

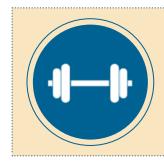
Choosing the Best Device For Your Activities

Are you ready to track your progress and start earning points for all of the healthy things you do? The chart below shows the best device for your fitness preferences, as well as brands that are most compatible with the Vitality Program. As a Vitality member, you can use your chosen device to track activities and upload your workouts.

	PEDOMETER	HEART RATE MONITOR	GPS DEVICE	SMARTPHONE APP
SUGGESTED DEVICE	Fitbit [®] & Garmin [®]	Garmin & Polar®*	Garmin and Polar**	MapMyFitness suite of apps
Walking	✓	 Image: A start of the start of	V	 Image: A start of the start of
Running	 ✓ 	 Image: A start of the start of	 ✓ 	 Image: A start of the start of
Biking		 Image: A start of the start of	V	 Image: A start of the start of
Hiking	 ✓ 	v	V	
Swimming		v		
Golfing	v			
Treadmill	v	V		
Elliptical		v		
Home Gym		v		
Fitness Class		 Image: A set of the set of the		

*when used with chest strap

**when used outdoors with GPS



HEADING TO THE GYM?

Check-in on the John Hancock Vitality App and automatically earn points for your workout!¹



- **PEDOMETER** A pedometer counts your steps as you walk, jog, run or hike.
- Light workout (5,000 to 9,999 steps per day) 10 pts
- Standard workout (10,000 steps or more per day) 20 pts
- Advanced workout (15,000 or more steps per day) 30 pts



HEART RATE MONITOR — A heart rate monitor uses two parts, a chest strap and a watch, to monitor your heart rate. The chest strap detects your heart rate and transfers that data to the watch which displays and stores the information.

You can earn Vitality Points for a verified workout by remaining at or averaging 60% of your target heart rate for at least 30 minutes in a single training session. Use this formula to calculate your maximum heart rate: **220 - (age) x .6 = 60% max heart rate.**

- Light workout (exercise within your target heart rate starting at an average of 60% or greater of your maximum heart rate for 15 to 29 minutes) — 10 pts
- Standard workout (exercise within your target heart rate starting at an average of 60% or greater of your maximum heart rate for 30 to 34 minutes) — 20 pts
- Advanced workout (exercise within your target heart rate starting at an average of 60% or greater of your maximum heart rate for 45 minutes or more) **30 pts**



GPS DEVICE — Similar to smartphone applications, these devices use your distance, pace and personal information to calculate the calories you burn.

- Light workout (burn between 100 and 199 calories) 10 pts
- Standard workout (burn between 200 and 299 calories) 20 pts
- Advanced workout (burn 300 or more calories) 30 pts



SMARTPHONE APPLICATION — Smartphone applications typically use a Global Positioning System (GPS) in your smartphone to track your distance and pace when exercising outdoors.

- Light workout (burn between 100 and 199 calories) 10 pts
- Standard workout (burn between 200 and 299 calories) 20 pts
- Advanced workout (burn 300 or more calories) 30 pts

PLEASE NOTE: You can check your calorie count under "Stats" on your app. All calories must be burned in the same workout.



OTHER DEVICES OR APPLICATIONS

If you already own a device, you may be able to use it with the John Hancock Vitality Program. Please note:

- Steps collected through Apple Health on iPhone 5s, iPhone 6, iPhone 6+, and Apple Watch will be able to earn points based on verified number of steps
- Additional devices can be connected through MapMyFitness, e.g. Jawbone, Withings, and Misfit
- Please visit the manufacturers website for the appropriate model that best suits your activity

Points can only be earned by the person insured under the eligible life insurance policy.

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.

^{1.} Points are awarded within 24 hours of using the gym check-in feature on the John Hancock Vitality app. Points for partner gyms are awarded once a month. This is a generic guide to choosing a device, please see our partner websites for more information.