

# A powerful life insurance solution for people with diabetes



Living with diabetes can mean added challenges — but getting life insurance shouldn't be one of them. John Hancock Vitality offers affordable financial protection, while also helping you save money and rewarding you for the everyday things you do to stay healthy.

## Top reasons why John Hancock Vitality is the ideal solution for you

### Encourages you to live healthy and save on insurance costs



- Lowers your life insurance premiums by as much as 15% through activity and other healthy habits<sup>1</sup>
- Offers rewards and discounts to celebrate your successes

### Promotes regular exercise to help lower your blood sugar and control weight



- Rewards physical activity, and can offer you discounts on gym memberships and sports gear
- Offers the opportunity to earn Apple Watch® Series 3 for as little as \$25 plus tax, by exercising regularly<sup>2</sup>
- Provides the option of a complimentary Fitbit® device instead of Apple Watch, or a discounted fitness tracker, such as a Polar or Garmin

### Offers personalized health tips and rewards you for staying on track



- Awards points when you take a free annual health check
- Supports your achievement of milestones, such as reaching a healthy weight and taking prescribed medication
- Tracks your progress with a free mobile application

### Supports and rewards you for healthy eating, which can help manage blood glucose



- Allows you to save money on healthy foods through the Vitality HealthyFood™ benefit, with savings of up to \$600 a year in healthy food purchases at over 16,000 grocery stores throughout the country<sup>3</sup>

### Recognizes that stress-management can help you maintain good health



- Encourages taking time off from your busy life by offering rewards, such as gift cards, movie tickets, and discounted cruise and hotel stays

## IN IT TOGETHER

John Hancock is working with the American Diabetes Association® to change the conversation about living with type 2 diabetes. Be sure to check out a new podcast series called "In it Together," an intimate collection of stories that shares the struggles and triumphs of people living with type 2 diabetes. Tune in to the podcast on iTunes or at [diabetes.org/initttogether](https://diabetes.org/initttogether).



A proud sponsor of the American Diabetes Association

The American Diabetes Association® does not endorse products or services.

LIFE-7225 10/17

## Save money, earn rewards

With the John Hancock Vitality Program, you can earn valuable rewards and discounts for the everyday things you do to stay healthy. Rewards include:

<b>APPLE WATCH®</b> 	<b>PARTNER GYM DISCOUNTS</b>     
<b>VITALITY HEALTHYFOOD® BENEFIT</b>   	<b>CRUISE REWARDS</b>   
<b>HALF-PRICE HOTEL STAYS</b> 	<b>COMPLIMENTARY FITBIT® DEVICE AND DISCOUNTS ON OTHER WEARABLE DEVICES</b>   
<b>HEALTHY GEAR DISCOUNTS FROM VITALITY AND OTHER SHOPPING REWARDS</b>     	

To get more out of life with the John Hancock Vitality Program, speak with your financial representative today or visit [JHRewardsLife.com](http://JHRewardsLife.com).



1. 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](http://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. Apple Watch program is not available in New York.
  3. The HealthyFood benefit is available on qualifying purchases in the first year in the Vitality Program. In subsequent years, HealthyFood savings apply to members who earn Gold or Platinum status in the program.
- Insurance policies and/or associated riders may not be available in all states.
- Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.
- iTunes and Apple Watch are registered trademarks of Apple Inc. All rights reserved. Apple is not a participant in or sponsor of this promotion.
- REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion. Discounts are for electronic gift cards from Vitality to purchase outdoor gear from REI.
- 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.
- The American Diabetes Association® does not endorse products or services.**
- MLI091417095