



News Release

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John Hancock, Verily and Onduo Launch John Hancock Aspire, the First Life Insurance Solution Designed for Americans Living with Diabetes

New Partnership Aimed at Providing Personalized Diabetes Support and Management Program Paired with the Protection of Life Insurance and the Potential to Earn up to 25% in Premium Savings

BOSTON, MA, October 28 – Today, [John Hancock](#) announced *John Hancock Aspire™ with Vitality*, the first of its kind life insurance designed specifically for Americans living with diabetes, in collaboration with Verily, an Alphabet company, and [Onduo](#).

Diabetes remains the seventh leading cause of death in the United States, with 1.5 million Americans diagnosed every year.¹ Of the more than 30 million Americans living with diabetes, half either don't have enough life insurance or don't have any life insurance coverage at all.^{2,3} Many worry they won't qualify for a life insurance policy because they have diabetes, and if they can secure coverage they are worried it's too expensive.³ Further, even those with quality healthcare don't always have access to state-of-the-art, personalized diabetes management support.

John Hancock Aspire offers customers living with diabetes the protection of life insurance paired with a technology-enabled program that provides coaching, clinical support, education, and rewards designed to help manage and improve their health.* All John Hancock Aspire customers will also have access to an enhanced version of John Hancock Vitality, which is designed to reward steps customers take toward living longer, healthier lives, like exercise and buying healthy food, and now offers opportunities specific to the diabetes journey. Members have the potential to save up to 25 percent on their premiums.**

Qualifying John Hancock Aspire customers with type 2 diabetes will be eligible to access Onduo's virtual clinic and receive a blood glucose monitoring device which, when used in conjunction with the Onduo app, provide insights into the user's diabetes management. Onduo's virtual care team, made up of diabetes professionals such as dietitians, diabetes educators and doctors, offers personalized guidance and support regarding diet, activity, lifestyle habits and medication management. Those using Onduo to manage and improve their health can earn points to further boost their overall Vitality rewards and lower their premiums.

"The life insurance industry hasn't traditionally served people living with diabetes well, when actually, we're among the most uniquely positioned to help improve their health outcomes because our customer relationships often last a lifetime," said Brooks Tingle, President and CEO of John Hancock Insurance. "At John Hancock, we believe in helping customers live longer, healthier lives, whether they're living with a chronic condition like diabetes, or not. When we help customers manage their diabetes by providing virtual care, education, support, incentives and rewards, we're not only creating value for them, but also for our industry and society as a whole. That's why we're thrilled to work with innovative industry leaders, Verily

and Onduo, to offer access to people living with diabetes to this first-of-its-kind offering. It's time our industry started delivering more tailor-made solutions that truly help our customers."

"This dynamic partnership with John Hancock unlocks the full potential for the Onduo platform, empowering people living with Type 2 diabetes to co-produce their own health at home and in mobile environments and rewards them for doing so," said Andy Conrad, CEO, Verily. "Through this initiative, Verily and John Hancock are pushing the envelope on the role life insurance can play in both providing financial security and helping people live longer, healthier lives."

John Hancock has been committed to providing access to life insurance for customers with diabetes for decades. In 2018, 88 percent of applicants living with type 2 diabetes were approved for coverage.⁴ John Hancock Aspire is an opportunity to empower people living with diabetes further by giving them tools and resources to help them improve their health and change their lives.

John Hancock Aspire will be available to customers on November 18, 2019. For more information about John Hancock Aspire, visit JHAspire.com.

About John Hancock and Manulife

John Hancock is a unit of Manulife Financial Corporation, a leading international financial services group that helps people make their decisions easier and lives better. We operate primarily as John Hancock in the United States and Manulife elsewhere. We provide financial advice, insurance and wealth and asset management solutions for individuals, groups and institutions. Assets under management and administration by Manulife and its subsidiaries were over CAD \$1.1 trillion (US\$877 billion) as of June 30, 2019. Manulife Financial Corporation trades as MFC on the TSX, NYSE, and PSE, and under 945 on the SEHK. Additional information about Manulife can be found at manulife.com.

One of the largest life insurers in the United States, John Hancock supports approximately 10 million Americans with a broad range of financial products, including [life insurance](#), [annuities](#), [investments](#), [401\(k\) plans](#), and [college savings plans](#). Additional information about John Hancock may be found at johnhancock.com.

About Verily

Launched in 2015, Verily is a subsidiary of Alphabet focused on life sciences and healthcare. Verily's mission is to make the world's health data useful so that people enjoy healthier lives. Verily develops tools and devices to collect, organize and activate health data, and creates interventions to prevent and manage disease. Verily partners with leading life sciences, medical device and government organizations, using deep hardware, software, scientific, and healthcare expertise to enable faster development, meaningful advances, and deployment at scale. For more information, please visit www.verily.com.

About Onduo

Onduo is a virtual clinic dedicated to people with type 2 diabetes. Onduo's on-demand access to best-in-class diabetes specialists and integrated technology allows members to leverage proven behavior change methodologies and data-enhanced standard of care. Founded in 2016 as a joint venture between Verily (a subsidiary of Alphabet focused on life sciences and healthcare) and Sanofi, Onduo is dedicated to bringing the most up-to-date care to people living with diabetes everywhere.

About Vitality

Guided by a core purpose of making people healthier, Vitality is the leader in improving health to unlock outcomes that matter. By blending smart tech, data, incentives, and behavioral science, we inspire healthy changes in individuals and organizations. Vitality brings a global perspective through successful partnerships with the smartest insurers and most forward-thinking employers around the world. More than 8 million people in 18 countries engage in the Vitality program. For more information, please visit www.vitalitygroup.com.



¹American Diabetes Association. <https://www.diabetes.org/resources/statistics/statistics-about-diabetes>

²CDC. National Diabetes Statistical Report, 2017. <https://www.cdc.gov/diabetes/pdfs/data/statistics/national-diabetes-statistics-report.pdf>

³ 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.

⁴ 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. 66% of applicants with type 1 or type 2 and other related conditions were approved by John Hancock in 2018.

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

* The benefits available under Aspire can vary depending on whether the insured has Type 1 or Type 2 diabetes, the type and coverage amount of the life insurance policy purchased and the level of Onduo engagement with the John Hancock Vitality Program. Eligibility for an Onduo membership is also subject to Onduo's qualification requirements. Certain aspects of Aspire may change over time. There is no coordination between Aspire and any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in. Aspire is not available in New York, Washington, Idaho and Puerto Rico.

** Premium savings are only available with Vitality PLUS and are in comparison to the same John Hancock policy without the Vitality program. Premium savings over the life of the policy will vary based upon policy type, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality program.

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

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member). John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy, are subject to change and are not guaranteed to remain the same for the life of the policy.

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. MLINY102219206

Contact:

Ana Senior
John Hancock Public Relations
asenior@jhancock.com
857-272-0020