

John Hancock Vitality with Apple Watch® Series 4



Help clients protect their families, get active, and get rewarded!

John Hancock Vitality is the only life insurance company to reward your clients for living healthy with the new Apple Watch. When you add **Vitality PLUS** to your client's policy, **they can get Apple Watch Series 3 or Series 4 for as little as \$25** by exercising regularly.

John Hancock and Apple Watch clients are more engaged than ever. That means more referrals, stronger relationships and greater sales opportunities. Apple Watch clients:

- + Take an additional **2,000 steps per day** after enrolling in the program¹
- + Use their Apple Watch **6 out of 7 days a week**¹
- + Have **20% more active days per week**¹
- + Achieve their monthly activity goals, with **nearly 50% paying \$0 for their watch**¹

How it works

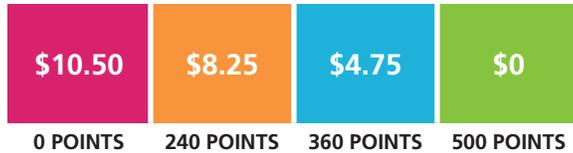
- Clients can order their Apple Watch for as little as \$25.
- Monthly payments are then based on the number of Vitality Points they earn each month from Standard or Advanced Workouts, over a 24-month period.
- Members can track their progress with the John Hancock Vitality Mobile App or on the John Hancock Vitality member website.

Monthly payments

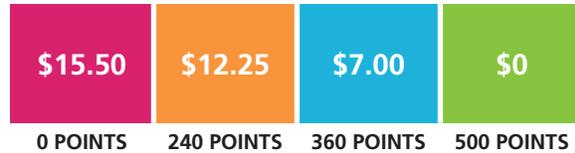
When your clients earn 500 Vitality Points from Standard and Advanced Workouts each month, they pay nothing for their Apple Watch. Otherwise, their payments will be based on the watch they choose and the number of points they earn.

There are two great options for your clients to choose from, the Apple Watch Series 3 with a 38 mm case or the new Apple Watch Series 4 with a 40 mm case. Additional fees will apply if your clients choose upgraded watch features like GPS, Cellular, case sizes, certain bands, and case materials.

SERIES 3 (38 MM CASE)



SERIES 4 (40 MM CASE)



Standard and advanced workouts

Below is a list of the many things your clients can do to get credit for their workouts.

	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

NOTE: Points earned from Light Workouts cannot be applied towards Apple Watch payments. 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.

Frequently asked questions

<p>Can all John Hancock Vitality policyholders with Vitality PLUS get a new Apple Watch Series 3 or Series 4?</p>	<p>Yes. Both Apple Watch Series 3 and Series 4 are available starting November 5, 2018 to all new and inforce policies that have Vitality PLUS including: Accumulation VUL, Accumulation IUL, Protection UL, Protection IUL, Protection VUL, and Protection SIUL, and John Hancock Term policies.</p> <p><i>Please note:</i> Additional fees will apply if your clients choose upgraded watch features like GPS, Cellular, case sizes, certain bands, and case materials.</p>
<p>How do new clients order Apple Watch?</p>	<p>First, new policyholders must register for the Vitality program on our member website (JohnHancockVitality.com) and complete the Vitality Health Review (VHR). Next, they can choose either an Apple Watch Series 3 or Series 4, a complimentary Fitbit® device, or a different discounted fitness tracker such as a Garmin or Polar.</p>
<p>How do my inforce clients order their Apple Watch?</p>	<p>Existing clients must be registered for the Vitality Program on our member website and have completed the Vitality Health Review (VHR). Then, they can order their Apple Watch from the member website by clicking on the “Rewards” tab and then choosing the “Apple Watch” tile.</p>
<p>Who is eligible to order Apple Watch Series 4?</p>	<p>Vitality PLUS members who have not previously ordered any Apple Watch through the John Hancock Vitality Program.</p> <p>OR</p> <p>Vitality PLUS members who have completed their 24-month billing cycle for their current Apple Watch ordered through the program.</p>
<p>If your clients have Apple Watch Series 3, can they complete their Apple Watch payments early and order Apple Watch Series 4?</p>	<p>A member can pay off the balance of their Apple Watch Series 3 at any time, however they are not eligible to order a new Apple Watch Series 4 before the end of the original 24-month agreement date. Members may only order a new Apple Watch once every 24 months.</p>

1. Based on John Hancock Vitality member experience since inception in U.S., April 2015.

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Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

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.

Vitality is the provider of the John Hancock Vitality Program in connection with the life insurance policy and Healthy Engagement Rider.

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.

Rewards may vary based on the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

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

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