

John Hancock Vitality Program

Presented to:

Innovation and technology (EX) task force



We launched Vitality for a number of important reasons



Fundamentally, we believe that your life insurance company should care a lot about you living a long, healthy life



Longevity, to an unprecedented extent, can be heavily influenced by the choices we make



The life insurance industry is in an incredibly unique and powerful position to help customers live a longer, healthier life



We saw an opportunity to revitalize a product category that is as critical as ever for US consumers, but risks losing relevance to them

Lifestyle choices such as...



Lack of Exercise



Poor Nutrition



Smoking



Level of Alcohol Consumption

Lead to non-communicable diseases



Cardiovascular Disease



Respiratory Disease

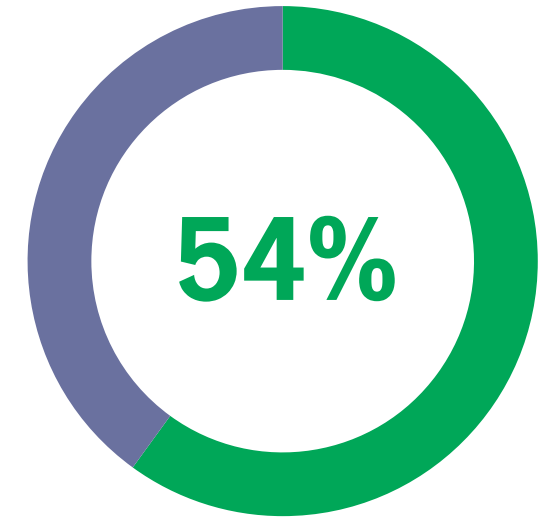


Cancer



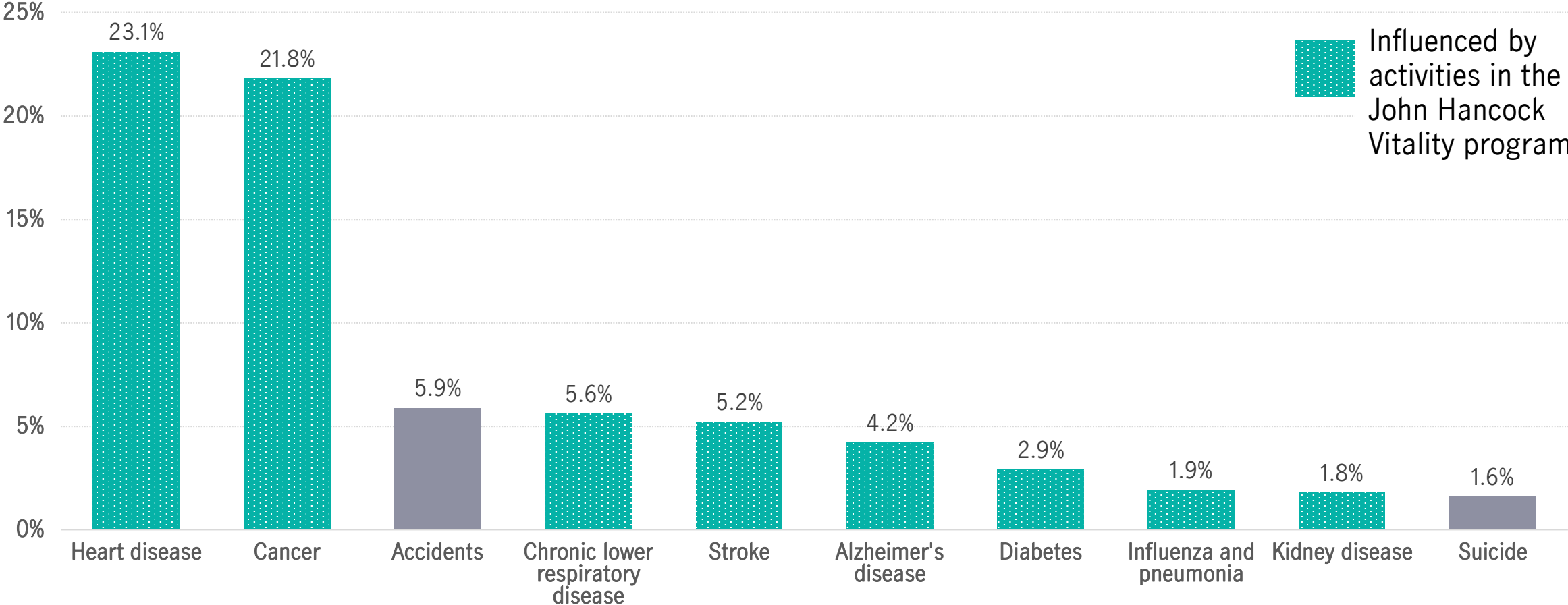
Diabetes

Which are responsible for



**OF ALL DEATHS
IN THE U.S.**

Leading causes of death in the U.S.



Source: Center for Disease Control

What is John Hancock Vitality?



Know
Your Health



Improve
Your Health



