

## Your clients with type 2 diabetes benefit from an Onduo membership — **and now, so do you**

At John Hancock, we want to help support your John Hancock Aspire™ clients who are living with type 2 diabetes. By registering for Onduo, a state-of-the-art, virtual diabetes clinic, your eligible clients can gain access to tools, coaching and clinical support to help them better manage their diabetes in between doctor's appointments, when support is often lacking.

Your clients' financial well-being and health are our top priorities, which is why we will pay you **an additional \$200 in compensation each time** one of your eligible clients registers\* for Onduo.

### For you to earn this additional compensation, your client needs to:

- 1 **Activate** their John Hancock Vitality (GO or PLUS) membership by visiting [JohnHancockVitality.com](https://JohnHancockVitality.com)
- 2 **Complete** or update their Vitality Health Review (VHR) and indicate that they are living with type 2 diabetes
- 3 **Register** for Onduo by visiting the Aspire section of the member website

Now, more than ever, it is important to provide your clients support to manage their diabetes when and where they want it – **without** going into a doctor's office. Onduo can offer your clients access to:

- **Personal health coaches**, certified diabetes educators and doctors
- **Resources** to help keep their numbers in check and feel their best
- **Blood glucose meter and test strips**
- **Glucose data** – tracked right from their phone



Vitality Customer Care is also available to help members activate their **John Hancock Vitality** and **Onduo memberships** at **888-333-2659**.

To learn more, contact your **John Hancock representative**.

\*Client must qualify to become an Onduo member using the registration process.

For Producers

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This additional compensation will be paid within 30 days of of Onduo providing John Hancock confirmation of registration.

Effective on policies issued on or after October 1, 2018 with Vitality GO or Vitality PLUS. Onduo registration completed by June 30, 2020 to be eligible. The bonus is available on non-variable policies only, Term policies  $\geq 500,000$  \$500,000 and is not available on any policy issued in New York. The additional payment is restricted to a maximum of \$200 per life insured and will be paid only for new Onduo members and not if the client is already an Onduo member. This additional payment will be paid along the original compensation share/split if applicable. Not available if prohibited by firm or on cases wholesaled in a bank, wirehouse, or financial institution. Please refer to your firm's compensation rules for additional information. John Hancock reserves the right to discontinue this additional compensation at any time.

Except as otherwise provided in any product-specific documentation applicable to a particular product or rider, there will be a chargeback of amounts paid on any policy which has lapsed within a 12 to 24-month period, dependent on specific product chargeback provisions. Please refer to individual compensation schedules for details.

Aspire is not available in New York, Washington and Idaho. John Hancock term life insurance policies with less than \$500,000 in coverage are not eligible for the Onduo membership in the 1st year. For year 2 and after, please see Onduo Sellers guide for more information.

John Hancock has arranged with Onduo to offer your clients the opportunity to apply for an Onduo membership if they have been diagnosed with type 2 diabetes. Onduo currently offers three levels of membership – High, Low and Maintenance, with different benefits and services. Eligibility for membership and the type of membership offered to your clients is determined solely by Onduo (certain exceptions apply).

Per Onduo, the following conditions disqualify a person from participation: 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..

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

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116.

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