



Life insurance that rewards healthy living



"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 OF NEW YORK

Get more out of your life insurance

At John Hancock, we believe in helping people live longer, healthier lives. It's why we introduced John Hancock Vitality, a new kind of life insurance that protects your financial future while offering significant savings and rewards for living healthy.¹

With John Hancock Vitality, you can save as much as 15% on your annual premiums by exercising, eating well, and visiting the doctor. **And the more you participate in the program, the more you can save!**



INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

A healthy living program for everyone

Whether you enjoy healthy living today or simply aspire to live a healthier life, John Hancock Vitality offers a personalized program just for you. Available on nearly all of our life insurance policies, we'll reward you for the things you're already doing to stay active and well. We've even customized the program for older members, so you can earn great savings and rewards, but at a pace that makes sense.

Life insurance with John Hancock Vitality offers:

- **Financial protection** no matter what life brings
- **Up to 15% in premium savings** year after year²
- A **complimentary Fitbit** device or a discounted fitness tracker, such as a Polar or Garmin
- **Up to \$600 in savings** on the healthy food you buy³
- **Discounts** at some of the nation's largest gyms
- **Healthy gear discounts** to help celebrate your success
- **Nutrition guidance** through our partnership with the Friedman School of Nutrition Science and Policy at Tufts University

"I began walking regularly. In addition, I started using the member website as a reference for new health information, recipes, and guidance."

ELAINE K.

Little things make a big difference

It's easy to achieve your healthy goals with John Hancock Vitality. That's because little things make a big difference when it comes to your overall health and well-being. It can be as simple as taking the stairs instead of the elevator or choosing a healthy snack. Over time, these small choices can lead to big changes!

Best of all, it's easy to participate in the program. You'll earn Vitality Points for the everyday things you do to stay healthy. And the more points you earn, the higher your Vitality Status, and the greater your total premium savings and rewards.

HOW THE PROGRAM WORKS



Accumulate Vitality Points

You'll earn Vitality Points for the healthy things you do every day, like walking, going to the gym, eating well, or completing online classes.



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 the previous year.



“My favorite part is watching my points add up once I have submitted or completed a task.”

ZENA F.

OUR POLICYHOLDERS ARE MORE ACTIVE THAN EVER!



They take an average of **9,323 steps per day**,⁴ compared to 5,000 steps for the average American.⁵



They're recommending John Hancock Vitality **twice as often** as people with traditional life insurance policies.⁶



They've earned more than **57,000 rewards**, valued at \$1.9 million.⁴



John Hancock Vitality has some of the highest customer satisfaction scores in the industry!

A person wearing a grey long-sleeved shirt, dark pants, brown boots, and a black helmet is riding a black road bike on a paved road. The road has a yellow line on the right side. The background is a blurred green forest, suggesting motion. A dark blue banner is overlaid on the top left of the image.

Everyday rewards and discounts

Celebrate your healthy lifestyle with **John Hancock Vitality!** Along with valuable premium savings, you can earn great rewards and discounts based on your Vitality Status.

Complimentary Fitbit & Wearable Device Discounts

You can also **get a complimentary Fitbit device 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.



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*.³



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, and Curves.



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.⁷



Health & Active Lifestyle Retail Rewards

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



Let's get started

See how easy it is to be rewarded for living a healthy life. Follow Bob through his first year with the John Hancock Vitality program.



Bob, 43, buys John Hancock life insurance with Vitality because he wants to protect his family and likes the idea of being rewarded for healthy living.



Bob's application is approved and he receives a Welcome Kit from John Hancock.



Bob completes his online Vitality Health Review and has a **Vitality Age of 46**.



Congratulations! Bob has reached Gold Status!



Bob takes several online nutrition classes and competes in his first 5K race.



With his Gold status, Bob gets a 25% discount on electronic gift cards from Vitality and purchases great outdoor gear.



Bob's underwriting information is uploaded and he earns 3,000 points for having good biometric results.



Bob receives a complimentary Fitbit device from John Hancock to help track his progress towards a healthier lifestyle.



Bob starts walking more and quickly reaches a Silver Status!



With the HealthyFood benefit, Bob saves \$100 at the grocery store.



Bob is notified by email when he earns points for working out.



He decides to join a local gym and gets a great discount because he has John Hancock Vitality.



*Bob finishes the year 10 pounds lighter and with a reduced **Vitality Age of 43**. By achieving Gold Status, he's also earned premium savings and rewards for the year ahead.*

A great partnership, for us and for you

About Vitality

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 that make a real difference to people's health. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals and earn rewards along the way.

Strength. Stability. John Hancock.

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. With over 150 years of experience, John Hancock offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents, and distribution partners.





To get started earning rewards and savings,
visit www.JHRewardsLife.com.

1. To participate in the John Hancock Vitality Program, you must elect the Healthy Engagement rider. For each year you are eligible to participate in the John Hancock Vitality Program, you have an opportunity to earn credits based on healthy actions you take. Every year, these activities result in Vitality Points, which are used to determine a Vitality Status, which then determines the amount of credits applied to your policy's cash value. These credits may lower your premium or improve your cash value accumulation potential.
2. Please consult your financial representative as to how premium savings may affect the policy you purchase. 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 the level of the insured's participation in the John Hancock Vitality program.
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 Vitality Program.
4. Based on John Hancock Vitality member experience since inception in US, April 2015.
5. BusinessInsider.com, Here's how much the average American walks every day, July 2015, accessed from: <http://www.businessinsider.com/heres-how-much-the-average-americanwalks-every-day-2015-7>.
6. John Hancock's Net Promoter Score Data, reported from Clarabridge April 2017.
7. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.

The life insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact your licensed agent or John Hancock for more information, costs, and complete details on coverage. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

For the purposes of this guide it is assumed that you are both the policy owner and the life insured. If you are not both the policy owner and the life insured, the discounts, rewards, and Fitbit will be provided only to the life insured to encourage participation in the program. Status is attained based on the actions of the life insured only.

Insurance policies and/or associated riders and features may not be available in all states.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy.