

Month/Day, 2017

***Your healthy choices and good decisions may already be saving you money on health and car insurance. Now, you can save on life insurance too!***

Dear xxxxxxxxx,

I wanted you to be among the first to know about a whole new approach to life insurance – one that can protect your loved ones while allowing you to save money and earn valuable rewards by simply living a healthy life. In fact, the more you participate in the program, the more you can save.

**Live Well. Save Money.**

When you purchase life insurance with the John Hancock Vitality Program, you can lower your life insurance premiums and be rewarded for the everyday steps you take to stay healthy, like exercising, getting an annual flu shot, and eating well.

Specifically, this innovative solution offers:

- Reliable protection for you and your family no matter what life brings
- The opportunity to significantly lower your premiums
- The opportunity to earn Apple Watch® Series 3 by exercising regularly
- A complimentary Fitbit® device instead of Apple Watch or a discounted fitness tracker, such as a Polar or Garmin
- Significant savings on your healthy food purchases at the grocery store
- Entertainment, shopping, and travel rewards and discounts

Finally, life insurance that's fun and engaging, and rewards you for living a healthy life! You can save money and earn great rewards, while helping to secure your family's financial future.

Call me today to discuss your life insurance needs and learn more about this unique opportunity.

Sincerely,

Producer

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

Please consult your financial representative as to how premium savings may affect the policy you purchase. Paying a premium that differs from an originally illustrated planned premium impacts features of your policy.

HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality program.

You 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 you 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. Contact your service provider for more details. Check [www.apple.com/watch/cellular](http://www.apple.com/watch/cellular) for participating wireless carriers and eligibility. Apple is not a participant in or sponsor of this promotion. iTunes and Apple Watch are registered trademarks of Apple Inc. All rights reserved. Apple Watch program is not available in New York.

Vitality 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.

The John Hancock Vitality Program is available with select John Hancock policies. Please consult your financial representative as to product availability. Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117.

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