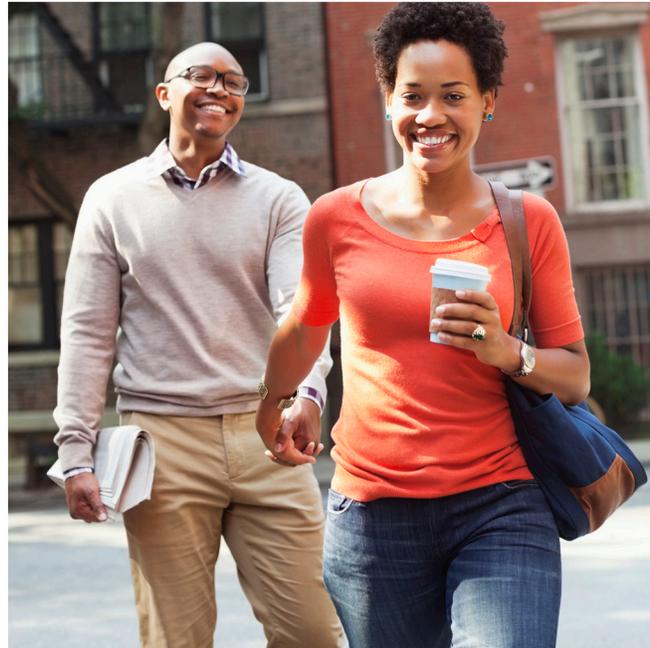




SmartProtect™ Term with Vitality™



*An innovative life insurance solution
that saves you money and
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-7174 5/16

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

A Unique Solution for Life

SmartProtect Term with Vitality is an affordable and easy term life insurance policy that helps protect those you love, while recognizing and rewarding you for living a healthy life. SmartProtect Term with Vitality offers:

- An easy application process with no medical exams or labs
- Comprehensive protection for 10-, 15- or 20-year durations
- The opportunity to lower your premiums and earn exciting rewards through the John Hancock Vitality Program

A quick and easy policy that lets you 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.

SmartProtect Term 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 and the more engaged in the program you are, the greater your rewards and premium savings.

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.

SmartProtect Term with Vitality offers:

- Life insurance that protects you and your family no matter what life brings
- Easy application process with no medical exams or labs
- The opportunity to lower your premiums based on your level of participation
- A Vitality HealthyFood™ benefit with up to \$600 in annual savings on your healthy food purchases – at thousands of stores nationwide¹
- A free Fitbit® device to help you easily track your progress
- Entertainment and shopping rewards to help you celebrate your success
- A customized Vitality Program for people over the age of 70

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

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

1. The HealthyFood benefit is available to you on qualified purchases during your first program year regardless of your Vitality Status. In subsequent program years, HealthyFood discounts are available only if you achieve Gold or Platinum status. No matter what your Vitality Status is, you'll continue to accumulate Vitality Points for the healthy food purchases you make.
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

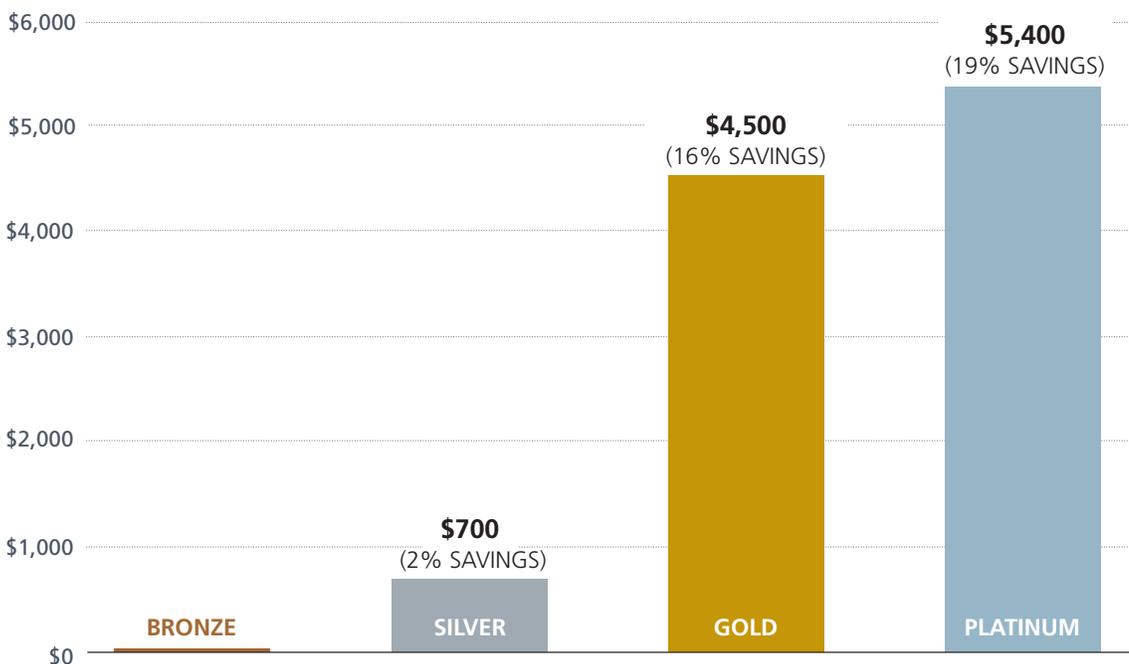
SmartProtect Term with Vitality rewards the everyday steps you take to stay healthy and inspires you to do even more. It's easy to participate:

