



Protection UL *with Vitality*



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.
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JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK



A Unique Solution for Life

Protection UL with Vitality is a flexible universal life insurance policy that helps protect those you love, while recognizing and rewarding you for living a healthy life. It's a way to grow and preserve your wealth, and in turn, leave a legacy for your heirs. Protection UL with Vitality offers:

- An affordable death benefit
- Protection for future earnings
- Financial security for your heirs

INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

A Smarter Approach to Life Insurance

At John Hancock, we're taking a whole new approach to life insurance. With it, you can save on your premiums and earn valuable rewards and discounts by simply living a healthy life.

Protection UL with Vitality is an innovative life insurance solution that helps secure your financial future while supporting the pursuit of a healthier, longer life. In fact, the healthier your lifestyle, the more you'll save and the greater your rewards.

Protection UL with Vitality offers:

- Life insurance that protects you and your family no matter what life brings
- The opportunity to significantly lower your premiums¹
- A program that provides personalized health goals and simple tips, as well as a free Fitbit® to track your progress
- Entertainment, shopping and travel rewards, as well as discounts to help celebrate your success

Whether you enjoy healthy living today or simply aspire to live a healthier life, Protection UL with Vitality provides a personalized program just for you.

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. Vitality has an established track-record of creating interactive, personalized programs. Millions of Vitality members worldwide use their online tools to identify and track health and lifestyle goals.



**PREMIUM
SAVINGS
POTENTIAL**
year after year



75 minutes of
brisk walking
per week can add
**1.8 YEARS TO
YOUR LIFE²**

1. Please consult your financial representative as to how premium savings may affect the policy you purchase. Paying a premium that differs from an originally illustrated planned premium could reduce the duration of your policy's Death Benefit Protection feature or impact other features of your policy.
2. PLOS Medicine, "Leisure Time Physical Activity of Moderate to Vigorous Intensity and Mortality: A Large Pooled Cohort Analysis", Published November 6, 2012.

Live Well and Save Money

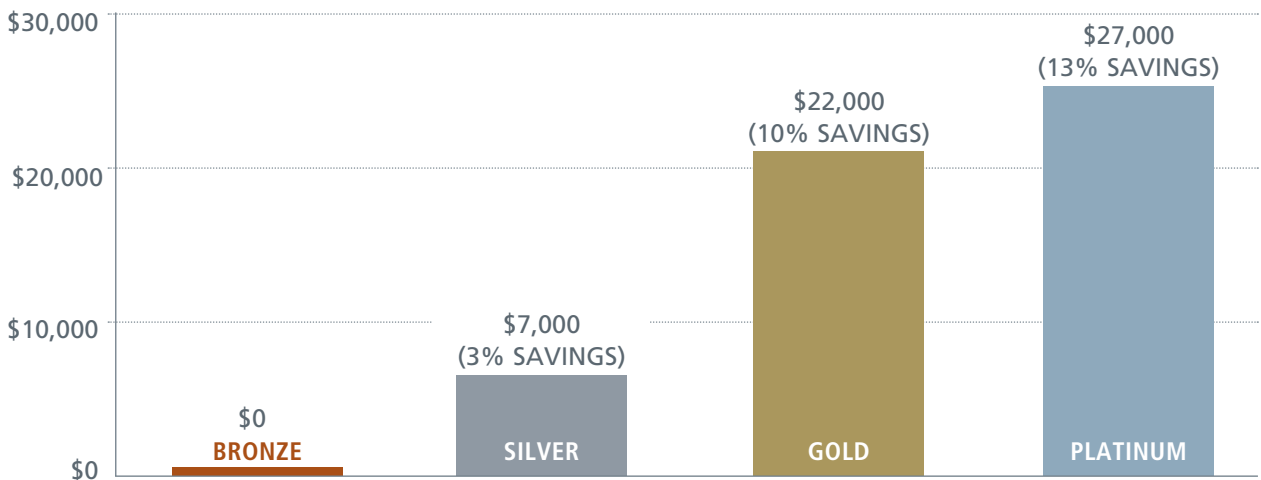
Protection UL with Vitality rewards the every day steps you take to stay healthy and inspires you to do even more. It's easy to participate:

