

John Hancock®

Aspire with *Vitality*®

Life insurance designed
for people living
with diabetes



More than 30 million

Americans are living with diabetes and half of them don't have enough life insurance.^{3,4}



Get the life insurance you need **and deserve.**

John Hancock Aspire is the first and only life insurance **designed for people living with type 1 or type 2 diabetes.**¹

It combines the important protection of life insurance with personalized tools and resources to help you manage your diabetes and stay healthy.

Aspire also offers the chance to earn rewards and savings, including **up to 25% off the cost of your insurance**, for doing what you're already doing each day... taking care of your health.²

Day-to-day, virtual diabetes support

To best meet the needs of our customers living with type 2 diabetes, we're working with Onduo — a virtual diabetes clinic that offers different levels of support that can change as your needs change. Onduo program features for eligible customers include:⁵

- **A free blood glucose meter and testing supplies**
- **Virtual consults** with diabetes experts, including endocrinologists, to answer questions or even adjust prescriptions
- **Personal health coaching**

The Onduo team will determine what level of support is right for you and can even coordinate with your personal doctors to ensure you're getting the best possible care every day.



The John Hancock Vitality Program

All Aspire customers can take part in John Hancock Vitality. There are two great versions to choose from: Vitality GO or Vitality PLUS. They offer different levels of benefits and rewards to match your goals and interests. For example:

- **Premium savings of up to 25%²**
- **An Apple Watch for as little as \$25 plus tax by exercising regularly⁶**
- **Savings on healthy food purchases⁷**
- **Discounts on fitness devices**
- **Hotels.com discounts⁸**

Your everyday healthy activities earn Vitality Points. Vitality Points add up to Vitality Status. The higher your Vitality Status, the greater your potential for rewards.



For more information about John Hancock Aspire, **talk to your insurance agent.**

1. 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 you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

2. 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.

3. 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

4. Qualtrics survey on behalf of John Hancock, completed Sept. 2017

5. The following conditions disqualify members from participating in Onduo's program: pregnancy, liver failure, end-stage renal disease (stage 4 or 5), congestive heart failure (grade C or D), organ transplant or bone marrow transplant, cystic fibrosis, malignant neoplasm (diagnosis or treatment), and any other condition or situation that, in the opinion of the Onduo team, makes the participant inappropriate for participation in the program.

6. 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.

7. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam.

8. Hotels.com discounts and the meditation app subscription are only available with Vitality PLUS.

In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

Aspire is not available in New York, Idaho, and Puerto Rico. Vitality GO is not available with policies issued in NY & PR.

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

Please consult your insurance agent as to product availability, additional information, costs, and complete details on coverage. Insurance policies and/or associated riders and features may not be available in all states.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York).

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