

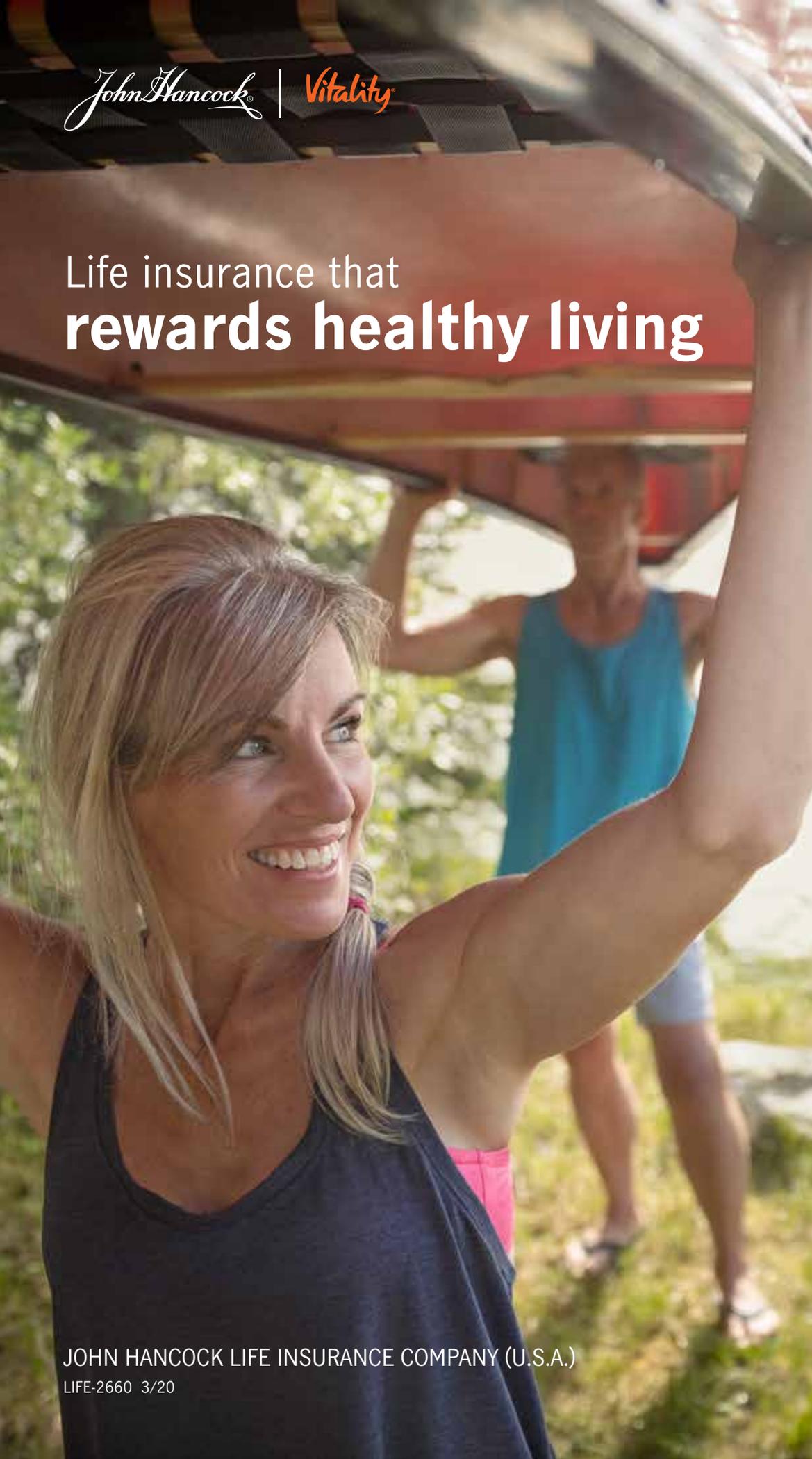


John Hancock



Vitality

John Hancock
Vitality Program
Overview



Life insurance that
rewards healthy living

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

LIFE-2660 3/20

Get more out of your life insurance

At John Hancock, we want to help you live a longer, healthier life. It's why we introduced John Hancock Vitality, a new kind of life insurance that protects your financial future while offering significant savings and rewards for living healthy.

Whether you enjoy healthy living today or simply aspire to live healthier, there are two versions of the John Hancock Vitality Program to support you along the way:¹

Vitality GO and Vitality PLUS



INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

Vitality GO

Healthy living tips, resources, and rewards to get you going

You can experience the John Hancock Vitality Program and live healthier with Vitality GO. That's because this basic version of the program is included on all our products — at no additional cost.