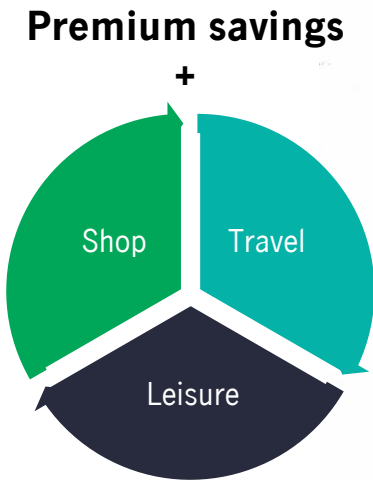
Reward
Your Health



Vitality
Age

- Disease Management
- Smoking Cessation
- Mental Health
- Nutrition
- Preventive Care
- Physical Activity
- Meditation & Sleep

- Platinum
- Gold
- Silver
- Bronze



Complete a Personal Health Review

Determine Vitality Age and Set Health Goals

Obtain a Personal Pathway

Earn Vitality Points and Achieve a Status

Enjoy Rewards

What we've learned...

Prospective customers are interested...



89%

of buyers prefer John Hancock Vitality over traditional life insurance



70%

of buyers are more motivated to purchase life insurance after reading a description of John Hancock Vitality



Statistics based on consumer survey conducted by John Hancock Insurance from 7/17/17 to 8/11/17.

...and our members love it

I am a believer... the value added with Vitality is strong and always being enhanced. Making life insurance purchasing a way of life

Great value, great incentive to motivate me to exercise more and help me better monitor and improve my health.

...Vitality saved my life!

Members are excited, happy, and engaged

Our John Hancock Vitality members:

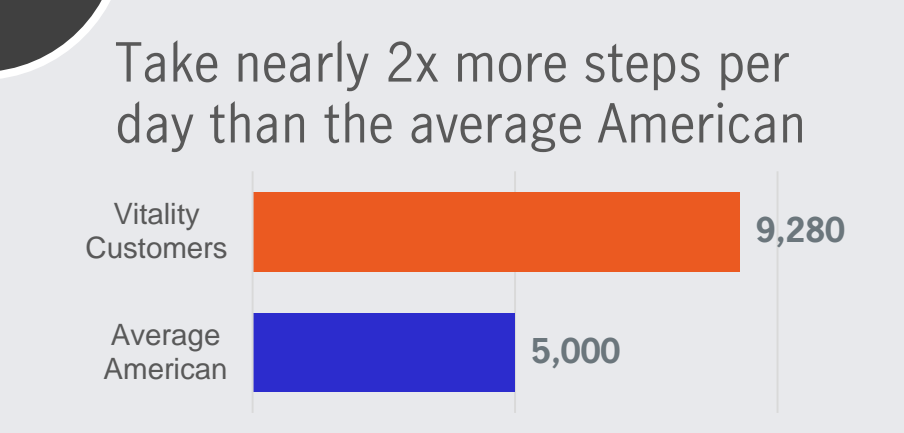
Average over 40 activities per month



Have a Net Promoter Score **Over 40+** as of Q2

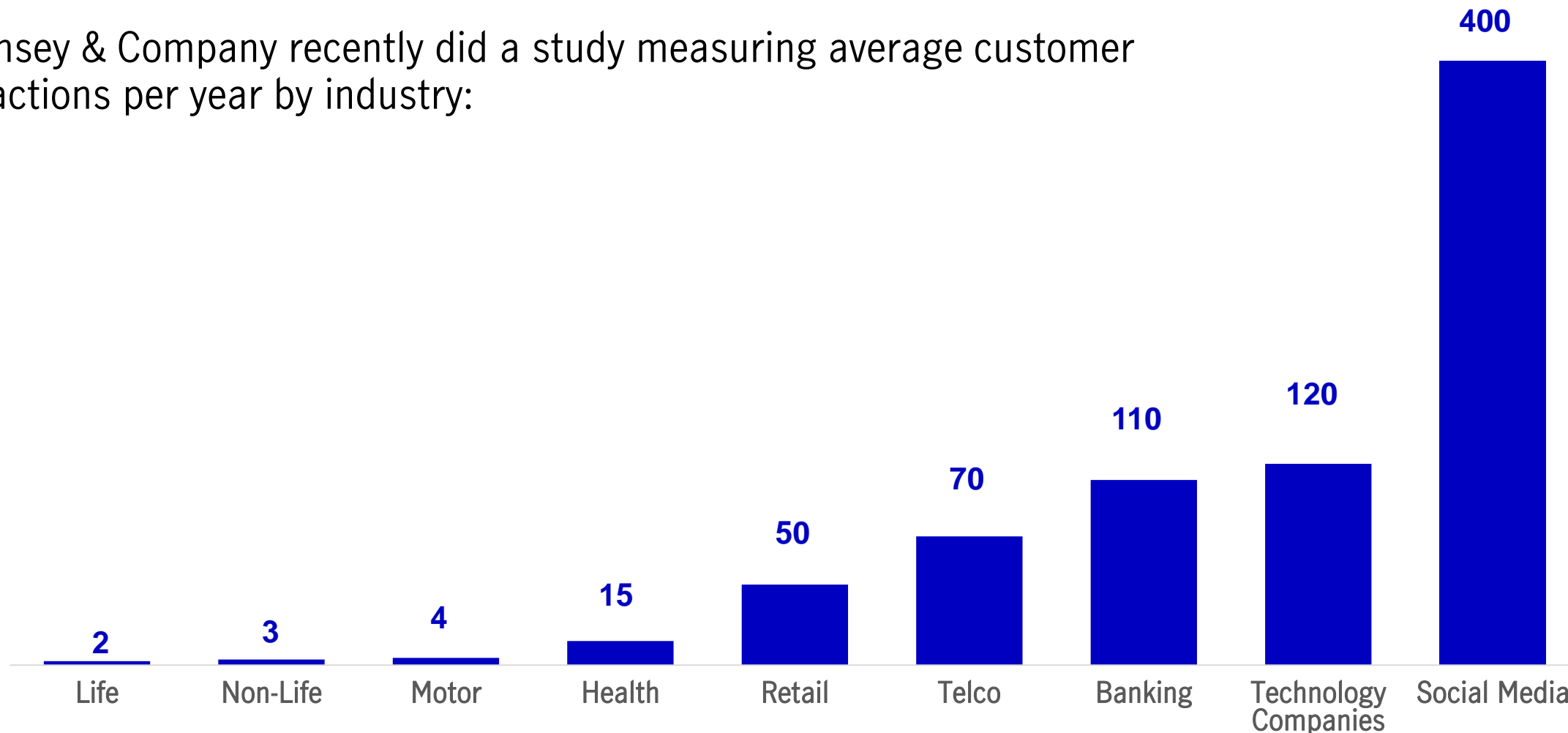


~97% of members are earning points after registration



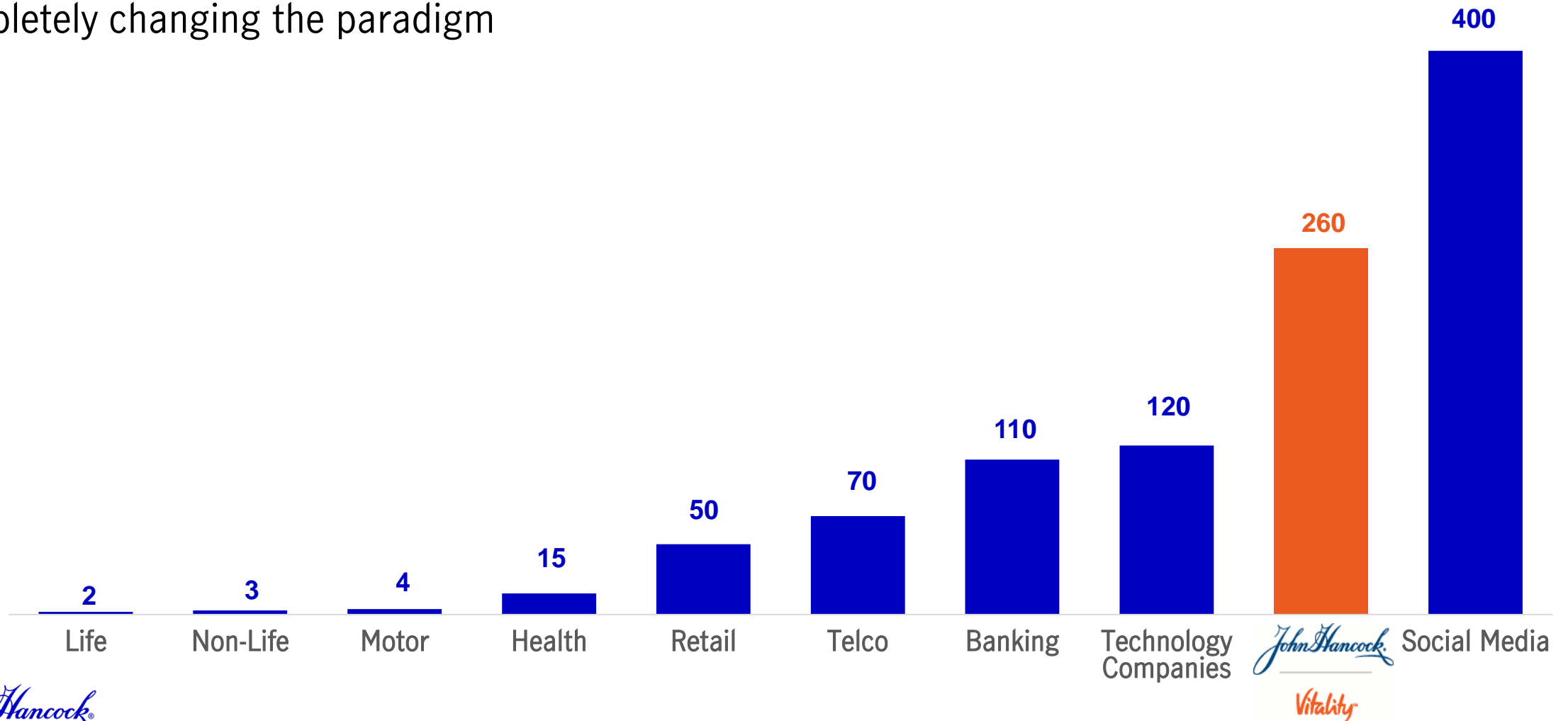
Annual customer interactions

McKinsey & Company recently did a study measuring average customer interactions per year by industry:



Annual customer interactions with Vitality

Completely changing the paradigm



Source: McKinsey & Company and John Hancock Vitality data

Based on the success of the initial Vitality program, Vitality is now available to everyone

Before October 1:

Typical JH Vitality Conversations



Does the client want Vitality or no Vitality?

Since October 1:

All clients get

Vitality GO

Does the client want

Vitality PLUS?

