



# Protection UL *with Vitality*<sup>™</sup>



*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.

LIFE-5909 4/16

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 secure your financial future, while rewarding you for living a healthy life. It's a way to grow and preserve your wealth, and in turn, leave a legacy to your loved ones.

Protection UL with Vitality offers:

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

**Save on premiums and earn valuable rewards and discounts by living a healthy life.**



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 your healthy lifestyle. In fact, the healthier you are, the more you can 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 premiums<sup>1</sup>
- A program that offers personalized health goals and simple tips and is customized based on your age
- A Vitality HealthyFood™ benefit with up to \$600 in annual savings on your healthy food purchases – at thousands of stores nationwide<sup>2</sup>
- A free Fitbit® device to help you easily track your progress
- Entertainment, shopping and travel rewards to help celebrate your success

## 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.

75 minutes of brisk walking per week can add **1.8 YEARS TO YOUR LIFE<sup>3</sup>**

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.

# Live Well and Save Money

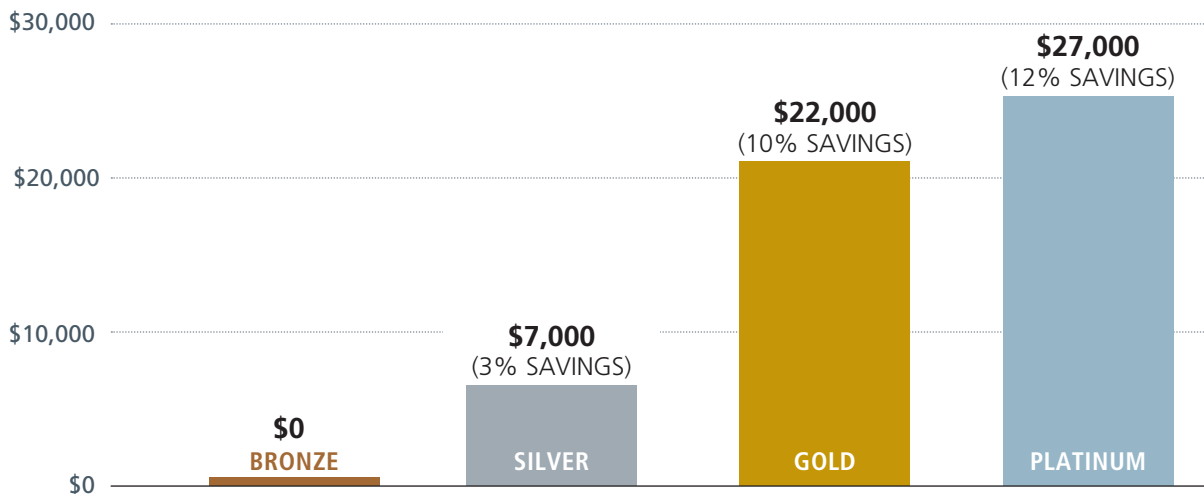
Protection UL with Vitality rewards the every day steps you take to stay healthy and inspires you to do even more. It's easy to participate:

- **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:** The higher your Vitality Status the more policy credits<sup>4</sup> you can earn and the greater your potential savings

## Healthy Living Savings

While Protection UL is already an affordable policy, now you can save even more. In the example below, see how healthy clients in their 50s needing \$1,000,000 in coverage may lower premiums over 20 years.

### SAVINGS OVER 20 YEARS, COMPARED TO A BRONZE STATUS

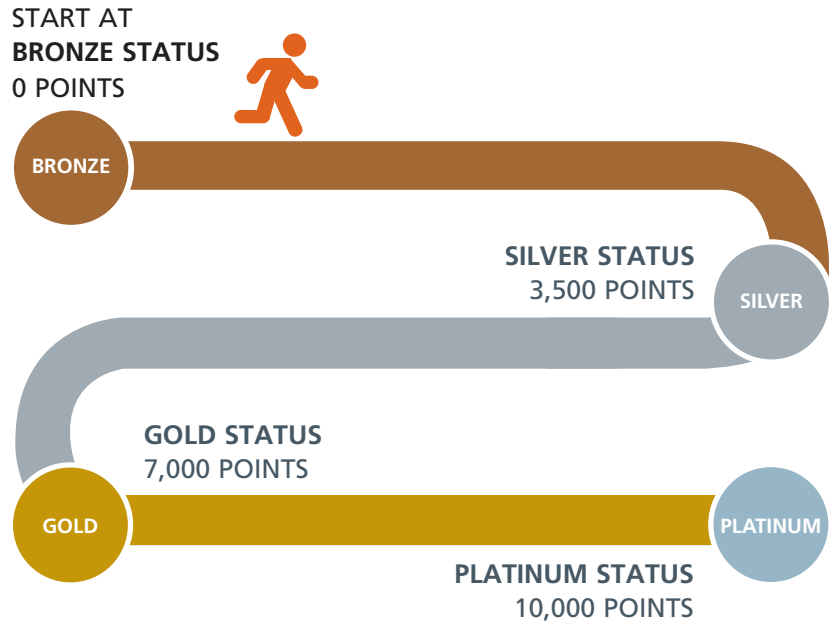


We're presenting this estimate to help you understand the potential impact that earning a Vitality Status may have on how much you pay toward your policy. The figures used in this example are hypothetical, have been rounded to the nearest thousand, are not guaranteed, and may not be used to project or predict individual results. These estimates represent the average difference in savings one could earn by attaining a higher status (Silver, Gold or Platinum) in all years versus remaining at a Bronze status for the same period. These estimates assume that a Male customer is of average health over a broad range of potential issue ages. Actual premium savings will vary and depend upon factors such as policy charges, crediting rate, issue age, and the policy status earned each year by the person insured under the policy. Specific product and policy elements for any policy you are considering purchasing can be found in a policy illustration provided by John Hancock, and you should discuss with your representative whether this policy is suitable for your needs.