- **Amazon.com discounts**

With Vitality GO, you can win \$10 off a purchase of \$20 or more from Amazon.com for your healthy achievements.

- **Healthy Gear discounts from REI**

Get a 15% discount on electronic gift cards from Vitality to purchase outdoor gear from REI.²

- **Wearable device discounts**

Get a 25%-40% discount on selected fitness devices from Fitbit®, Polar, or Garmin. You can also link these devices to your Vitality account to automatically earn Vitality Points.

- **HealthyFood benefit**

With Healthy Savings, part of the HealthyFood benefit, you can save up to \$120 a month when you shop for healthy weekly promoted items.

- **Tufts Health & Nutrition Letter and Live More magazine**

You'll receive complimentary access to the Tufts Health & Nutrition Letter, a publication dedicated to helping people live healthier, longer. You'll also receive online access to Live More magazine, an exclusive publication for John Hancock Vitality members.



We're so sure you'll enjoy the Vitality GO experience, you can upgrade to Vitality PLUS at any point in the first 25 months.

You can even transfer your Vitality GO Status and Points to Vitality PLUS and earn annual premium savings of up to 15%, along with other great rewards and discounts.

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



Vitality PLUS

Enjoy significant premium savings and rewards for living healthy!

You can add Vitality PLUS to your policy for as little as \$2.00 a month³ and enjoy all the benefits of the John Hancock Vitality Program, including:

- Up to 15% in annual premium savings⁴
- The opportunity to earn an **Apple Watch® Series 5 or Series 3** for as little as \$25⁵ by exercising regularly or get a free Fitbit device
- A **one-year Amazon Prime membership** when you reach Platinum status three years in a row
- **Up to \$600 in annual savings on fresh fruits and vegetables**, with additional savings up to \$120 a month on Healthy Savings weekly promoted items⁶
- **Exclusive discounts at more than 350,000 eligible properties** around the world with Hotels.com
- **Entertainment and shopping discounts** from name brands like Amazon.com, REI, Starbucks, and more
- A **free subscription to Headspace®**, a top-rated meditation app⁷
- An **easy-to-use app and website with health-related resources**, including the Tufts Health & Nutrition Letter, Live More magazine, webinars, and financial fitness tips



Vitality PLUS members take an **average of 9,323 steps per day**,⁸ compared to 4,774 steps for the average American.⁹

Celebrate healthy living with rewards and discounts

Apple Watch

After registering for the program and completing the Vitality Health Review (VHR), you can order an Apple Watch Series 5 or Series 3 for as little as \$25. Over the next 24 months, you'll make small monthly payments based on the number of qualifying workouts completed. Earn 500 Vitality Points from Standard or Advanced workouts and you'll pay nothing for that month!⁵



Free Fitbit & wearable device discounts

You can also get a free Fitbit device instead of Apple Watch when you become a member. Or if you prefer a different wearable device, you can earn a 25%-40% discount on another style of Fitbit, Polar, or Garmin.



Exclusive discounts from Hotels.com

You can earn discounts of up to 50% at more than 350,000 eligible properties around the world with Hotels.com. And the higher your Vitality Status, the more you can save.



Amazon Prime Membership

Enjoy a one-year Amazon Prime membership when you reach Platinum status three years in a row. Prime members get FREE fast shipping for eligible purchases, streaming of movies, TV shows and music, exclusive shopping deals and selection, unlimited reading, and more.



HealthyMind benefit

You'll be rewarded for taking the 30-day sleep challenge and meditating as little as 10 minutes a day. Earn Vitality Points, manage stress and live healthy. You also get a free subscription to Headspace,⁷ a top-rated meditation app with millions of users in more than 190 countries.¹⁰



HealthyFood™ benefit

With Healthy Savings, you can earn up to \$50 in savings and 50 Vitality Points per month for purchasing fresh fruits and vegetables at participating grocers. You can also save up to \$120 a month on Healthy Savings weekly promoted items using your Healthy Savings card or mobile app.⁶



Shopping & entertainment

You'll be rewarded for your healthy successes with gift cards, movie tickets, and other prizes. The more you accomplish, the more opportunities you'll have to earn rewards from these and other leading retailers.



Healthy gear discounts

Earn a 25% discount on electronic gift cards from Vitality to purchase outdoor gear at REI. From backpacking to cycling to staying in shape, REI has the equipment you need to take your training to the next level.²



Free Vitality Check

Monitor your health with a free screening and personalized report from Quest Diagnostics®. You can visit one of 2,200 Patient Service Centers nationwide. We'll automatically record your results, allowing you to earn even more Vitality Points.



