



Earn Great Rewards and Discounts

Celebrate your healthy success with the John Hancock Vitality Program. When you live a healthy lifestyle, you'll earn Vitality Points. The more points you earn, the higher your Vitality Status and the greater your potential rewards and discounts.





Apple Watch®

Order your Apple Watch Series 2 for an initial payment of just \$25 plus tax. Over the next two years, you'll make small monthly payments based on how active you are. Earn 500 Vitality Points from Standard or Advanced Workouts and you'll pay nothing for that month!¹



Complimentary Fitbit® and Wearable Device Discounts

Because every step on the road to health counts, you'll get a complimentary Fitbit device just for becoming a member. If you prefer a different wearable device, you can earn a 25%-40% discount on another style Fitbit, Polar, or Garmin.



Vitality HealthyFood™ Benefit

Your healthy food choices can save you up to \$600 a year (or \$50 a month) — at 16,000 stores nationwide, including Walmart® and 70 NutriSavings™ grocery chains. You'll also have access to helpful nutrition tips, recipes, and the *Tufts Health & Nutrition Letter*.²



Half-Price Hotel Stays

Earn half-price hotel stays at any Hyatt hotel worldwide. The higher your Vitality Status, the more nights you can purchase in a given year (Bronze - 0 nights; Silver - 2 nights; Gold - 4 nights; Platinum - 8 nights).³



Cruise Rewards

Set sail with fantastic cruise rewards and save 20%-50% on all Royal Caribbean International, Celebrity Cruises, Crystal Cruises, Yachts of Seabourn, and Azamara Club Cruises (Bronze - 20%; Silver - 30%; Gold - 40%; Platinum - 50%).⁴



¹“Vitality” refers collectively to the benefits provided by John Hancock’s Healthy Engagement feature. The Vitality Group is the company that John Hancock has partnered with to administer these benefits.



Free Health Check

Monitor your health with a free screening and personalized report from Quest Diagnostics. Visit one of the eligible locations (subject to state approval). We'll automatically record your results, allowing you to earn even more Vitality Points.



Partner Gym Discounts

With the Gym Discount program you'll get exclusive discounts at top gyms nationwide, including LifeTime Fitness, LA Fitness, 24 Hour Fitness, Curves and TITLE Boxing Clubs.



Healthy Gear Discounts

Earn a 25% discount on electronic gift cards from Vitality to purchase outdoor gear. From backpacking to cycling to staying in shape, REI has the equipment you need to take your training to the next level.⁶



Shopping & Entertainment

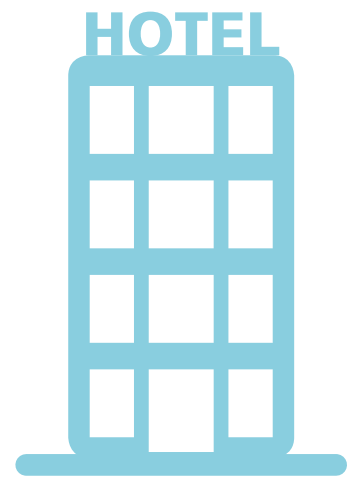
You'll be rewarded for your healthy successes with gift cards, movie tickets, and other prizes. The more you accomplish, the more opportunities you'll have to earn rewards from these and other leading retailers.



John Hancock Term with Vitality policies with Face Amounts below \$2,000,000 are not eligible for Apple Watch, hotel stays, and cruise rewards.

We're constantly looking to add new rewards and discounts to the program!

Contact your financial advisor for more information on the John Hancock Vitality Program.



1. Apple Watch Series 2 is not available on term policies with face amounts of below \$2,000,000. You can order Apple Watch Series 2 for an initial payment of \$25 plus tax and over the next two years, monthly payments are based on the number of workouts completed. An iPhone 5 or later is required to use Apple Watch Series 2. The Retail Installment Agreement with the Vitality Group will need to be signed electronically at checkout. Apple is not a participant in or sponsor of this promotion. iTunes and Apple Watch are registered trademarks of Apple Inc. All rights reserved.
2. The HealthyFood benefit is available to you on qualifying purchases during your first Program Year regardless of your Vitality Status. In subsequent program years, the benefit will only be available to you if you've achieved Gold or Platinum Status. For John Hancock Term with Vitality with face amounts below \$2,000,000, you can earn a 10% discount on healthy food purchases.
3. The Half-Price Hotel Stays benefit has a lifetime cap of 30 nights.
4. The Cruise Rewards benefit has an annual cap of 8 nights and a lifetime cap of 50 nights.
5. For John Hancock Term with Vitality policies with face amounts below \$2,000,000, the free health check is available in the first program year only.
6. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.

For John Hancock Term with Vitality policies, the availability and level of rewards and discounts will vary based upon the face amount selected at issue.

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

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

Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member).

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 02210 (not licensed in New York).

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