- **Vitality Points:** Earn Vitality Points by completing health-related activities
- **Vitality Status:** Each year, the number of points you accumulate will determine your Vitality Status level (Bronze, Silver, Gold, or Platinum)
- **Savings and Rewards:** The higher your Vitality Status the more you can earn in potential premium savings and rewards

Healthy Living Savings

While Protection UL is already an affordable policy, now you can save even more. In the example below, a man in his mid-50s is looking for \$1,000,000 in coverage. See how earning a higher Vitality Status can lower his premiums over 20 years.

Savings Over 20 Years, Compared To A Bronze Status



The figures used in this example are hypothetical, are rounded to the nearest thousand dollar for discussion purposes only, are not guaranteed and may not be used to project or predict individual results. The projected savings above represent the difference between attaining the higher status shown and remaining at Bronze status. This example assumes that as of year 20 the applicable status was earned in every policy year. The status you earn every year may affect the amount of total potential premium savings you realize. Specific product and policy elements for any policy you are considering purchasing, can be found in a policy illustration provided by John Hancock.

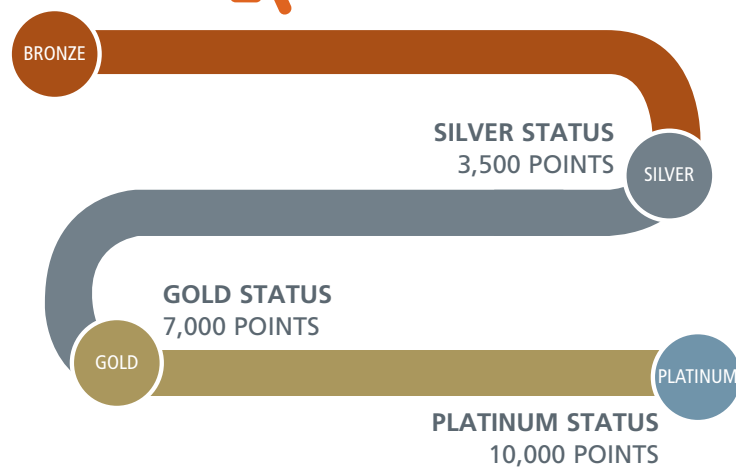
It's Easy to Get Started

You'll earn Vitality Points for the things you do to stay healthy, like exercising, getting annual health screenings, and staying tobacco-free. Simply record your activities with our easy online tools. We'll even send you a free Fitbit to help track your progress toward a healthier life.

The More Points, the Higher Your Status

You'll earn a status level based on the number of Vitality Points you accumulate for the year. On your policy anniversary, you can earn premium savings that reflect the status level you've achieved. And those savings can continue year after year when you lead a healthy lifestyle.

START AT
BRONZE STATUS
0 POINTS



VITALITY AGE

When you complete your Vitality Health Review as a new member you'll receive your Vitality Age. This is an indicator of your overall health and may be higher or lower than your actual age.

Knowing it can help you set reasonable goals for yourself and keep you on the road to wellness.



Americans are
on average
5 YEARS OLDER
than they think

Source: The Vitality Institute

Everyday Rewards and Discounts

Along with premium savings, you can earn valuable rewards and discounts based on your Vitality Status. So, go ahead and celebrate your healthy lifestyle with discounts on wearable devices, hotels, cruises, and more!



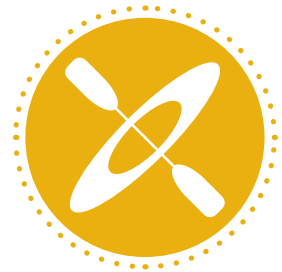
FREE FITBIT DEVICE

Because every step on the road to health counts, you'll receive a free Fitbit just for becoming a member. Use it to track your progress, automatically earn points, and stay motivated.



