

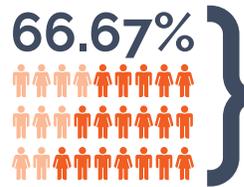
# THE 5 REASONS WHY JOHN HANCOCK VITALITY WORKS

## THE PROVEN SCIENCE BEHIND THE SOLUTION

At John Hancock, we're leveraging science and technology to introduce a whole new approach to life insurance — one that rewards people for the everyday steps they take to stay healthy. Together with Vitality, we've created an innovative new solution that's proven to help policyholders take charge of their physical, emotional, and financial well-being. Backed by science and experience, here's why the John Hancock Vitality Program works.

### 1. Personal behaviors drive health and life outcomes.

Data shows that unhealthy behaviors are causing Americans to age faster. On average, Americans are 5 years older than their actual age according to the Vitality Institute. And 25% of Americans are 8 years older than their actual age, largely the result of poor health and lifestyle choices.



IT IS ESTIMATED THAT UP TO 2/3 OF ALL DEATHS IN THE U.S. ARE SUBSTANTIALLY OR PRIMARILY DRIVEN BY BEHAVIORAL CHOICES.<sup>1</sup>

Things like heart disease, cancer, and diabetes are strongly linked to inactivity, poor diet, excess alcohol use, and smoking.<sup>2</sup> These unhealthy trends can be reversed, but that requires people to make better choices and change their personal health-related behaviors.

### 2. The science shows that rewards and incentives can motivate people to change behavior.

Understanding how people make decisions is the key to helping them live longer, healthier lives. Several global studies found that when you incentivize people to engage in physical activity, they become more active.<sup>3</sup> One such study found that over a four year period:



The percentage of people classified as inactive decreased by more than **10%**.



The percentage of people using the gym increased by **22%**.

This means that when rewards and incentives are applied to life insurance people can get back on the road to better long-term health. By providing immediate rewards — like gift cards, movie tickets, and shopping discounts — for basic healthy behaviors, like walking more and going to the doctor, people are encouraged to adopt healthy behaviors that lead to lasting change.

### 3. The concept is already working in other segments of the insurance industry.

Behavior-based wellness and rewards programs have grown rapidly in popularity. Many health insurance companies now offer premium savings and other tangible rewards to people that live a healthy life. In the automobile insurance industry, people who use a device that measures safe driving habits can also earn premium discounts. For all the reasons these approaches work in the automobile and health insurance industries, it makes sense for life insurance too.



#### 4. Backed by Vitality's 17+ years of experience, we've got the proof that this will work for life insurance.

With more than 3 million members worldwide, Vitality has partnered with companies in the United Kingdom, South Africa, China, Singapore, Australia, and now the United States. Based on this experience, they've shown that when members are highly engaged in the program, it can lead to fewer claims and policy cancellations compared to those who are not.



Studies show that participation in the Vitality Program increases the propensity to be physically active by over 20%<sup>6</sup>

#### 5. It's a win-win-win for society, John Hancock, and for the insured.

Life insurers have been strong proponents of healthy living and disease prevention for more than 100 years. After all, longer, healthier lives are in everyone's best interest — the individual who gets healthier, the business that does better, and the society that's more productive. Now, we finally have the science, data, and technology needed to create a whole new kind of life insurance — one that rewards people for living a healthy life.

To learn more about life insurance with the John Hancock Vitality Program, visit [JHRedefiningLife.com](http://JHRedefiningLife.com).

1. Centers for Disease Control and Prevention: Morbidity and Mortality Weekly Report. (May 2, 2014). Potentially Preventable Deaths from the Five Leading Causes of Death — United States, 2008-2010. Vol. 63 No. 17. Retrieved from <http://www.cdc.gov/mmwr/pdf/wk/mm6317.pdf>

2. World Health Organization. January 2015. Noncommunicable Diseases Fact Sheet. Accessed from: <http://www.who.int/mediacentre/factsheets/fs355/en/>

3. AIA Vitality The case for Incentivising Health. Using behavioural economics to improve health and wellness.

4. Source: Discovery Life, The Creation of Value Through Behavioural Life Insurance

5. Source: Discovery Life, 2011-2014

6. 2014 Vitality Journal, Reducing the cost of healthcare through lifestyle intervention

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Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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

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

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), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

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