

Get Apple Watch. Get Active. Get Rewarded.



Stay motivated and healthy

Life insurance with the John Hancock Vitality Program offers you savings and rewards for the healthy activities you do every day. In fact, the healthier you are, the more you can save and the greater your benefits.

Simply put, Vitality Active Rewards with Apple Watch allows you to earn an Apple Watch® Series 3 for an initial payment of \$25 by walking, running, biking, swimming, or doing other exercises you enjoy.¹ The more active you are, the more Vitality Points you'll earn towards funding the full cost of your watch. It's just another way the John Hancock Vitality Program saves you money and supports your journey toward a healthier and longer life.

EARN ADDITIONAL SAVINGS, REWARDS AND DISCOUNTS

With the John Hancock Vitality Program, your healthy and active lifestyle can save you money on your annual life insurance premiums — as much as 15% each year! You can also earn valuable rewards and discounts, including:

- Up to \$600 in annual savings on qualified healthy food purchases.
- Entertainment, shopping and travel rewards from national retailers, including Amazon, iTunes®, REI, Starbucks, Hyatt, Royal Caribbean International and more.
- Discounts at top gyms nationwide.

Get your Apple Watch Series 3 today

- Order your Apple Watch Series 3 for an initial payment of \$25 plus tax.¹
- Your monthly payments will be based on the number of Vitality Points you earn from Standard or Advanced Workouts, over a 24-month period.
- The more Vitality Points you earn, the less you'll pay.

Monthly payments

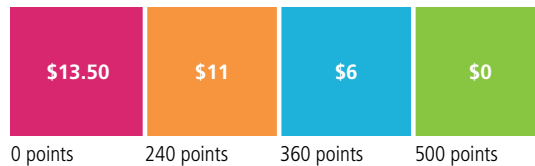
Monthly charges vary based on the number of Vitality Points you earn and the Apple Watch Series 3 model you choose (38mm or 42mm).

38 mm case



If you earn 360 points one month — you'll pay \$5.50. When you earn 500 points in one month, the cost is \$0.

42 mm case



If you earn 360 points one month — you'll pay \$6.00. When you earn 500 points in one month, the cost is \$0.

1. You can order Apple Watch Series 3 (GPS) for an initial payment of \$25 plus tax and over the next two years, monthly payments are based on the number of workouts completed. Upgrade fees apply if you choose Apple Watch Series 3 (GPS + Cellular), certain bands and case materials. A Retail Installment Agreement with the Vitality Group will need to be signed electronically at checkout. Apple Watch Series 3 (GPS) requires an iPhone 5s or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) requires an iPhone 6 or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) and iPhone service provider must be the same. Cellular is not available with all service providers. Roaming is not available outside your carrier network coverage area. Wireless service plan required for cellular service. Contact your service provider for more details. Check www.apple.com/watch/cellular for participating wireless carriers and eligibility. Apple is not a participant in or sponsor of this promotion. iTunes and Apple Watch are registered trademarks of Apple Inc. All rights reserved. Apple Watch program is not available in New York.

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

Rewards and HealthyFood savings may vary based on the terms of the John Hancock Vitality Program, the type of insurance policy you purchase, and the level of your participation in the Vitality Program.

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 your level of participation in the John Hancock Vitality program.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210.

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