



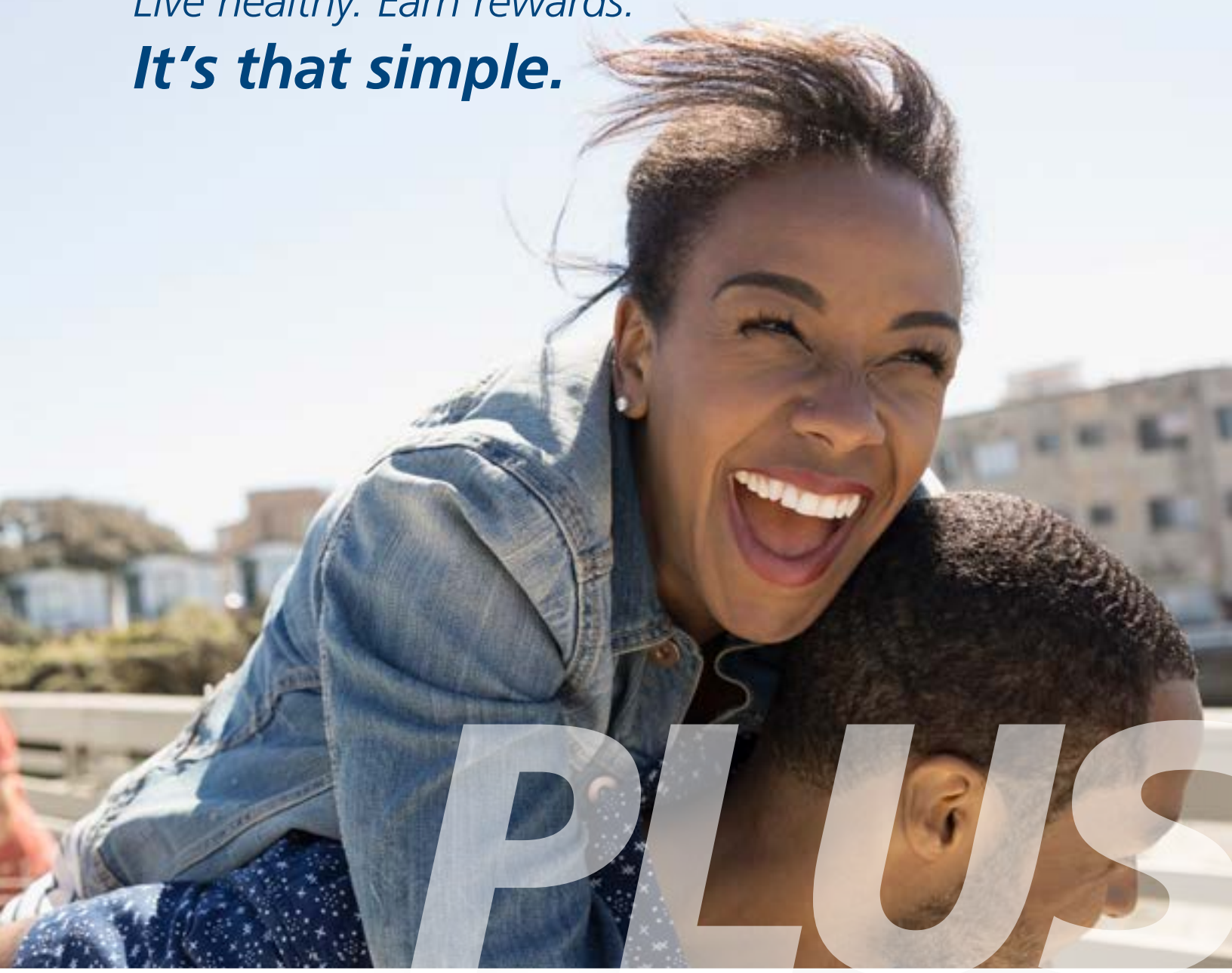
**REGISTER
NOW**

to start earning
your rewards!

JOHN HANCOCK VITALITY PLUS

Live healthy. Earn rewards.

It's that simple.



PLUS

WELCOME KIT & QUICK START GUIDE

"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.

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JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

PLUS

Welcome to the John Hancock Vitality PLUS Program

As a John Hancock Vitality PLUS member, you are joining a community of people who are earning points and enjoying rewards for the everyday things they do to stay healthy. **Register today to get started!**

1 Go to JohnHancockVitality.com and register using your policy number (see your policy documentation for this information).

2 Once logged in, **complete your:**
Vitality Health Review (VHR): A short, online health survey designed to provide your Vitality Age and personalized health goals. You can **receive up to 1,250 Vitality Points** (including a 250 point bonus) if you complete it within the first 90 days of your program year.

Vitality Check: A biometric screening that gives you specific information about your health (such as blood pressure and cholesterol). Take advantage of the **free screening** offered at a Quest Diagnostics Lab or through your primary care physician. Visit JohnHancockVitality.com to learn more about the Vitality Check and how to **submit results to earn up to 5,500 Vitality Points**.

3 **Select your fitness device,** or link your own device, and earn points with every step you take. It's an easy way to start earning points for your healthy choices.



Register at

JohnHancockVitality.com to learn how your healthy living activities can earn you points and rewards.

Here's how it works

Accumulate Vitality Points

You are awarded Vitality Points for completing simple everyday activities to stay healthy, like walking, going to the gym, eating well or meditating.

Earn a Vitality Status

Each year, the number of points you accumulate will determine your Vitality Status (Bronze, Silver, Gold or Platinum). The higher your status, the greater your rewards.

