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Get more from your life insurance



How the Vitality program works



Explore the benefits of Vitality Go



Upgrade to Vitality Plus



Making the most of Vitality



What's smart about Vitality?



Contact us



# Helping our customers live longer, healthier, *better* lives

INSURANCE PRODUCTS	
MAY LOSE VALUE	NOT A DEPOSIT
NOT BANK GUARANTEED	NOT FDIC INSURED
NOT INSURED BY ANY GOVERNMENT AGENCY	

LIFE-2660 5/24



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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 Vitality<sup>1</sup> — 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, better 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

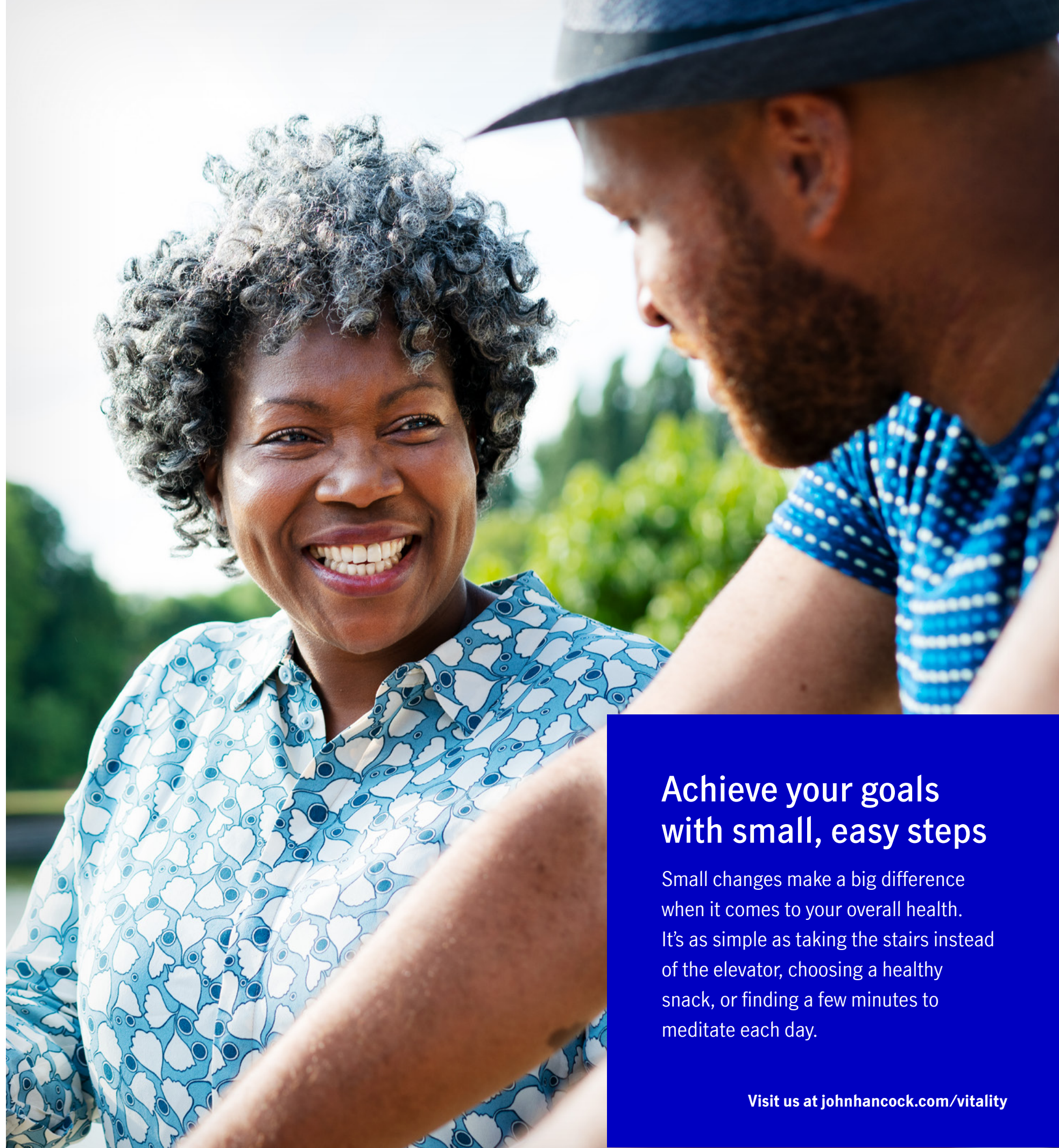
Each year, the number of Vitality Points you accumulate will determine your Vitality Status (Bronze, Silver, Gold, or Platinum).



