

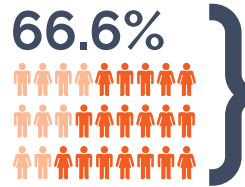
THE 5 REASONS WHY JOHN HANCOCK VITALITY WORKS

THE PROVEN SCIENCE BEHIND THE SOLUTION

At John Hancock, we're leveraging science and technology to introduce a whole new approach to life insurance — one that rewards people for the everyday steps they take to stay healthy. Together with Vitality, we've created an innovative new solution that's proven to help policyholders take charge of their physical, emotional, and financial well-being. Backed by science and experience, here's why the John Hancock Vitality Program works.

1. Personal behaviors drive health and life outcomes

Data shows that unhealthy behaviors are causing Americans to age faster. On average, Americans are 5 years older than their actual age according to the Vitality Institute. And 25% of Americans are 8 years older than their actual age, largely the result of poor health and lifestyle choices.



IT IS ESTIMATED THAT UP TO 2/3 OF ALL DEATHS IN THE U.S. ARE SUBSTANTIALLY OR PRIMARILY DRIVEN BY BEHAVIORAL CHOICES.¹

Things like heart disease, cancer, and diabetes are strongly linked to inactivity, poor diet, excess alcohol use, and smoking.² These unhealthy trends can be reversed, but that requires people to make better choices and change their personal health-related behaviors.

2. The science shows that rewards and incentives can motivate people to change behavior

Understanding how people make decisions is the key to helping them live longer, healthier lives. Several global studies found that when you incentivize people to engage in physical activity, they become more active. One such study found that over a four year period:

The percentage of people using the gym increased by

22%.³

That means that when rewards and incentives are applied to life insurance people can get back on the road to better long-term health. By providing immediate rewards — like gift cards, movie tickets, and shopping discounts — for basic healthy behaviors, like walking more and going to the doctor, people are encouraged to adopt healthy behaviors that lead to lasting change.

3. The concept is already working in other segments of the insurance industry

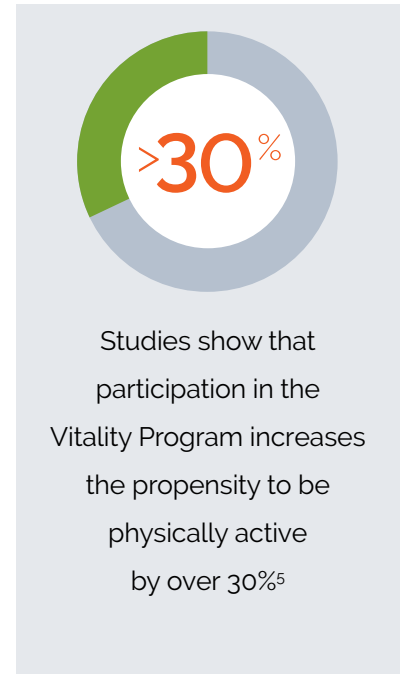
Behavior-based wellness and rewards programs have grown rapidly in popularity. Many health insurance companies now offer premium savings and other tangible rewards to people that live a healthy life. In the automobile insurance industry, people who use a device that measures safe driving habits can also earn premium discounts. For all the same reasons this approach works in these industries, it makes even more sense with life insurance. Since policyholder relationships in the life insurance industry can last decades, these reward programs can have a long-lasting impact on healthy behaviors.



4. Backed by Vitality's 17 years of experience, we've got the proof that this will work for life insurance

With millions of members worldwide, Vitality has partnered with companies in the United Kingdom, Europe, South Africa, China, Singapore, Australia, and now the United States. Based on this experience, they've shown that when members are highly engaged in the program, it can lead to a more positive policy and claims experience.

Vitality Program Engagement Drives Positive Outcomes Over a Five-Year Period



5. It's a win-win-win for society, John Hancock, and for the insured

Life insurers have been strong proponents of healthy living and disease prevention for more than 100 years. After all, longer, healthier lives are in everyone's best interest — the individual who gets healthier, the business that does better, and the society that's more productive. Now, we finally have the science, data, and technology needed to create a whole new kind of life insurance — one that rewards people for living a healthy life.

To learn more about the science behind this program, download the White Paper on JHRedefiningLife.com.

1. Centers for Disease Control and Prevention: Morbidity and Mortality Weekly Report. *Potentially Preventable Deaths from the Five Leading Causes of Death — United States, 2008-2010*. Vol. 63, No. 17, 5/2/14. Retrieved from www.cdc.gov/mmwr/pdf/wk/mm6317.pdf.

2. World Health Organization, *Noncommunicable Diseases Fact Sheet*, 1/2015, Accessed from: www.who.int/mediacentre/factsheets/fs355/en/.

3. The Vitality Institute, *Vitality Journal, Changing Behavior*, 2/2014, Page 16.

4. Discovery Life, *Creation of Value Through Behavioural Life Insurance*, 8/2013, Page 4.

5. Discovery Vitality, *The Impact of Vitality*, 3/2015, Page 8.

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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.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Insurance policies and/or associated riders and features may not be available in all states.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy.

Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

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