

Frequently Asked Questions

Protect the ones you love and be rewarded for living a healthy life. When you purchase life insurance with the John Hancock Vitality Program, you can save money and earn valuable rewards and discounts for the everyday things you do to stay healthy.

PROGRAM OVERVIEW

1. What is the John Hancock Vitality Program?

Life insurance with the John Hancock Vitality Program is an innovative solution that offers a lifetime of financial protection, while rewarding you for living healthy today. The John Hancock Vitality Program offers:

- The opportunity to significantly lower your premiums¹
- The opportunity to earn Apple Watch® Series 3 by exercising regularly²
- A complimentary Fitbit® device instead of Apple Watch or a discounted fitness tracker, such as a Polar or Garmin
- A Vitality HealthyFood™ benefit with up to \$600 in annual savings on your healthy food purchases — at thousands of stores nationwide³
- Access to nutrition advice and guidance through our partnership with the Friedman School of Nutrition Science and Policy at Tufts University
- A personalized program for healthy living, customized for people age 71 and older
- Entertainment, shopping, gym, and travel rewards and discounts

2. Who is Vitality and why did John Hancock choose to partner with them?

To help in your pursuit of a longer, healthier life, John Hancock has partnered with Vitality, the global leader in integrating wellness benefits with life insurance products. Vitality has an established track record of creating interactive, personalized programs. Millions of members worldwide use their online tools to identify and track their health and lifestyle goals.

3. How does the program work?

Once your life insurance policy is issued, you can order your very own Apple Watch Series 3 for as little as \$25. Or if you prefer, we'll send you a complimentary Fitbit device or give you a discount on a Polar or Garmin tracker — the choice is yours. Then you'll be ready to get active, get healthy, and start saving with John Hancock Vitality.

Accumulate Vitality Points: You'll earn Vitality Points for completing simple everyday activities like exercising, eating well, and getting annual health screenings.

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

Get rewarded: On your policy anniversary, you'll enjoy premium savings, rewards, and discounts that reflect the status level you've achieved during the previous year.

4. How do I get my Apple Watch, Fitbit device or a discount on a different fitness tracker?

Once you register for the program and complete the online Vitality Health Review, you'll be prompted to order your very own Apple Watch Series 3 for as little as \$25. Or if you prefer, we'll send you a complimentary Fitbit device or give you a discount on a Polar or Garmin tracker — the choice is yours.

5. What if I already have another fitness tracker? Can I still participate in the John Hancock Vitality Program?

Yes, with the John Hancock Vitality Program you can use a number of different fitness devices including Apple Watch, iPhone 5s or later to track steps, Garmin Connect™ and Polar Heart Rate Monitor. You can also use your smart phone to track activity by downloading the free MapMyFitness app.

6. What if I am the person insured, but not the policy owner?

Rewards and discounts are available only to you — the person insured under the life insurance policy. However, the policy owner will benefit from potentially lower premiums based on the Vitality Status you achieve as the insured.

7. If I have a medical impairment, can I still benefit from the John Hancock Vitality Program?

Yes, individuals with medical impairments can still benefit from the program. Remember, you don't have to be an athlete to participate. Members can earn points by doing simple things like walking, taking online courses, or even visiting the dentist.

8. If I am over age 70, can I still participate in the John Hancock Vitality Program?

Yes. Many people over age 70 have embraced a healthier lifestyle as part of their new routine. We've even customized the program just for you, taking into account your unique health and wellness considerations. That means you'll get credit for the things you do to stay healthy, but at a pace that makes sense.

SAVINGS & REWARDS

9. As a member, what are some of the rewards and discounts I can earn?

As you accumulate Vitality Points and increase your Vitality Status, you can earn other great rewards beyond premium savings, including:

- Active Rewards with Apple Watch Series 3
- Complimentary Fitbit device and wearable device discounts
- HealthyFood benefit
- Half-Price hotel stays
- Cruise rewards
- Healthy gear discounts
- Partner gym discounts
- Shopping & entertainment discounts
- Free health check

If you have a John Hancock Term with Vitality policy with a Face Amount less than \$2,000,000, you are only eligible to earn an Apple Watch Series 3 or get a complimentary Fitbit device, wearable device discount, a 10% HealthyFood discount, a 15% healthy gear discount, shopping and entertainment discounts, and a free health check in the first program year only. Policies with Face Amount of \$2,000,000 and above are eligible for the full suite of rewards and discounts.

10. How do the rewards and discounts work on a survivorship policy?

Each insured will have their own Vitality membership and you will each earn Vitality Points for the everyday things you do to stay healthy, like exercising, eating well, and getting annual health screenings. The more points each of you earn, the higher your individual Vitality Status levels (Bronze, Silver, Gold, or Platinum). That means you can have a Gold Vitality Status, while the second insured may have a Platinum Vitality Status. This is important because your individual Vitality Status levels determine the specific rewards and discounts you each qualify for.