## It's Easy to Get Started

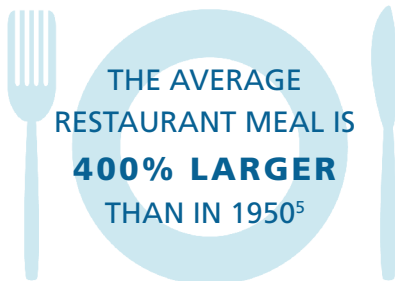
You'll earn Vitality Points for the things you do to stay healthy, like exercising, eating well, and getting annual health screenings. Simply record your activities with our easy online tools. We'll even send you a free Fitbit device to help track your progress toward a healthier life.

Now, with our new HealthyFood benefit, you can also save up to \$600 a year at the grocery store. And you'll earn Vitality Points with every qualified healthy food purchase you make.



## The More Points, the Higher Your Status

Each year, you'll earn a Vitality status level based on the number of Vitality Points you accumulate. 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.



### COLLABORATING WITH THE EXPERTS

Eating well is one of the best ways to live a longer, healthier life. To help you make good food choices every day, John Hancock is collaborating with the Friedman School of Nutrition Science and Policy at Tufts University, the only graduate school of nutrition in North America.



# Every Day Rewards and Discounts

Along with premium savings, you can earn valuable rewards and discounts<sup>6</sup> based on your Vitality Status. So, go ahead and celebrate your healthy lifestyle with discounts on healthy food, wearable devices, hotels, cruises, and more!



## Free Fitbit Device and Wearable Device Discounts

Because every step on the road to health counts, you'll get a free Fitbit Charge or Fitbit One just for becoming a member. If you prefer a different wearable device, you can earn a 25%-40% discount on another style Fitbit, Polar, or Garmin.



## HealthyFood Benefit

Your healthy food choices can save you up to \$50 a month at 16,000 stores nationwide, including Walmart and 70 NutriSavings<sup>TM</sup> grocery chains. You'll also have access to helpful nutrition tips, recipes, and the *Tufts Health & Nutrition Letter*.



## Half-Price Hotel Stays

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





### Free Health Check

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



### 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.



### 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.<sup>6</sup>



### 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.



## And this is just the beginning!

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

REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion. iTunes is a registered trademark of Apple Inc. All rights reserved. Apple is not a participant in or sponsor of this promotion.

# 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 with the John Hancock Vitality Program.



Bob, 43, wants to protect his family's financial future, so he talks with his advisor about a life insurance policy with Vitality that rewards him for his healthy lifestyle.



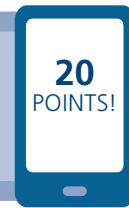
Bob's application is approved, his policy is issued, and he receives a welcome kit from John Hancock.



Bob is exercising and eating better. With the HealthyFood benefit, his smart food choices at the grocery store have already earned him \$100 in savings.



Bob is notified by email that he earned 20 Vitality Points for working out this morning.



Bob completes a variety of other healthy activities, like taking online nutrition classes and participating in athletic events.



**Congratulations! Bob has reached the Gold status!**





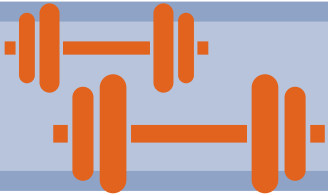
Bob completes his online Vitality Health Review and has a Vitality Age of 46. He receives personalized goals and can now begin earning points toward savings and rewards.



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!

**3,000  
POINTS!**

Bob gets motivated and joins a local gym.



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



**Congratulations!  
Bob has reached  
the Silver status!**

**SILVER**

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.**



## **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.







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. The HealthyFood benefit is available to you on qualifying purchases during your first Program Year regardless of your Vitality Status. In subsequent program years, the benefit will only be available to you if you've achieved Gold or Platinum Status.
3. PLOS Medicine, "Leisure Time Physical Activity of Moderate to Vigorous Intensity and Mortality: A Large Pooled Cohort Analysis," published November 6, 2012.
4. To participate in the John Hancock Vitality Program, you must elect the Healthy Engagement Rider. For each year you are eligible to participate in the John Hancock Vitality Program, you have an opportunity to earn credits based on healthy actions you take. Every year, these activities result in Vitality Points, which are used to determine a Vitality Status, which then determine the amount of credits applied to your policy's cash value. These credits may lower your premium or improve your cash value accumulation potential.
5. Source: Centers for Disease Control, Making Health Easier, October 2008, accessed from: <http://makinghealtheasier.org/newabnormal>
6. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.  
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.

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.

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

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

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. Depending on the issue age, starting on the later of either your attained age 80 or your tenth policy year, the Rider Administrative Charge will cease and no new Rider Credits may be earned or applied to your policy, but all previously earned Rider Credits will continue on your 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.

MLINY031016092

Policy Form Series:  
ICC16 15PROUL  
16HER

