

# A Life Insurance Solution That Rewards Healthy Living and Makes Saving Simple!

The John Hancock Vitality solution provides your clients with the opportunity to save on their premiums and earn valuable rewards and discounts by simply living a healthy life. In fact, the healthier their lifestyle, the more they will save and the greater their rewards and discounts. Keep reading to see how easy it is to save!

## Earning Vitality Points Is Easy

Members can earn Vitality Points by completing simple everyday activities to stay healthy – like exercising, eating well and getting annual health screenings. Each year, members earn a Vitality Status – Bronze, Silver, Gold or Platinum – based on the number of Vitality Points they’ve accumulated.



## Healthy Living Delivers Real Savings

Marie (age 37) purchased a Protection UL with Vitality life insurance policy with \$1,000,000 of coverage. See how over a year, as Marie’s Vitality Status increased, so did her savings on gift cards, healthy food and premiums!

Activity	Silver Status	Gold Status	Platinum Status
<b>HealthyFood Benefit</b> (Earnings of \$50 cash back per month) <sup>1</sup>	\$600	\$600	\$600
<b>Luxury Cruise Discount</b> (Royal Caribbean, Seabourn, Celebrity, etc.) <sup>2</sup>	\$248 (30%)	\$331 (40%)	\$414 (50%)
<b>Hyatt Hotel Stays (50% off)<sup>3</sup></b>	\$329 (2 nights)	\$658 (4 nights)	\$1,316 (8 nights)
<b>REI e-Gift Card<sup>4</sup></b>	\$250	\$250	\$250
<b>Amazon, iTunes, Starbucks Gift Cards<sup>5</sup></b>	\$0	\$5	\$20
<b>Fandango, Whole Foods Gift Cards<sup>6</sup></b>	\$10	\$15	\$30
<b>Higher Status Reward (Gift Card)</b>	\$0	\$50	\$100
<b>TOTAL REWARDS &amp; DISCOUNTS</b>	<b>\$1,437</b>	<b>\$1,909</b>	<b>\$2,730</b>

In addition, Marie is able to save on her annual premiums.

<b>TOTAL PREMIUM SAVINGS<sup>7</sup></b>	<b>\$130</b>	<b>\$509</b>	<b>\$622</b>
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Learn how your clients can save more with  
John Hancock Vitality by visiting [www.jhredefininglife.com](http://www.jhredefininglife.com)

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1. Assuming member achieves the full benefit of \$50/month.
2. Based upon a 7 night cruise to the Bahamas at a cost of \$828, excluding applicable taxes.
3. Hotel stays at Hyatt in Key West, FL (May 2016), room rate: \$329 per night, excluding applicable taxes.
4. Discount of 25% on maximum gift card purchase of \$1,000. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.
5. Gift card amounts achieved via Vitality Squares, with the savings based on John Hancock Vitality statistics from gift cards available.
6. Gift card amounts achieved via the Vitality Wheel, with the savings based on John Hancock Vitality statistics (November 2015). E-Gift cards available, Amazon, iTunes, Fandango, Starbucks, WholeFoods.
7. The figures used in this example are hypothetical, have been rounded to the nearest thousand, are not guaranteed, and may not be used to project or predict individual results. The projected savings in this example represent the difference between attaining the higher status shown versus remaining at Bronze Status. Premium savings will vary and depend upon factors such as policy charges, issue age, and the policy status earned each year by the person insured under the policy. Specific product and policy elements for any policy you are considering purchasing can be found in a policy illustration provided by John Hancock.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. Premium Savings will apply based on the Status attained by the life insured.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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