John Hancock life insurance policy with Aspire.

Learn more at JHAspire.com.

Sincerely,

Your name

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.

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

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member). John Hancock Vitality Program rewards and discounts are only available 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.

Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.
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