

MAKE EVERY STEP (AND SALE) COUNT



INTRODUCING APPLE WATCH® SERIES 3

A special benefit of John Hancock Vitality Life Insurance

Discover new sales opportunities with Apple Watch and John Hancock Vitality life insurance. Now, **all new and existing permanent and term policyholders** can earn an Apple Watch Series 3 for as little as \$25 — **starting November 6th!**

BUILD RELATIONSHIPS

Apple Watch clients are highly engaged in the program, taking 2,000 more steps per day. And that means more opportunities for you to keep the conversation going long after the sale is done.

GENERATE REFERRALS

People can't stop talking about their Apple Watches to friends, family, and co-workers. It's just one reason why **clients are recommending John Hancock Vitality twice as often** as traditional life insurance.

EXPAND MARKET REACH

Now, even **more clients can get an Apple Watch**, including the estimated 4 million consumers that buy term life insurance each year.¹ Our research shows that 20% of these buyers are also interested in purchasing Apple Watch.² John Hancock Vitality is the only life insurance that can meet both customer objectives.

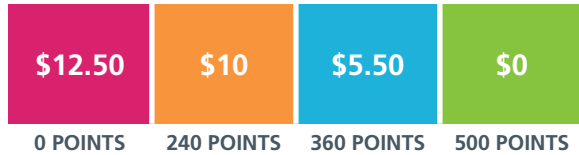
HOW IT WORKS

- Clients can order their Apple Watch for an initial payment of \$25 plus tax.
- Monthly payments are then based on the number of Vitality Points they earn each month from Standard or Advanced Workouts, over a 24-month period.
- Members can track their progress with the John Hancock Vitality Mobile App or on the John Hancock Vitality member website.

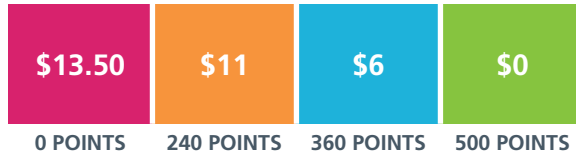
MONTHLY PAYMENTS

When your clients earn 500 Vitality Points from Standard and Advanced Workouts, they pay nothing for their watch. Otherwise, we do ask them to make a small payment based on the size of the watch they choose and the number of points they earn each month.

38 MM CASE



42 MM CASE



STANDARD AND ADVANCED WORKOUTS

Below is a list of the many things your clients can do to get credit for their workouts.

	STANDARD WORKOUT (20 VITALITY POINTS)	ADVANCED WORKOUT (30 VITALITY POINTS)
ACTIVE CALORIES BURNED USING APPLE WATCH	Personalized between 200–1,250	Personalized between 300–1,875
STEPS USING ANY SUPPORTED DEVICE	10,000	15,000
MINIMUM CALORIES BURNED USING AN APPROVED VITALITY DEVICE	200	300
MINUTES OF EXERCISE @ 60% OF MAX HEART RATE	30	45
VERIFIED GYM VISIT	30 minutes	Not Applicable

NOTE: Light Workouts are not applicable towards the payments of Apple Watch. Clients can earn **Vitality Points** through their **Active Calories** found in the John Hancock Vitality app: click the **More** tab, and then select **Health app**. They can also use the number of steps tracked or calories burned on any other supported device, exercise with a heart rate monitor, or log a verified gym visit to receive credit for a Standard or Advanced workout. For even more ways your clients can earn Vitality Points, please refer to our *Earn Vitality Points for Healthy Living* flyer. Apple Watch Series 3 is available to John Hancock Vitality members who have not previously ordered an Apple Watch through the program.

FREQUENTLY ASKED QUESTIONS

Do all John Hancock Vitality life insurance products now offer Apple Watch Series 3?	<p>Yes. Apple Watch Series 3 is available (starting November 6th) to all new and inforce John Hancock Vitality life insurance products including: Accumulation VUL, Accumulation IUL, Protection UL, Protection IUL, Protection VUL, and Protection SIUL, John Hancock Term, and SmartProtect Term policies.</p> <p><i>Please note:</i> Apple Watch Series 3 is available to John Hancock Vitality members who have not previously ordered an Apple Watch through the program, and the Apple Watch program is not available in New York. Upgrade fees will apply if your clients choose Apple Watch Series 3 (GPS + Cellular), certain bands and case materials.</p>
Is Apple Watch Series 3 available on ALL John Hancock Term with Vitality policies?	<p>Yes. Now, all your term clients can get Apple Watch Series 3 regardless of the face amount – even your inforce clients.</p>
How do new clients order Apple Watch Series 3?	<p>First, your clients will register on our member website and complete the Vitality Health Review (VHR). Next, they can choose either an Apple Watch Series 3, a complimentary Fitbit® device, or a different discounted fitness tracker such as a Garmin or Polar. Please note: Apple Watch Series 3 will be available for orders from the member website starting November 6th.</p>
How do my inforce clients order Apple Watch Series 3?	<p>Existing clients can order from the member website by clicking on the “Rewards Tab” and then choosing the “Apple Watch Tile” – starting November 6th.</p>

1. LIMRA, 2016.

2. Based on a survey conducted by Qualtrics on behalf of John Hancock, September 2017.

For Agent Use Only. This material may not be used with the public.

Your clients can order Apple Watch Series 3 (GPS) for an initial payment of \$25 plus tax and over the next two years, monthly payments are based on the number of workouts completed. Upgrade fees apply if they choose Apple Watch Series 3 (GPS + Cellular), certain bands and case materials. A Retail Installment Agreement with the Vitality Group will need to be signed electronically at checkout. Apple Watch Series 3 (GPS) requires an iPhone 5s or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) requires an iPhone 6 or later with iOS 11 or later.

Apple Watch Series 3 (GPS + Cellular) and iPhone service provider must be the same. Cellular is not available with all service providers. Roaming is not available outside your carrier network coverage area. Wireless service plan required for cellular service. Clients can contact their service provider for more details and check www.apple.com/watch/cellular for participating wireless carriers and eligibility.

Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved. Please note: Apple Watch program is not available in New York. Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Rider.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Rewards may vary based on the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

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.

MLINY101617087