Based on the status levels achieved, you can earn credits that can result in lower premiums. This is where teamwork really pays off, because those savings can continue year after year when you both lead healthy lifestyles.⁴

11. What hotel discounts are available?

As you accumulate Vitality Points, you may purchase hotel nights from any Hyatt hotel worldwide at a 50% discount based on the hotel's lowest published rate. The higher your Vitality Status, the more nights you can buy, up to 30 in a lifetime. Status discounts are as follows: Bronze, no discount; Silver, two nights; Gold, four nights; and Platinum, eight nights.

12. How do the cruise rewards work?

You can save 20 – 50%, based on your Vitality Status, on Royal Caribbean International, Celebrity Cruises, Crystal Cruises, Yachts of Seabourn, and Azamara Club Cruises. There is an annual cap of eight nights and a lifetime cap of 50 nights. Status discounts are as follows: Bronze, 20%; Silver, 30%; Gold, 40%; and Platinum, 50%.

13. Am I eligible for discounts on healthy gear apparel?

Yes, you may earn a 25% discount on electronic gift cards from Vitality to purchase outdoor gear from REI®.5 There is an annual cap of \$1,000 in gift cards, regardless of your Vitality Status.

14. How does the HealthyFood benefit work?

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

15. How does the Vitality Active Rewards with Apple Watch program work?

John Hancock is excited to offer Apple Watch Series 3 to both new and inforce John Hancock Vitality clients. Here is a brief overview of how the program works:²

- You may order Apple Watch Series 3 for an initial payment of \$25 plus sales tax, if applicable
- Your Apple Watch Series 3 monthly payments will then be based on the number Vitality Points you earn from the Standard or Advanced Workouts you complete each month over a 24-month period
- The more points you earn, the less you'll pay for your Apple Watch Series 3

Please note: Monthly charges vary based on the number of Vitality Points you earn and the Apple Watch Series 3 model you choose (38mm or 42mm case size). This program applies to Apple Watch Series 3. Upgrade costs may apply based on your choice of case finish or band type.

16. May I add the John Hancock Vitality Program to an existing policy?

If you have recently purchased a John Hancock life insurance policy, you may be eligible to add the John Hancock Vitality Program to it. Please consult your financial representative to determine if the program is available on your existing policy.

17. Will the data that is collected in conjunction with the John Hancock Vitality Program affect my underwriting risk class?

No. This data will be used to help determine your Vitality Status, which impacts your level of rewards and premium savings. In no event will John Hancock use your Vitality Status or any other information (including medical) provided to Vitality to change your risk classification or as the sole basis to deny a future request to reinstate coverage.

18. Can you tell me more about your mobile app?

The John Hancock Vitality mobile app can be used to record activities and earn Vitality Points. With it, you can submit an activity or athletic event, record a health club visit, or review your health goals and Vitality Points balance. The app is compatible with Android and Apple iPhones and may be downloaded from Google Play and the Apple App Store.

19. If I buy in New York and another policy in a different state, what rewards program will I receive?

New York has different regulatory requirements; therefore, the rewards for Vitality policies sold in New York differ from other states. Furthermore, if you own a New York policy and a policy from a different state, the rewards for the New York policy supersedes the rewards for policy bought in the other state.

20. Who should I call if I need more information?

For more information, please contact the John Hancock Vitality Customer Service Center at 1-888-333-2659, option 1 for policy owners.

1. Premium savings will apply based on the Status attained by the life insured. Please consult your financial representative as to how premium savings may affect the policy you purchase.
2. 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. Apple Watch is a registered trademark of Apple Inc. All rights reserved. Please note: Apple Watch program is not available in New York.
3. The HealthyFood benefit is available on qualified purchases during your first program year regardless of Vitality Status. In subsequent program years, HealthyFood discounts are available only if you achieve Gold or Platinum status. No matter what your Vitality Status is, you'll continue to accumulate Vitality Points for the healthy food purchases you make.
4. Each insured will have an independent Vitality Program membership when they purchase a Protection SIUL with Vitality Policy. For HealthyFood, each insured is eligible for up to \$600 in savings. Please see the Vitality member website for more details.
5. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion. Insurance policies and/or associated riders and features may not be available in all states. Please consult your financial representative as to product availability.

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. In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

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

The life insurance policy describes coverage under the policy, exclusions and limitations, what must be done to keep the policy inforce, and what would cause the policy to be discontinued. Please contact a licensed agent or John Hancock for more information, costs, and complete details on coverage.

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