## Get rewarded

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

To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality in most instances also and complete the Vitality Healthy Review (VHR).



## 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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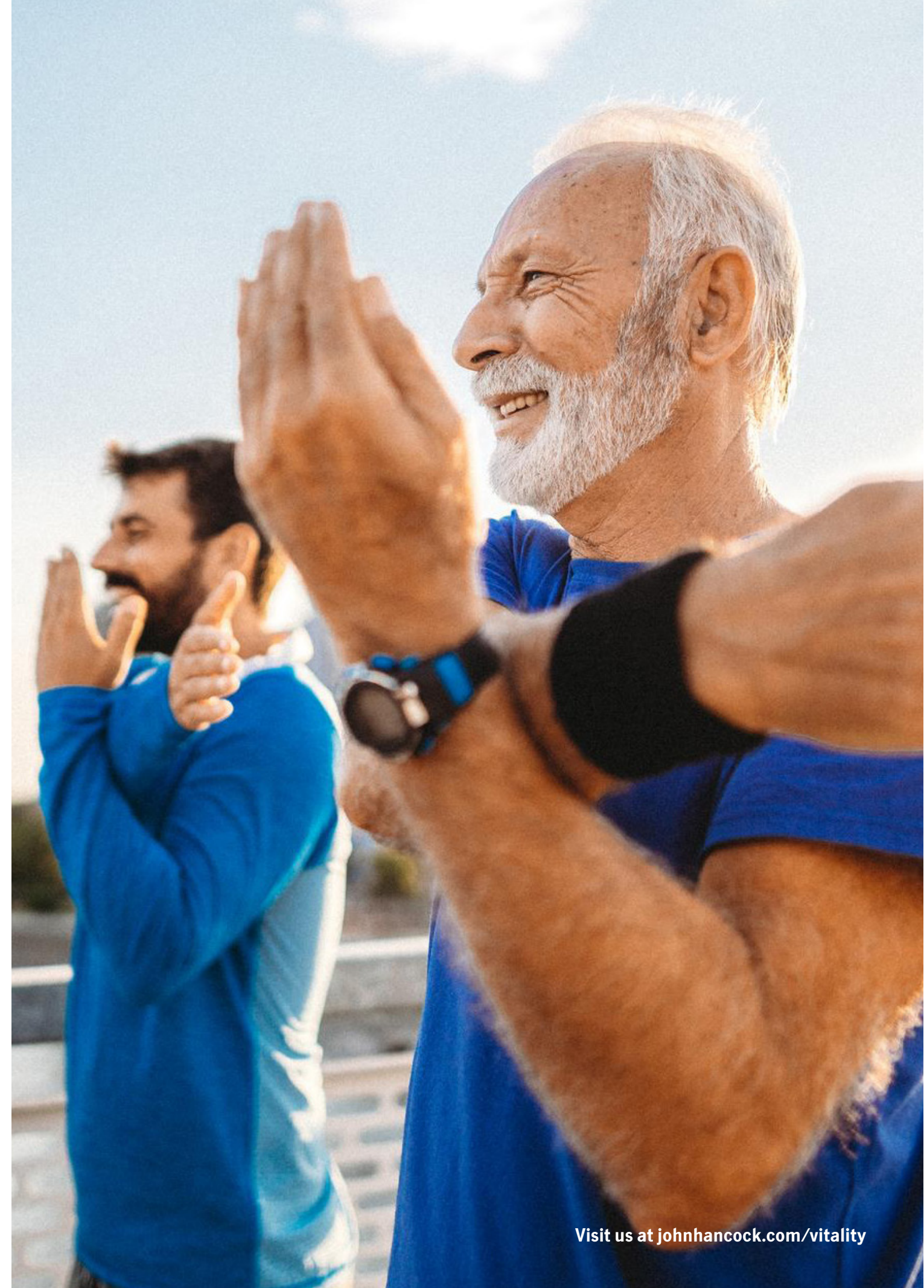
# Explore the *benefits* of Vitality Go