WEARABLE DEVICE DISCOUNTS

If you prefer a different wearable device, you'll receive a 25%-40% discount, on Fitbit, Polar, or Garmin.



HEALTHY GEAR DISCOUNTS

Earn a 25% discount on electronic gift cards from Vitality to purchase outdoor gear. From backpacking to cycling to staying in shape, REI has the equipment you need to take your training to the next level.³



FREE HEALTH CHECK

Monitor your health with a free screening and personalized report from our affiliated partners. Visit one of thousands of eligible locations. We'll automatically record your results, allowing you to earn even more Vitality Points.

Walgreens
AT THE CORNER OF **HAPPY & HEALTHY**®



3. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.



And this is just the beginning!

We're constantly looking to add new rewards and discounts to the program! See the enclosed *Great Rewards and Discounts* summary for the most current list.



HALF-PRICE HOTEL STAYS

Earn half-price hotel nights at any Hyatt hotel worldwide. The higher your Vitality Status, the more nights you can purchase in a given year.



CRUISE REWARDS

Set sail with fantastic cruise rewards and save 20%-50% on all Royal Caribbean International, Celebrity Cruises, Crystal Cruises, Yachts of Seabourn, and Azamara Club Cruises.



SHOPPING & ENTERTAINMENT

You can be rewarded for your healthy successes with gift cards, movie tickets, and other prizes. The more you accomplish, the more opportunities you'll have to earn rewards from these and other leading retailers.



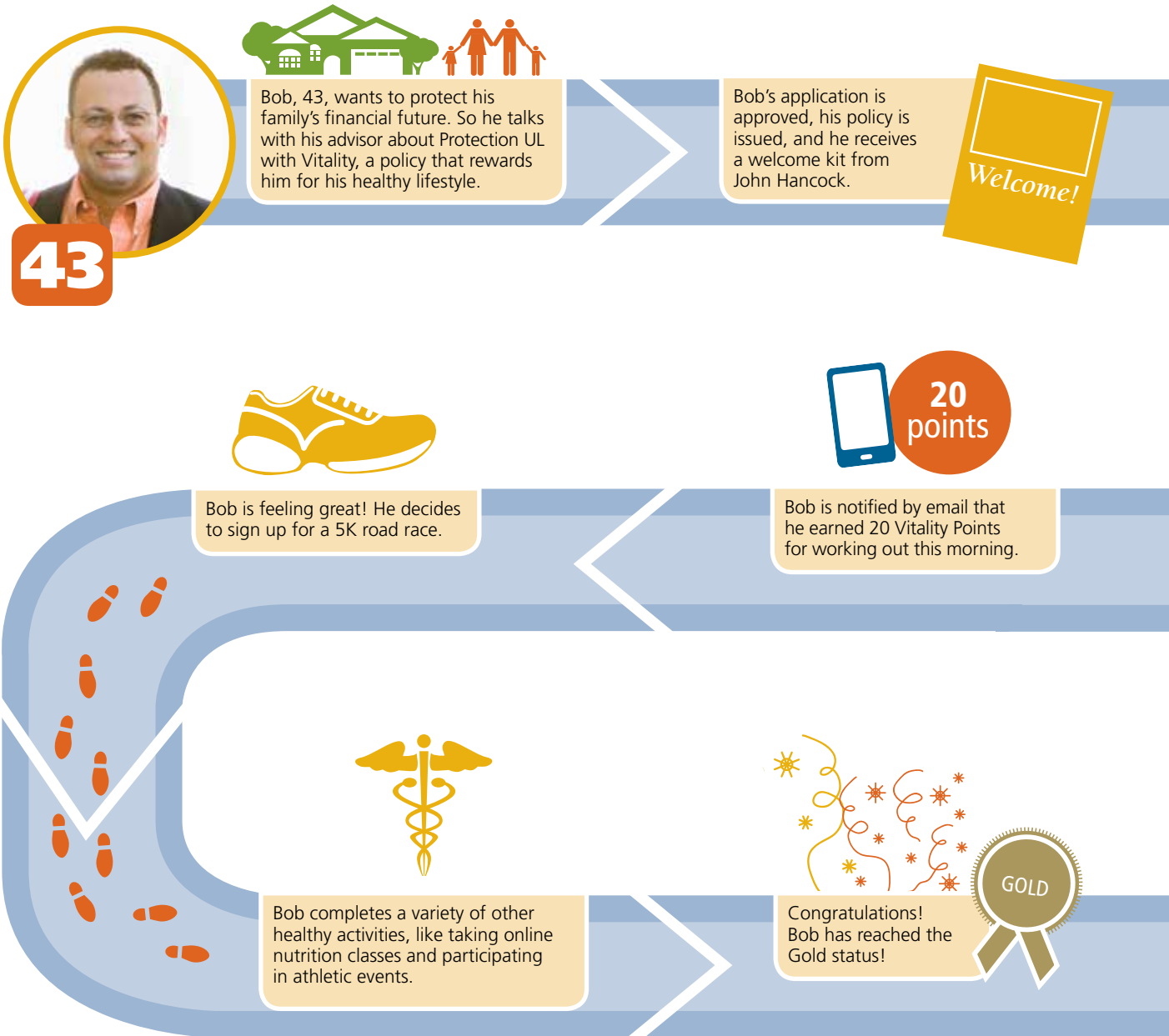
Rewards may vary based on the type of insurance policy purchased for the insured (Vitality Program Member), the ownership and inforce status of the insurance policy, and the state where the insurance policy was issued.

