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Get more from your life insurance



How Vitality works



Explore the benefits of Vitality



Making the most of Vitality



The Vitality advantage



Contact us



A smart way to protect wealth *and* maintain health





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Get more from your life insurance

At John Hancock, we want to help you live your best life now.

That's why we offer John Hancock Vitality¹ — an innovative life insurance solution available on every policy we sell that helps you protect your financial future while offering significant savings and rewards for the steps you take every day to live a longer, healthier life.



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How the Vitality program works



Earn Vitality Points

Participate in a range of healthy activities to earn Vitality Points — like walking, getting a good night’s sleep, going to the dentist or buying healthy food.



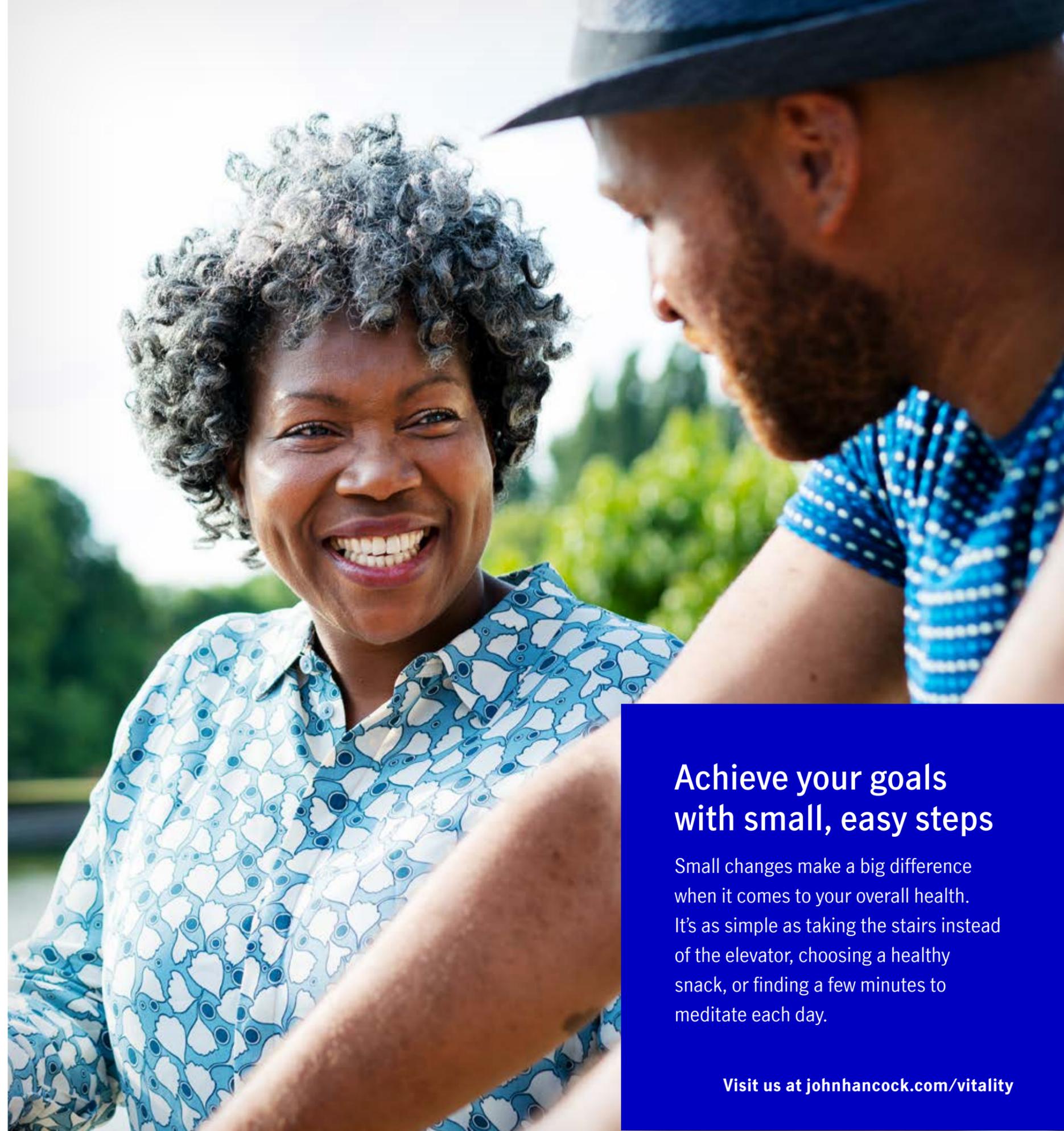
Achieve a Vitality Status

Each year, the number of Vitality Points you accumulate will determine your Vitality Status (Bronze, Silver, Gold, or Platinum).



Get rewarded

The more you participate, the more points you earn, the higher your Vitality Status, and the greater your rewards and discounts.



Achieve your goals with small, easy steps

Small changes make a big difference when it comes to your overall health. It’s as simple as taking the stairs instead of the elevator, choosing a healthy snack, or finding a few minutes to meditate each day.

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John Hancock Vitality can offer you financial protection along with rewards for making healthy choices. There are two great versions of the program to choose from:

Vitality PLUS

Access all the benefits of Vitality GO, plus the following exclusive incentives, rewards and discounts **for as little as \$2.00 a month.***

- **Save up to 25% off your premium** for making healthy choices²
- **Choose from one of the latest fitness wearables:**
 - **The latest Apple Watch®** for as little as **\$25** plus tax, earned with regular exercise³
 - **Complimentary Amazon Halo** and a free, three-year Halo membership**
- **Exclusive travel discounts** from Hotels.com⁴
- **A one-year Amazon Prime membership** when you reach Platinum status three years in a row⁵
- **Free subscription to Headspace®**, a top-rated meditation app⁶

Vitality GO

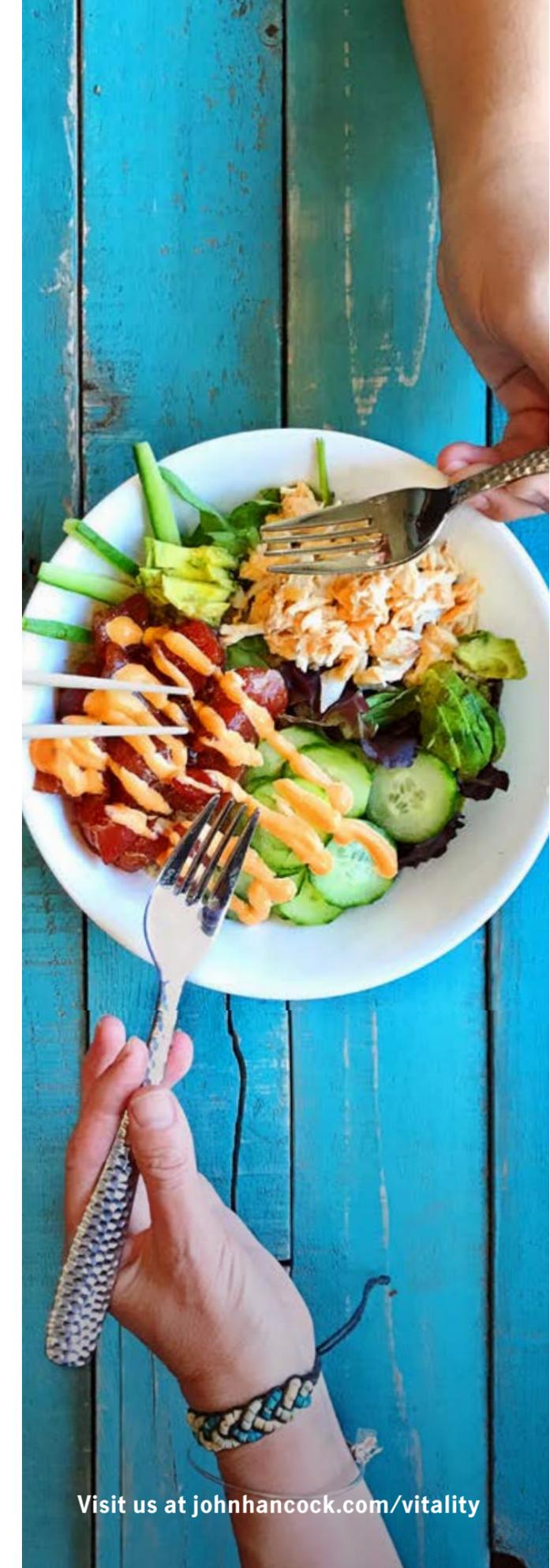
With this version of the program, **included on all our flagship products**, you can enjoy the following discounts and savings, plus access to health and wellness info — at no additional cost.