John Hancock Vitality Go can offer you financial protection along with rewards for making healthy choices.

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 store<sup>7</sup>
- **Discounts from REI<sup>8</sup> 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!



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# Upgrade to 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.\***

	Permanent policies: All face amounts	Term policies: \$2 million and above	Term policies: Less than \$2 million
Earn an Apple Watch® for as little as \$25 plus tax, with regular exercise <sup>3</sup>	✓	✓	✓
Complimentary Fitbit® or other discounted device	✓	✓	✓
Free subscription to Headspace® as part of the HealthyMind™ benefit <sup>6</sup>	✓	✓	✓
Exclusive travel discounts**	3 bookings	3 bookings	1 booking
Healthy gear discounts	25%	25%	15%
Healthy food discounts <sup>7</sup>	25%	25%	10%
Access to the Galleri® multi-cancer screening test for eligible customers	✓	✓	✓
Free biometric screening (first year only)	✓	✓	✓
Vitality Squares gift cards	✓	✓	✓
Vitality Wheel gift cards	✓	✓	✓
Wearable device discounts	✓	✓	✓
Premium savings	✓	✓	✓

\*For John Hancock Term policies 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.

\*\* Travel discounts are applied to each booking based on Vitality Status level. For Perm Policies and all Term policies \$2,000,000 and above, Bronze members receive a 10% discount, Silver members receive a 15% discount, Gold members receive a 30% discount, and Platinum members receive a 50% discount. For all Term policies \$2,000,000 and below, Bronze members receive a 10% discount, Silver members receive a 15% discount, Gold members receive a 20% discount, and Platinum members receive a 25% discount.



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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

## 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
Purchase fresh fruits and vegetables	2 pts/item***

## 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.

-  Platinum: 10,000 pts.
-  Gold: 7,000 pts.
-  Silver: 3,500 pts.
-  Bronze: 0 pts.

\*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. Points by category may be limited to an annual maximum.

\*\*\*The HealthyFood program is currently not available in Guam.

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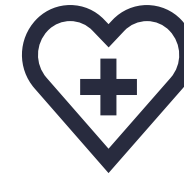
# What's *smart* about Vitality?