Enjoy Rewards

Celebrate your healthy lifestyle with valuable rewards and discounts (see page 4). On your policy anniversary, you can also enjoy cash back and other great rewards that reflect the status level you've achieved.



Let your healthy habits pay you back

Get rewarded for the things you're already doing to stay healthy. Here are a few examples of everyday activities that can earn you points and rewards with the Vitality program. Visit the Points Planner tab on JohnHancockVitality.com for more ideas.

Exercise

10-250 Vitality Points per activity*

- Go to the gym for 30 minutes
- Run a 5K
- Walk the dog
- Power walk the mall
- Swim
- Bike in a charity ride
- Ski
- Meditate

Nutrition

2-50 Vitality Points per activity*

- Buy healthy foods like eggs, bananas, yogurt, lean proteins, and more
- Set a healthy food goal
- Watch a Tufts nutrition webinar

Health Checks

125-1,000 Vitality Points per activity*

- Blood pressure check
- Flu shot
- Teeth cleaning
- Mammogram
- Colonoscopy
- Annual VHR
- Tobacco-free affirmation

*Vitality Points may vary by qualifying activity and duration.

Did you know approximately

40% (or more)

of daily behavior is habit?¹

Let your healthy habits pay you back.



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® Series 4 or Series 3

Earn your Apple Watch Series 4 or Series 3 for an initial payment of just \$25. 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!**²



Free Fitbit® & Wearable Device Discounts

You can also **get a free Fitbit Alta instead of Apple Watch when you become a member.** If you prefer a different wearable device, you can earn a 25%-40% discount on another style Fitbit, Polar, or Garmin.



Exclusive Discounts from Hotels.com

You can earn exclusive discounts of **up to 25% at more than 350,000 eligible properties**³ around the world with Hotels.com. The higher your Vitality Status, the more you can save.



HealthyMind Benefit

To help you live a stress-free and healthier life, you'll get a **free 12-month subscription to Headspace**[®], a top-rated meditation app with millions of users in more than 190 countries.⁴



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*.⁵



Free Health Check

Monitor your health with a **free screening and personalized report** from Quest Diagnostics[®]. You can visit one of 2,200 Patient Service Centers nationwide. We'll automatically record your results, allowing you to earn even more Vitality Points.



Healthy Gear Discounts

Earn a discount of up to 15% 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.



Save up to \$600 and earn up to 600 Vitality Points every year on groceries

As a John Hancock Vitality PLUS member you have access to the **HealthyFood benefit**, which allows you to save up to 10% — **up to \$600 per year** (or \$50 a month) — on nutritious foods at the grocery store. You can also earn up to 50 Vitality Points every month for your healthy purchases.⁷

Here's how it works:

Visit	JohnHancockVitality.com , and click the HealthyFood icon under "Manage Your Links"	
Register	Walmart®: Enter your mailing address and we'll send you an activated rewards card	NutriSavings™: Sign up for the program and link your HealthyFood account to your favorite grocery store card(s)
Shop	Walmart: <ul style="list-style-type: none">• 4,000 locations, save up to 10% off Great For You™ products• Savings will be applied at the checkout	NutriSavings: <ul style="list-style-type: none">• 70 grocery chains, save up to 10% off qualified foods• Savings will accumulate and can be redeemed from your NutriSavings account

You **automatically qualify** for the HealthyFood benefit for the first 12 months of your policy. After that, achieving Gold or Platinum Rewards Status is needed to take advantage of the savings benefit of the program. You will still be eligible to earn Vitality Points on your healthy food purchases regardless of your status.

Free advice and guidance on nutrition

John Hancock is proud to collaborate with the Friedman School of Nutrition Science and Policy at Tufts University, the only graduate school of nutrition in North America. As a John Hancock Vitality PLUS member, you have free online access (through JohnHancockVitality.com) to the *Tufts Health & Nutrition Letter*, which is full of useful articles and tips on nutrition.

Register at JohnHancockVitality.com to get the HealthyFood benefit.



See how Vitality PLUS can work for you!



GO mobile!

Exciting things are happening on the FREE John Hancock Vitality app!

- **SPIN** the Vitality Wheel for a chance to win gift cards
- **RECORD** your physical activities and earn Vitality Points
- **ENJOY** healthy recipes, tips, activities and more

With you every step of the way.

You can count on John Hancock Vitality to support you throughout your journey. We'll provide you with regular updates on your progress and you can look forward to receiving the John Hancock Vitality magazine, *Live More*, as well as *To Your Health*, our monthly newsletter. At John Hancock, we believe that life insurance should be about celebrating life and your membership in the John Hancock Vitality PLUS Program can help you in your pursuit of a longer, happier one.

*Register to start earning your rewards at
JohnHancockVitality.com.*



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

1. "Habits: Why We Do What We Do", Harvard Business Review, June 2012, <https://hbr.org/2012/06/habits-why-we-do-what-we-do>
2. You can order Apple Watch Series 3 (GPS) or Series 4 (GPS) 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 workouts completed. Upgrade fees apply if you choose (GPS + Cellular) versions of Apple Watch Series 3 or Series 4, larger watch case sizes, certain bands and case materials. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.
3. Hotels.com discounts are valid for two nights per program year. The discount will vary based upon the Vitality Member's Vitality Status (Bronze, Silver, Gold, Platinum).
4. Based on internal data from Headspace.com, About Us, accessed from: <https://www.headspace.com/about-us>. This program is also compatible with other apps such as Breathe, Buddhify and Calm.
5. 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.
6. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.
7. HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality program.

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.

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).

For Amazon.com Gift Cards, restrictions apply, see [Amazon.com/GC-legal](https://www.amazon.com/GC-legal).

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