- **Discounts on wearable fitness devices**
- **Savings on eligible healthy food items** at the grocery store⁷
- **Discounts from REI⁸ and other popular retailers**
- **Free personalized tips and content** from experts on how to live a healthy life

If you would like to earn more rewards, you can upgrade to Vitality PLUS at any point in the first 25 months of owning your policy. Your Vitality GO Status and Points will automatically transfer over!

*For John Hancock Protection Term with the optional Vitality rider, the cost for Vitality PLUS is 3% of your annual premium. For survivorship perm policies the charge is \$4.00 a month.

**Or you can choose a complimentary Fitbit® device.



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Making the most of Vitality

With John Hancock Vitality PLUS, there are lots of ways to participate in the program, rack up Vitality Points and earn rewards. Just find the activities that work you.

Here's how most Vitality members are accumulating points and boosting their status — which translates into real rewards and savings.

Annual health maintenance

BMI screening	125 pts*
Blood pressure screening	125 pts*
Cholesterol screening	125 pts*
Glucose/HbA1c screening**	125 pts*
Flu shot/Vaccination	≤400 pts
Non-tobacco use attestation	1,000 pts

Mental wellness

Meditate for 10 minutes	10 pts/day
Log a full 8 hours of sleep when you join a 30-day Sleep Well Challenge on the John Hancock Vitality mobile app	10 pts/night

Education

Complete a short healthy survey	500 pts
– Bonus for first-time completion	+500 pts
– Complete within first 90 days	+250 pts
Watch a short nutrition video	50 pts

Exercise

Walk 5,000 steps	10 pts/day
Complete a 30-minute gym or at-home workout	20 pts/day
Burn 300 calories during a workout (like running) using a heart rate monitor	30 pts/day



Link a wearable fitness device to make recording your progress easy!



Vitality Status levels

The number of Vitality Points you accumulate will determine your Vitality Status.



*A reading in healthy range will earn you an extra 1,000 points.

**If you have diabetes, improved or in healthy range readings will earn you an extra 1,500 pts.

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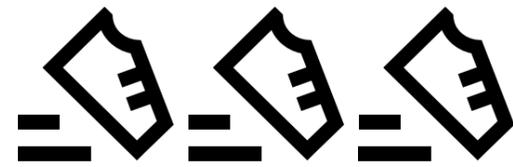


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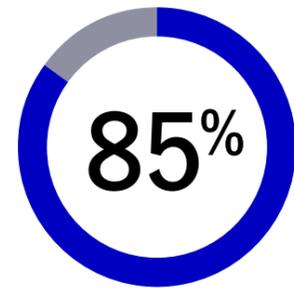
What's smart about Vitality?

There are several advantages to having a John Hancock Vitality life insurance policy compared to traditional life insurance.

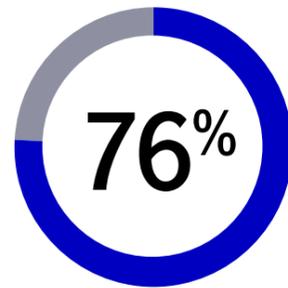
Incentives to save money, keep moving and succeed



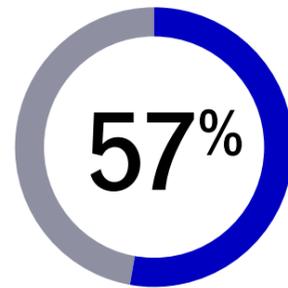
Each day Vitality members average nearly **8,400 steps**⁹



say they are **motivated to exercise** by their wearable device¹⁰

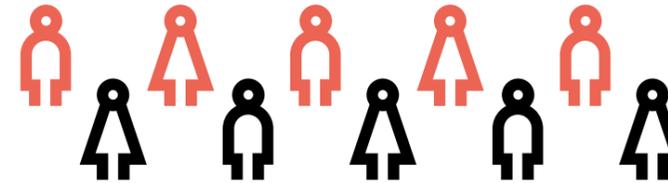


are using a wearable device to make the most of their fitness activity¹¹



of customers age 70+ are redeeming a wearable device and staying active¹²

Healthy outcomes for members



Nearly 50% of members have reported BMI reductions.¹³ In addition:

- > **Nearly 47%** improved blood pressure¹³
- > **37%** improved glucose¹³
- > **33%** improved cholesterol¹³



80% report similar or better overall health year over year¹³



81% say Vitality has positively impacted their life¹⁴

Long-term value for healthy choices



90% of members are realizing financial benefits¹⁵ — like up to **25% in premium savings**² for doing everyday healthy activities, like walking the dog and buying fresh produce

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About Vitality

To help in your pursuit of a longer, healthier life, John Hancock is working with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track record of creating interactive, personalized programs that make a real difference to people's health. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals and earn rewards along the way.

Strength. Stability. John Hancock.

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.¹⁶ Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future. With over 155 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners.

To learn more information about the John Hancock Vitality Program



Contact your **financial representative**



Call us at **888-333-2659**



Visit **johnhancock.com/vitality**

1. Insurance policies and/or associated riders and features may not be available in all states.
2. Please consult your financial representative as to how premium savings may affect the policy you purchase. Premium savings are in comparison to the same John Hancock policy without the Vitality PLUS program. Premium savings are cumulative over the life of the policy and 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.
3. Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once you become a Vitality PLUS member and complete the Vitality Health Review (VHR), you can order Apple Watch 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 Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) or the applicable Active Calorie thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if you choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, and certain bands and case materials. For more information, please visit JohnHancock.com. Apple is not a participant in or sponsor of this promotion. Apple Watch 6 and Apple Watch SE require iPhone 6s or later with iOS 14 or later. Apple Watch is a registered trademark of Apple Inc. All rights reserved.
4. Depending upon the amount of coverage and policy type purchased, Hotels.com discounts are valid for either two nights or six nights per program year. The amount of discount will vary based upon policy type, coverage amount, and the Vitality Member's Vitality status (Bronze, Silver, Gold, Platinum). Hotels.com discounts are not available in New York.
5. Available to Vitality members who have reached Platinum Status for 3 consecutive program years. Amazon Prime benefit is not available in New York.
6. The meditation portion of the program is compatible with apps such as Breathe, Buddhify, Calm and Headspace.
7. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam.
8. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.
9. John Hancock Vitality member data from 7/20-7/21.
10. Survey of all John Hancock Vitality Apple Watch members via Qualtrics, August 2020.
11. Based on logged activity through a phone or wearable for registered Vitality PLUS members as of year-end 2019.
12. Based upon internal John Hancock Vitality member reporting, September 2020.
13. Based on Vitality Health Review self-reported data from registered John Hancock Vitality PLUS members with responses in both 2018 and 2019.
14. Based on Medallia John Hancock Vitality member surveys, Brokerage Vitality PLUS Members, 2020 YTD.
15. Year 1 status attainment for registered Vitality PLUS members as of year-end 2019.
16. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of February 10, 2021, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

If you have a Term policy with Vitality PLUS with a face amount less than \$2,000,000: you are only eligible to earn the latest Apple Watch or get a complimentary device, discounts on wearable devices, up to \$50 in instant savings per month on fresh produce purchases, a free premium subscription to Headspace, a 15% healthy gear discount, shopping and entertainment discounts, a one-year Amazon Prime membership, exclusive discounts at Hotels.com and a free health check in the first Program Year only. Term policies with face amounts of \$2,000,000 and above are eligible for the full suite of rewards and discounts.

The life insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact your licensed agent or John Hancock for more information, costs, and complete details on coverage.

Vitality Rewards may vary based on the type of insurance policy purchased for the insured. In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

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

Products or services offered under the Vitality Program are not insurance and are subject to change. There may be additional costs associated with these products or services and there are additional requirements associated with participation in the program. For more information, please contact the company at JohnHancock.com or via telephone at 888-333-2659.

Vitality GO is not available with policies issued in New York & Puerto Rico.

The complimentary Amazon Halo device and three-year Halo membership are only available to new Vitality PLUS Members and are not available with policies issued in New York, Puerto Rico and Guam. At the end of the complimentary Amazon Halo health and wellness membership, charges will apply automatically to the credit card on file with Amazon.com unless the membership is opted out of. Amazon Halo allows Vitality members to earn Vitality Points for physical activity, Halo Sleep and Halo programs. The Amazon Halo health and wellness membership is required to earn Vitality Points for Halo Sleep and access the full catalog of Halo content. Other features of Halo are not eligible for Vitality Points with the Vitality Program. Amazon and all related marks are trademarks of Amazon.com, Inc. or its affiliates.

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 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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