

Frequently asked questions

PERMANENT LIFE INSURANCE WITH VITALITY

At John Hancock, we believe life insurance should help people live longer, healthier lives. That's why we introduced John Hancock Vitality, a new kind of life insurance that rewards people for living healthy.

PROGRAM OVERVIEW

1. What is the John Hancock Vitality Program?

There are two versions of the John Hancock Vitality Program to support your clients along the way, Vitality GO and Vitality PLUS.

Vitality GO

Now, all your clients can experience the John Hancock Vitality Program and live healthier with Vitality GO. That's because it's included on all our flagship products — at no additional cost.¹

With Vitality GO, your clients can take advantage of rewards and discounts, including:

- Discounts on Amazon.com for their healthy achievements
- Savings on fitness devices and healthy gear including Fitbit®, Garmin, Polar and REI²
- An easy-to-use app and website with health-related resources, including the *Tufts Health & Nutrition Letter* and *Live More* magazine plus personalized health goals

During the first 25 months, your clients can transfer the Vitality GO points and status level they've earned for living healthy and upgrade to Vitality PLUS. With Vitality PLUS, they'll enjoy more premium savings or more income potential per year, along with even greater rewards and discounts!

Vitality PLUS

Your clients can add Vitality PLUS to their policy for as little as \$2.00 a month (\$4.00 a month for survivorship policies) and enjoy all the benefits of the John Hancock Vitality Program, including:

- Excellent premium savings or income potential³
- The opportunity to Apple Watch® Series 3 or Series 4 for as little as \$25⁴ or get a complimentary Fitbit device
- Up to \$600 in annual savings on the healthy food they buy⁵
- Exclusive discounts at more than 350,000 eligible properties around the world with Hotels.com⁶
- Entertainment and shopping rewards and discounts from name brands like Amazon, REI, Starbucks, and more⁷
- A free 12-month subscription to Headspace® as part of the HealthyMind benefit⁶
- An easy-to-use app and website with health-related resources, including the *Tufts Health & Nutrition Letter*, webinars, financial fitness tips, and *Live More* magazine

2. How does the program work?

It's easy for your clients to achieve their healthy goals with the John Hancock Vitality Program. That's because small changes make a big difference when it comes to their overall health. It's as simple as taking the stairs instead of the elevator, choosing a healthy snack, or finding a few minutes to meditate each day.

Earn Vitality Points: They'll earn Vitality Points for the everyday things they do to be healthy, like walking, exercising, or buying healthy food.

Achieve a Vitality Status: Each year, the number of Vitality Points they accumulate will determine their Vitality Status (Bronze, Silver, Gold, or Platinum).

Get rewarded: The higher their Vitality Status, the more they can save on premiums and the greater their rewards and discounts.

3. Who is Vitality?

We've partnered with Vitality because they're 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 health and lifestyle goals.

4. What is the cost of the John Hancock Vitality PLUS Program?

The rider costs \$2.00 per month (\$4.00 a month for survivorship policies).

5. What if the owner is not the insured on the policy?

In the event the owner is not the insured, the insured will receive all of the Vitality rewards and the policy will receive the rider credits.

6. Can a client who is rated still benefit from the program?

Yes, even clients with diabetes or some other medical impairment can benefit from the program. Remember, they don't have to be an athlete to participate. Members can earn points by doing simple things like walking, taking online courses, or visiting the dentist.

7. Can my older clients benefit from the program?

Yes, the Vitality Program is available for issue ages 71 through 90. This customized program takes into account an older client's unique health and wellness considerations. That means, they'll get rewarded for the things they do to stay healthy, but at a pace that makes sense for them.

Note: The customized program will automatically apply to **in force policy owners** who have other John Hancock Vitality policies once they reach age 71 or older.

SAVINGS & REWARDS

8. How does the Apple Watch program work?

John Hancock is excited to offer Vitality PLUS clients the opportunity to earn Apple Watch Series 3 or Series 4. This program is available to both new and inforce John Hancock Vitality clients. Here is a brief overview of how the program works:

- Your clients can order Apple Watch Series 3 or Series 4 for an initial payment of \$25.
- Their Apple Watch monthly payments will then be based on the number of Vitality Points they earn from the Standard or Advanced Workouts they complete each month over a 24-month period.
- The more points they earn, the less they'll pay for their Apple Watch.

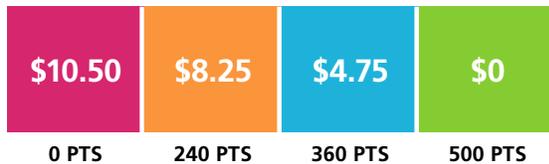


PLEASE NOTE: Monthly charges vary based on the number of Vitality Points they earn and the Apple Watch model they choose (38mm or 40mm case size). Upgrade costs may apply based on your client's choice of case finish or band type.

9. How much will an Apple Watch cost?

Your client must make an initial payment of \$25 for an Apple Watch (and any applicable upgrade fees should they choose a more expensive model). Over the next 24 months, their monthly payments will depend on the number of Vitality Points they earn through Standard or Advanced Workouts — see the table below for detailed payment information.

APPLE WATCH SERIES 3 (38 MM CASE)



If your clients earn 360 points one month — they'll pay \$4.75. When they earn 500 points in one month, the cost is \$0.

APPLE WATCH SERIES 4 (40 MM CASE)



If your clients earn 360 points one month — they'll pay \$7.00. When they earn 500 points in one month, the cost is \$0.

10. What is considered a Standard or Advanced Workout?

Your clients' monthly Apple Watch payments will be based on the number of Standard or Advanced Workouts they complete each month. The chart below details the many ways they can accomplish this:

	STANDARD WORKOUT (20 VITALITY POINTS)	ADVANCED WORKOUT (30 VITALITY POINTS)
Active calories burned using apple watch	Personalized between 200–1,250	Personalized between 300–1,875
Steps using any supported device	10,000	15,000
Minimum calories burned using an approved vitality device	200	300
Minutes of exercise @ 60% of max heart rate	30	45
Verified gym visit	30 minutes	Not Applicable

PLEASE NOTE: Light Workouts are not applicable towards the payments of Apple Watch. Clients can earn Vitality Points through their Active Calories found in the John Hancock Vitality app: click the More tab, and then select Health app. They can also use the number of steps tracked or calories burned on any other supported device, exercise with a heart rate monitor, or log a verified gym visit to receive credit for a Standard or Advanced workout. For even more ways your clients can earn Vitality Points, please refer to our Earn Vitality Points for Healthy Living flyer. Apple Watch Series 3 is available to John Hancock Vitality members who have not previously ordered an Apple Watch through the program.

11. How do my clients order an Apple Watch?

First, your clients will register on our member website and complete the Vitality Health Review (VHR). Next, they can choose an Apple Watch, a complimentary Fitbit device, or a different discounted fitness tracker such as Garmin or Polar.

ADDITIONAL INFORMATION

12. Can the John Hancock Vitality Program be added to an inforce policy?

Policy owners who have an inforce Vitality-eligible policy that was issued and underwritten in the past 12 months can add the Vitality Program. For all other permanent policies, adding the program requires a new policy and is subject to our internal replacement guidelines.

13. What happens if the policy owner discontinues the Vitality PLUS rider?

The charges for the program will cease, no new statuses can be earned and any previously earned policy credits will continue to be applied. However, your clients can continue to enjoy all the Vitality GO rewards.

14. Will the data that is collected in conjunction with the John Hancock Vitality Program affect my client's underwriting risk class after the policy is issued?

No. This data will be used to help determine your client's Vitality Status, which in turn impacts their level of rewards and premium savings. We will never use the Vitality Status, any medical, or other information about the life insured provided to Vitality to change the life insured's risk classification or as the sole basis to deny a future request to reinstate coverage.

15. How can I illustrate a product with the John Hancock Vitality PLUS Program?

You can choose the John Hancock Vitality Program as an option when illustrating a policy on both JH Illustrator and Winflex. You do not need an illustration for Vitality GO policies - it's automatically included.

16. Who should I call if my client or I need more information?

For more information, please contact the National Sales Support team at 1-888-266-7498, option 2. For more information on an inforce policies, please call 1-888-333-2659.

17. Can a policy with the Vitality Program be backdated?

Yes, you can backdate under the normal backdating guidelines. Please note that the Vitality member year will be the same as your client's policy year. This would shorten the timeframe to earn a status in the first policy year.

In order to backdate to save age 70 (the maximum issue age for the Vitality Program), the policy must be in Underwriting before the insured turns age-nearest 71.

18. Is it possible for my client to have multiple life insurance policies with the Vitality Program?

Yes, however, they will have only one Vitality account for multiple life insurance policies. Points and rewards will be earned only once; the insurance credit will apply to all eligible John Hancock life insurance policies.

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

Each insured will have their own Vitality membership and each will earn Vitality Points. This is important because their individual Vitality Status levels determine the specific rewards and discounts they each qualify for. Based on the status levels achieved, they can earn credits that can result in lower premiums.



To learn more, please contact your John Hancock salesperson or National Sales Support at 888-266-7498, Option 2.

1. Insurance policies and/or associated riders and features may not be available in all states.
2. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.
3. Premium savings and enhanced income potential will apply based on the Status attained by the life insured.
4. Apple Watch program is not available in New York. Your customers 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 your customers 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.
5. The HealthyFood benefit is available to your clients on qualifying purchases during their first Program Year regardless of their Vitality Status. In subsequent program years, the benefit will only be available to them if they achieved Gold or Platinum status.
6. The Hotels.com discounts and the HealthyMind benefit are not available in New York.
7. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy. In New York, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

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Loans and withdrawals will reduce the death benefit, cash surrender value, and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. Policies classified as modified endowment contracts may be subject to tax when a loan or withdrawal is made. A federal tax penalty of 10% may also apply if the loan or withdrawal is taken prior to age 59½.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member).

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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