

Be inspired to live healthy

with John Hancock Vitality PLUS and Apple Watch®!

At John Hancock, we think your life insurance should help you live a longer, healthier life. That's why we introduced John Hancock Vitality, a new kind of life insurance that helps protect your financial future while rewarding you for living healthy.

There are many great rewards and discounts available to you as a Vitality member, but one of the most popular is the ability to earn Apple Watch Series 5 or Series 3 for as little as \$25 by walking, running, biking, swimming, or simply staying active. In fact, the more you do, the more Vitality Points you'll earn towards funding the full cost of your watch.



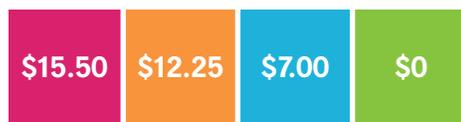
Get yours today

- Order your Apple Watch Series 5 or Series 3 for as little as \$25.¹
- Your monthly payments will be based on the number of Vitality Points your earn from Standard or Advanced Workouts, over a 24-month period.
- The more Vitality Points you earn, the less you'll pay.

Monthly payments

Monthly charges vary based on the number of Vitality Points you earn and the Apple Watch model you choose.

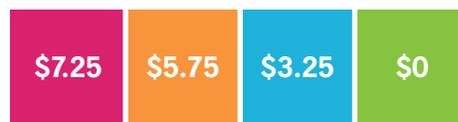
Series 5 (40 mm case)



0 points 240 points 360 points 500 points

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

Series 3 (38 mm case)



0 points 240 points 360 points 500 points

If you earn 360 points one month — you'll pay \$3.25.
When you earn 500 points in one month, the cost is \$0.

To learn more about this special benefit of the John Hancock Vitality Program, speak with your financial representative or visit JohnHancockInsurance.com.

"Vitality" refers collectively to the benefits provided by John Hancock's Healthy Engagement feature. The Vitality Group is the company that John Hancock is working with to administer these benefits. • 1. Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once you become a Vitality PLUS member and complete the Vitality Health Review (VHR), you can order Apple Watch 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 Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) or the applicable Active Calorie thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if you choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, certain bands and case materials. For more information, please visit www.JohnHancockInsurance.com. 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 your 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 terms of the John Hancock Vitality Program, the type of insurance policy you purchase, and the level of your participation in the Vitality Program. • Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116. • LIFE-2334 3/20 MLI020420023