Continuous program improvements to reflect latest in science, technology, and customer feedback



Free Amazon Prime Subscription
 (Coming soon)



1 year subscription

when

3 years at Platinum



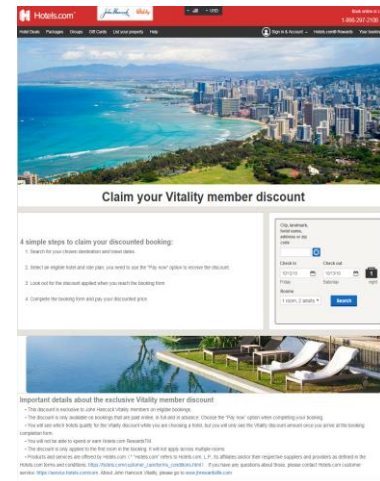
Apple Watch Series 4



Meditation added to Headspace



New travel partner with Hotels.com



Vitality GO & Vitality PLUS

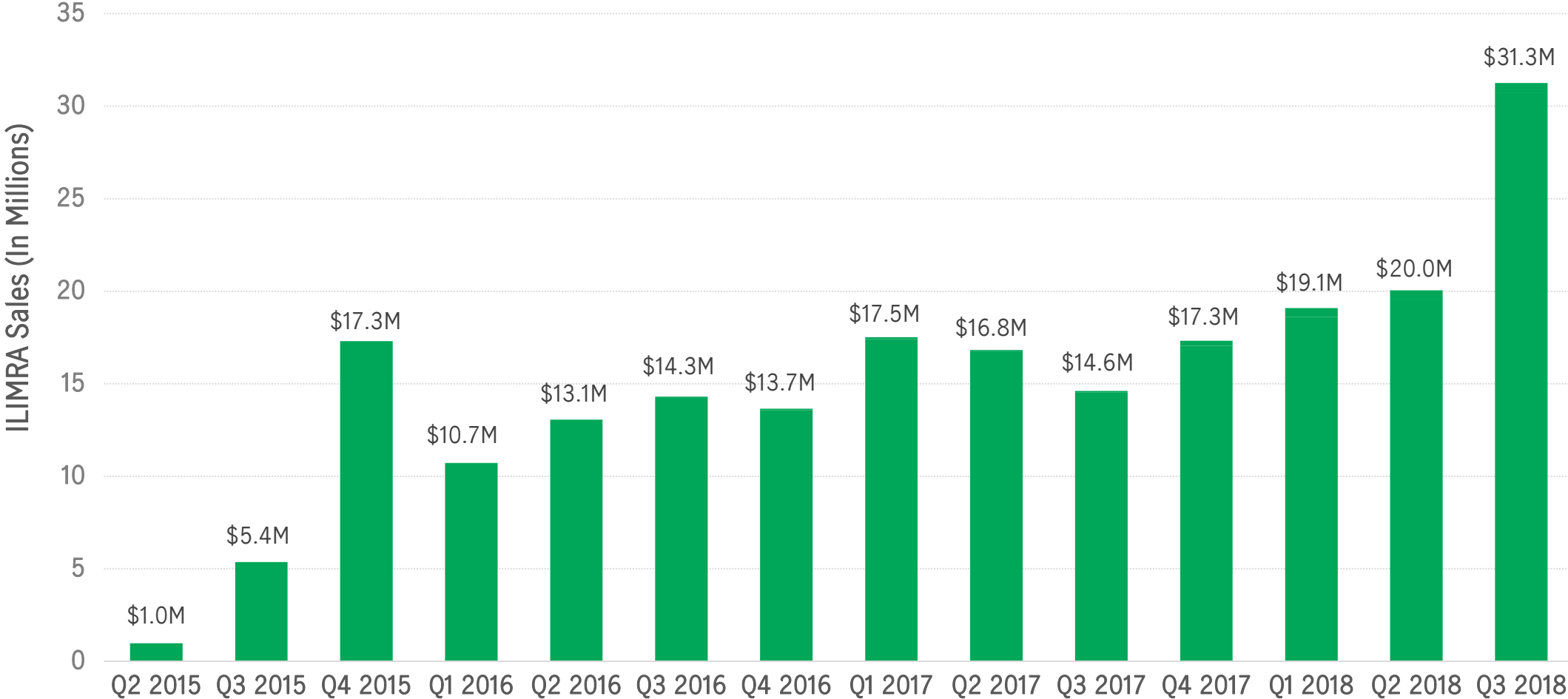
Vitality **GO**

Core version of the program that's included on all John Hancock products

Vitality **PLUS**

Enhanced version of the program that offers significant premium savings and robust rewards.

LIMRA sales premium



What's next?



Continue to evolve program to reflect latest in medical science and consumer technology



Drive meaningful improvements in the purchase process