



Aspire with Vitality

The first and only life insurance solution designed for Americans living with diabetes

30 Million

Americans living with diabetes (types 1 and 2)¹

15 Million

Americans living with diabetes that **don't have life insurance or don't have enough life insurance**^{1 2}

Of people living with diabetes:

47% are worried they won't qualify for a life insurance policy

45% assume it's too expensive²

88%

John Hancock applicants with type 2 diabetes **approved** for policies in 2018³

What is John Hancock Aspire?

- The first and only life insurance solution designed specifically for people living with diabetes.
- Launched with Onduo, a joint venture by Verily Life Sciences (an Alphabet company) and Sanofi.
- John Hancock Aspire is providing people living with diabetes the protection of life insurance along with a tech-enabled, personalized wellness program that provides education, support, incentives, and rewards designed to help them manage and improve their health.

How John Hancock Aspire works



All Aspire members have access to John Hancock Vitality and the opportunity to earn Vitality Points and rewards, including up to 25% off their insurance premium, by proactively improving and/or managing their condition through exercise, buying healthy groceries, meditating and more.⁴



Qualifying customers with type 2 diabetes can join Onduo and receive a blood glucose monitoring device which provides real-time insights into their diabetes management.



Onduo also offers a personalized care team to offer expertise and resources to fill the support gap between doctor's visits.



"It's time our industry started delivering more personalized solutions that truly help our customers and for us, this is just the beginning."

– Brooks Tingle, President and CEO, John Hancock Insurance

1. CDC. National Diabetes Statistical Report, 2017. <https://www.cdc.gov/diabetes/pdfs/data/statistics/national-diabetes-statistics-report.pdf>. 2. Nationwide survey conducted online by Qualtrics on behalf of John Hancock. Interviews were completed in September 2017 among 1,025 U.S. adults ages 25 years and older living with diabetes. The data were weighted by age, income, ethnicity and region to accurately represent the U.S. population. 3. Of applicants with only type 2 diabetes, 88 percent were approved by John Hancock in 2018. Of applicants with type 2 diabetes and other related conditions, 75 percent were approved by John Hancock in 2018. 4. 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. 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. The benefits available under Aspire can vary based on the terms of the program. | LIFE-9901-ML 10/19 | MLINY101619143