



Home



Millennials
(26-41 years old)



Gen X
(42-57 years old)



Boomers
(58-68 years old)



Contact us



Framing your recommendations

Generational insights to inform your next conversation

You know that each client has unique needs. But do you know how to tailor your sales conversations based on each generation's attitudes and beliefs?

To gain firsthand insights, John Hancock conducted proprietary research in 2022 with several focus groups of US consumers. This tool breaks down what we found by generation and is designed to help you address specific concerns your clients may have based on their age.





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Millennials (26 to 41 years old)

What we know

Their outlook

- Facing unprecedented pressure due to parenting, heightening the need for financial security and well-being
- Getting real about responsibility and planning for the future

Top priorities

- Taking care of their family
- Juggling many to-dos and making space for “me time”

What does health mean to them?

- Finding a balance that incorporates a holistic approach to physical health and emotional fulfillment
- Staying healthy for and with their family



Did you know?

Each day, Vitality members average nearly **8,600** steps¹

What this means

Millennials want: *reassurance*

- Assure them that they are making a smart decision to protect their family
- Indicate you are making a knowledgeable recommendation that saves them time and effort in researching options
- Remind them that John Hancock is the only carrier offering Vitality, a one-of-a-kind rewards program available with a John Hancock life insurance policy

Things to keep in mind:

- Offering Vitality shows your clients that you have their best interests in mind and that you want to make the best-possible recommendation for their needs
- Making this recommendation upfront helps ensure your clients won’t come back asking about an option that could have offered them premium savings and rewards
- Presenting Vitality means you are offering clients a solution that rewards them for what they are already doing to prioritize their health



1. Average of all step data received in 2021. Excludes Apple Watch.



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Gen Xers (42 to 57 years old)

What we know

Their outlook

- Pragmatic and risk-adverse
- Most debt of any generation, but also making more money
- Shouldering multiple financial responsibilities between kids and aging parents

Top priorities

- Securing their future — despite a tendency towards cynicism about achieving that goal
- Staying consistent with routines, even when life gets in the way

What does health mean to them?

- Taking an intentional and measured approach to healthy living — mind and body
- Ensuring connection between actions and feeling good



Did you know?

93% of Vitality PLUS members are realizing financial benefits.^{2,3}

What this means

Gen Xers want: *clarity and control*

- Be clear and transparent when describing policy benefits and costs
- Showcase the impact of a life insurance policy on their overall financial portfolio

Things to keep in mind:

- Adding the Vitality rider to a John Hancock policy can help your clients have more control over their health and wealth — with a holistic program that motivates healthy choices and can decrease premiums
- Opportunity to save up to 25% on policy premiums through Vitality can help clients have a greater positive impact on their financial future²



2. Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premium savings are only available with Vitality PLUS.
3. Year 1 status attainment of Silver, Gold, or Platinum for active and registered Vitality PLUS members as of year-end 2021. (Perm Plus, Term Plus, excludes DTC).

Visit us at JohnHancock.com/Vitality



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Boomers (58 to 68 years old)

What we know

Their outlook

- More actively engaged in retirement planning than other generations

Top priorities

- Mitigating risks as they get older through premium savings or policy value credits that provide added security
- Leaving a legacy for loved ones

What does health mean to them?

- Focusing on connection between mental acuity and leading a fulfilling life — staying engaged with friends, family and nature



Did you know?

Vitality PLUS cases are **51%** more likely to close than non-Vitality PLUS cases.⁴

What this means

Boomers want: *engagement and partnership*

- Highlight how actions today can enhance tomorrow's quality of life — so clients can enjoy life in this new stage
- Mention that John Hancock is their partner in helping them achieve a common goal — a longer, healthier life

Things to keep in mind:

- Talking about Vitality's focus on health and wellness will align with your clients' concerns around maintaining mental acuity and physical health — reinforcing that you see them as a whole person
- Conveying how John Hancock, you and your clients all share a commitment to helping them take care of their health can increase trust and strengthen the client-agent relationship



4. Based upon a rolling 12-month placement ratio of John Hancock new business data of formal applications with Vitality PLUS as compared to cases without Vitality PLUS from Oct 2020 – Sep 2021. Excludes International and DTC. 51.38% placement rate for non-Vitality vs. 77.39% placement rate for Vitality.



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About John Hancock Vitality

John Hancock Vitality is a rewards program that can be added to any John Hancock life insurance policy. When customers take steps to live a longer, healthier life, they can save money on their life insurance — because their good health is good for our business too.

Strength. Stability. John Hancock.

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.⁵ Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future. With over 160 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners.

5. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of September 30, 2022, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

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Vitality Rewards may vary based on the type of insurance policy purchased for the insured.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.

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) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY120722899-1



For more information about the
John Hancock Vitality Program:



Call us at **888-266-7498**



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