If you have a Term policy with Vitality and a face amount less than \$2,000,000, you are only eligible to earn an Apple Watch or get a free Fitbit device, wearable device discount, a 10% HealthyFood discount, the HealthyMind benefit, the free subscription to Headspace, a 15% healthy gear discount, shopping and entertainment discounts, and a free health check in the first program year only.

Small changes make a big difference with Vitality GO and Vitality PLUS

It's easy to achieve your healthy goals with John Hancock Vitality. That's because 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.

It's easy and fun



Earn Vitality Points

You'll earn Vitality Points for the everyday things you do to be healthy, like walking, exercising, 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 higher your Vitality Status, the greater your rewards and discounts.



Vitality members have earned \$5,613,000+ in rewards.⁸



John Hancock Vitality Program

Two great options to choose from!

Rewards and Discounts	Vitality GO (Complimentary)	Vitality PLUS (\$2 per month ³)
Annual premium savings Save up to 15% on your annual life insurance premium ⁴		✓
Apple Watch Series 5 or Series 3 Earn Apple Watch for as little as \$25 by exercising regularly		✓
Free Fitbit device		✓
Fitness device discount (Fitbit, Garmin, Polar)	✓	✓
Amazon.com gift cards¹¹		✓
Amazon.com discounts	✓	
Amazon Prime membership¹²		✓
Shopping and entertainment gift cards		✓
Healthy gear discounts	15%	25%
Hotels.com discounts		✓
Free Vitality Check (a biometric screening)		✓
HealthyFood benefit Up to \$600 in annual savings on fresh fruits and vegetables		25%
HealthyFood benefit Additional savings up to \$120 a month on Healthy Savings weekly promoted items	✓	✓
HealthyFood benefit – Vitality Points	✓	✓
HealthyMind benefit – Vitality Points	✓	✓
Free subscription to Headspace		✓
Free subscription to Tufts Health & Nutrition Letter	✓	✓
Free subscription to Live More magazine	Digital	✓
Vitality Squares	✓	✓



It's easy to get started!

Follow Bob through his first year with the John Hancock Vitality PLUS Program.



Bob, 43, buys John Hancock Vitality PLUS life insurance because he wants to protect his family and likes the idea of being rewarded for healthy living.



Bob's application is approved and he receives a **Welcome Kit** from John Hancock.



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Bob completes his online **Vitality Health Review** and has a Vitality Age of 46.



3k

Bob's underwriting information is uploaded and he earns **3,000 points** for having good biometric results.



Bob is notified by email when he earns **points for working out**.



He joins a local gym and tracks his activities with the **Vitality mobile app**.



Bob starts walking more and quickly reaches a **Silver Status!**



Bob orders his **Apple Watch** for an initial payment of \$25.



With the **HealthyFood benefit**, Bob saves \$100 at the grocery store.



Bob manages stress by meditating regularly using his **free subscription to Headspace**.



Congratulations! Bob has reached **Gold Status!**



Bob gets a great **discount from Hotels.com** and takes his family away for a surprise long weekend.



Bob finishes the year 10 pounds lighter and with a reduced Vitality Age of 43. By achieving Gold Status, he's also earned premium savings and rewards for the year ahead.

Two great companies, delivering value for you

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.* 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. For more information on this or other life insurance products, please contact your insurance agent.

*Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of January 31, 2020, 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.







To get learn more about John Hancock Vitality,
visit JohnHancockInsurance.com.

1. Insurance policies and/or associated riders and features may not be available in all states.
2. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.
3. For John Hancock Protection Term with the optional Vitality rider, the cost for Vitality PLUS is 3% of your annual premium. For survivorship policies the charge is \$4.00 a month.
4. 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 program. Annual premium savings 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.
5. 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, certain bands and case materials. For more information, please visit www.JohnHancockInsurance.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.
6. 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.
7. The meditation portion of the program is compatible with apps such as Breathe, Buddhify, Calm and Headspace.
8. Based on John Hancock Vitality member experience since inception in US, April 2015 through September 30, 2019.
9. Health.com, The Surprising Number of Steps Americans Really Take Each Day, Sarah Klein, July 2017. <https://www.health.com/fitness/number-of-steps-americans-take-daily>.
10. Based on internal data from Headspace.com, About Us, accessed from: <https://www.headspace.com/about-us>.
11. Restrictions apply, see Amazon.com/GC-legal.
12. Available to Vitality members who have reached Platinum Status for 3 consecutive program years.

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.

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

For the purposes of this guide it is assumed that you are both the policy owner and the life insured. If you are not both the policy owner and the life insured, the discounts, rewards, and Fitbit will be provided only to the life insured to encourage participation in the program. Status is attained based on the actions of the life insured only.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.

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

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