For the purposes of this guide it is assumed that you are both the policy owner and the life insured. If you are not both the policy owner and the life insured, the discounts, rewards, and Fitbit will be provided only to the life insured to encourage participation in the program. Status is attained based on the actions of the life insured only.

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Putting It All Together

See how easy it is to earn savings and rewards on your journey to health. Follow Bob through his first year of Protection UL with Vitality.





Bob completes his online Vitality Health Review and has a Vitality Age of 46. He receives personalized goals and can now begin earning points toward savings and rewards.

3,000
points

Bob's underwriting information is automatically uploaded. He's a Non Smoker and his BMI and cholesterol are in range — immediately earning him 3,000 points!



Bob gets motivated and joins a local gym.



fitbit

Bob receives a free Fitbit from John Hancock to help track his progress towards a healthier lifestyle.

Congratulations!
Bob has reached the
Silver status!



With his Gold status, Bob gets 50% off of a hotel stay at a luxury resort and takes his wife away for a surprise long weekend.



Bob finishes the year 10 pounds lighter with a reduced Vitality Age of 43. By achieving a Gold status he has earned premium savings and rewards for the year ahead.



43

Strength. Stability. **John Hancock.**

John Hancock's strong ratings, as judged by the major rating agencies, are a comprehensive measure of the company's financial strength and stability. This is important because these financial ratings reflect the life insurance company's ability to pay claims in the future. 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.





Insurance policies and/or associated riders and features may not be available in all states.

The life insurance policy describes coverage under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact your licensed agent or John Hancock for more information, costs, and complete details on coverage.

You must elect the Healthy Engagement Rider to participate in the John Hancock Vitality Program. There are additional costs associated with the Healthy Engagement Rider. You may make a Written Request to terminate this Rider at any time. In addition, this Rider will terminate when the Policy is exchanged or terminated. If the rider is in effect once the Insured turns age 80, the Rider Administrative Charge will cease, all previously earned Rider Credits will continue to apply to the policy, but no new Rider Credits will be earned on the policy.

Vitality is the provider of the John Hancock Vitality Program in connection with your life insurance policy and Healthy Engagement Rider. Insurance products and the Healthy Engagement Rider 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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Policy Form Series:
ICC15 15PROUL
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