

Be inspired to live healthy with John Hancock Vitality and Apple Watch®!

At John Hancock, we think your life insurance should help you live a longer, healthier life. That's why we introduced John Hancock Vitality, a new kind of life insurance that helps protect your financial future while rewarding you for living healthy.

And now, you can get Apple Watch Series 3 or Series 4 for as little as \$25 by walking, running, biking, swimming, or simply staying active. In fact, the more you do, the more Vitality Points you'll earn towards funding the full cost of your watch.

Additional savings and rewards with Vitality PLUS

When you purchase John Hancock life insurance with Vitality PLUS, you'll have the opportunity to save up to 15% on your life insurance premiums. You can also earn:

- + **Up to \$600 in annual savings** on the healthy food you buy.
- + **Exclusive discounts** at more than 350,000 eligible properties around the world with **Hotels.com**
- + **Entertainment and shopping rewards from national retailers**, including Amazon, iTunes®, REI, Starbucks, and more
- + **A free 12-month subscription to Headspace®** as part of the HealthyMind™ benefit



Get Apple Watch.
Get Active.
Get Rewarded.

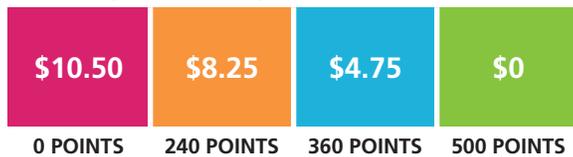
Get yours today

- Order your Apple Watch Series 3 or Series 4 for as little as \$25.¹
- Your monthly payments will be based on the number of Vitality Points you earn from Standard or Advanced Workouts, over a 24-month period.
- The more Vitality Points you earn, the less you'll pay.

Monthly payments

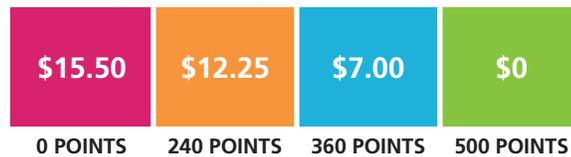
Monthly charges vary based on the number of Vitality Points you earn and the Apple Watch model you choose.

SERIES 3 (38 MM CASE)



If you earn 360 points one month — you'll pay \$4.75. When you earn 500 points in one month, the cost is \$0.

SERIES 4 (40 MM CASE)



If you earn 360 points one month — you'll pay \$7.00. When you earn 500 points in one month, the cost is \$0.

To learn more about this special benefit of the John Hancock Vitality Program, speak with your financial representative or visit [JohnHancockInsurance.com](https://www.johnhancockinsurance.com).

1. You can order Apple Watch Series 3 (GPS) or Series 4 (GPS) by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out of pocket payments are based on the number of workouts completed. Upgrade fees apply if you choose (GPS + Cellular) versions of Apple Watch Series 3 or Series 4, watch case sizes, certain bands and case materials. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Rewards and HealthyFood savings may vary based on the terms of the John Hancock Vitality Program, the type of insurance policy you purchase, and the level of your participation in the Vitality Program.

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 amount could reduce the duration of your policy's Death Benefit Protection feature or impact other features of your policy. Premium savings 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.

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 02210.

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