

AN INNOVATIVE LIFE INSURANCE SOLUTION 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.



SAVE MONEY AND EARN VALUABLE REWARDS BY SIMPLY LIVING A HEALTHY LIFE



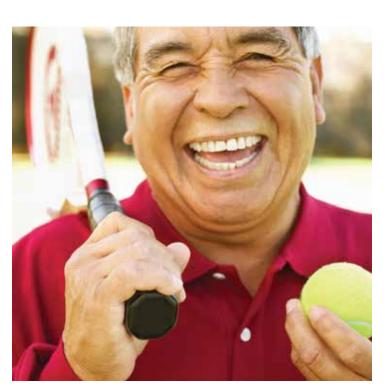
Life Insurance with the John Hancock Vitality Program

At John Hancock, we think life insurance should reward you for living. That's why we're taking a whole new approach — one that can protect your family while supporting your pursuit of a healthier and longer life.

Make Healthy Living Work for You

Life insurance with the John Hancock Vitality Program offers you:

- Financial protection for you and your family no matter what life brings
- The opportunity to save money on your policy's premiums¹
- Support, resources and online tools that can help you live a healthier life
- Rewards to celebrate your healthy successes



Live Well, Earn Rewards

You'll have the opportunity to save on premiums and earn rewards for the healthy things you do—like exercising, watching your weight, and getting annual check ups. We'll even give you a free Fitbit® to track your success.

Here are just a few of the great rewards and discounts you can earn with your healthy activities:

HALF-PRICE HOTEL NIGHTS



HEALTHY GEAR DISCOUNTS FROM VITALITY AND OTHER SHOPPING REWARDS











CRUISE REWARDS

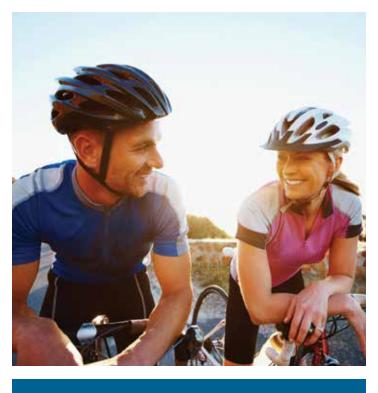






FREE FITBIT AND DISCOUNTS ON OTHER WEARABLE DEVICES





GET MORE OUT OF LIFE

Celebrate life with the
John Hancock Vitality Program.
Speak with your
financial representative or
visit JHLifeRewards.com
to learn more.

ABOUT JOHN HANCOCK

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.

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.



 Please consult your financial representative as to how premium savings may affect the policy you purchase.

Insurance policies and/or associated riders many not be available in all states. Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

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.

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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 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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