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

## Incentives to keep moving and succeed



Each day, Vitality members average nearly **9,000** steps<sup>9</sup>



**82%** report similar or better overall health year over year<sup>10</sup>

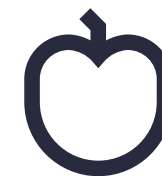


**76%** of members improved or maintained a healthy weight<sup>11</sup>

## Healthy outcomes for members



**43%** of members have reported BMI reductions<sup>11</sup>



**32%** with high cholesterol reported bringing their measure in range over the course of a year<sup>12</sup>



**40%** of those with a high glucose reading brought their level in range over the course of a year<sup>13</sup>



**44%** with high blood pressure reported bringing their reading in range over the course of a year<sup>14</sup>



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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.<sup>16</sup> 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 160 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](https://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 life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premium savings are only available with Vitality PLUS.
  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 or heart rate 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 is a registered trademark of Apple Inc. All rights reserved.
  4. Travel discounts are not available in New York. Travel discounts valid for 3 bookings per program year. For term with Vitality policies with a face amount less than \$2,000,000, travel discounts valid for 1 booking 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) and will only apply to the first \$1000 of the booking cost.
  5. Amazon Prime benefit is not available in New York. Vitality PLUS members who have reached Platinum Status for three consecutive program years are eligible to receive an Amazon Gift Card in the amount of the cost of a one-year membership to Amazon Prime under the annual rate. Cost of tax and/or any upgrades to ad-free Prime Video subscription not included.
  6. The meditation portion of the program is compatible with apps such as Breathe, Buddhify, Calm and Headspace. The HealthyMind benefit is not available in New York.
  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. Average of all step data received from John Hancock Vitality members in 2023. Excludes Apple Watch. Outliers above 30,000 value are removed.
  10. VHR data. Based on Vitality Health Review self-reported data from registered John Hancock Vitality PLUS members with responses in both 2022 and 2023.
  11. Vitality Health Check data. Based on members that had a BMI response on the VHC in both 2022 and 2023.
  12. Vitality Health Check data. Based on members that had a cholesterol response on the VHC in both 2022 and 2023.
  13. Vitality Health Check data. Based on members that had a glucose response on the VHC in both 2022 and 2023.
  14. Vitality Health Check data, refers to systolic blood pressure. Based on members that had a systolic blood pressure response on the VHC in both 2022 and 2023.
  15. Year 1 status attainment of Silver, Gold, or Platinum for active and registered Vitality PLUS members as of year-end 2022. (Perm Plus, Term Plus, excludes DTC).
  16. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of March 31, 2024, 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.
- This material is for informational purposes only and is not investment advice or a recommendation.
- The Galleri test is only available to registered John Hancock Vitality PLUS members who are 50 years of age or older and have completed the Vitality Health Review (VHR) for the current program year. For eligible policies with coverage amounts of \$500,000 or greater, 100% of the cost of the test will be subsidized. For policies with less than \$500,000 in coverage, 50% of the cost of the test will be subsidized. Please note: for members with multiple policies, the policy with the highest face amount will determine the subsidy amount of the Galleri offer. The offer of discounted access to the Galleri test is subject to change. Access to the Galleri test through the John Hancock Vitality Program is not currently available in all states. The Galleri test is manufactured and distributed by GRAIL, LLC. John Hancock does not provide medical advice, is not involved in the design or manufacture of the Galleri test and is not responsible for the accuracy or performance of the Galleri test.
  - 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.
  - Amazon Prime benefit is not available in New York. Vitality PLUS members who have reached Platinum Status for three consecutive program years are eligible to receive an Amazon Gift Card in the amount of the cost of a one-year membership to Amazon Prime under the annual rate. Cost of tax and/or any upgrades to ad-free Prime Video subscription not included. For Amazon.com Gift Cards, restrictions apply, see [www.amazon.com/gc-legal](https://www.amazon.com/gc-legal) for complete terms, restrictions and exceptions.
  - Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance 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 Wheel is an interactive mobile application engagement activity that allows you to spin a wheel for the opportunity to receive Vitality Points and e-gift cards. Wheel spins are earned when you meet your weekly points target through Standard or Advanced workouts, or when you achieve a new Vitality Status. You must have the John Hancock Vitality mobile app to activate your weekly points target and spin the Vitality Wheel.
  - Vitality Squares is an interactive online engagement activity you can play monthly to receive Vitality Points and e-Gift Cards by revealing squares with fruit images. The higher your Reward Status, the greater the number of squares you may reveal and the greater your possible reward.
  - The merchants represented are not sponsors of the John Hancock Vitality Program or otherwise affiliated with John Hancock or Vitality. The logos and other identifying marks attached are trademarks of and owned by each represented company and/or its affiliates.
  - Vitality GO is not available with policies issued in New York.
  - 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.
  - MLINY040924313-1

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