- **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 (Bronze, Silver, Gold or Platinum)
- **SAVINGS AND REWARDS:** The higher your Vitality Status, the more you can earn in premium savings and rewards

Healthy Living Savings

See how earning a higher Vitality Status can result in lower cumulative premiums during the duration of the policy. In the example below, a man in his mid-40s is looking for \$1,000,000 of SmartProtect Term with Vitality coverage for 20 years.

HYPOTHETICAL PREMIUM SAVINGS OVER 20 YEARS, COMPARED TO A BRONZE STATUS

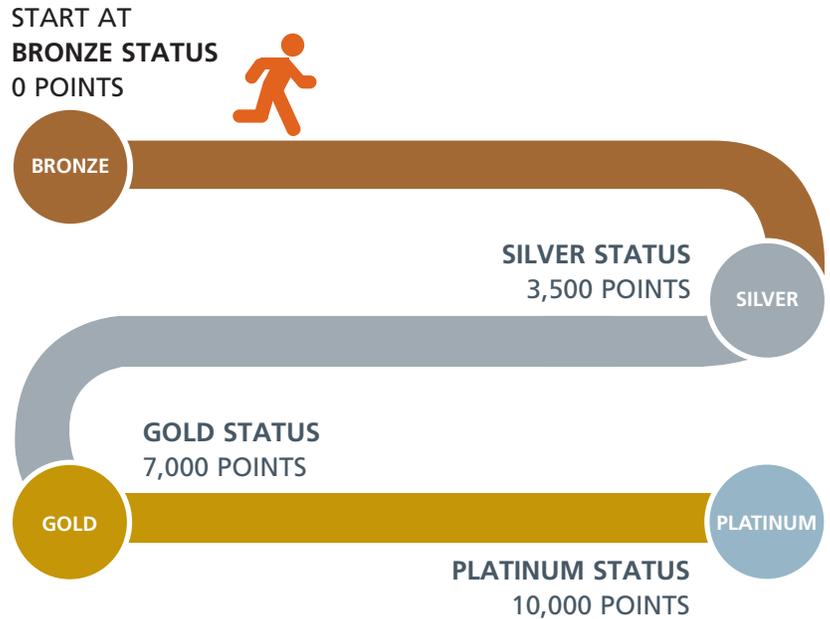


The figures used in this example are hypothetical, and are rounded to the nearest hundred dollars for discussion purposes only. After the first year, premiums for SmartProtect Term with Vitality are not guaranteed to remain level, because premiums will adjust annually based on the life insured's participation in the program and the Vitality Status he/she achieves. The projected savings above represent the premium 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. As the life insured, the Vitality Status you earn every year may affect the amount of total potential premium savings you realize.

It's Easy to Get Started

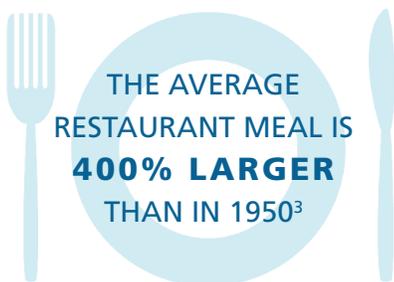
You'll earn Vitality Points for the things you do to stay healthy, like exercising, eating well and getting annual health screenings. Simply record your activities with our easy online tools. We'll even send you a free Fitbit device to help you track your progress toward a healthier life.

With the HealthyFood benefit, you can also save up to \$600 a year at the grocery store. And you'll earn Vitality Points with every HealthyFood purchase you make.¹



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'll receive 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.

3. Source: Centers for Disease Control, Making Health Easier, October 2008, accessed from: <http://makinghealthyeasier.org/newabnormal>

Every Day 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 healthy food, wearable devices and more!



Free Fitbit Device and Wearable Device Discounts

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



HealthyFood Benefit

You can save 10% on your healthy food choices - up to \$50 a month at thousands of stores nationwide, including at Walmart and 70 major grocery chains in the NutriSavings™ network. You'll also have access to helpful nutrition tips and recipes, and the *Tufts Health & Nutrition Letter*.



Free Health Check⁴

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.



4. The free health check is available in the first program year only.



Healthy Gear Discounts

Earn a 15% 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.



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!

REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion. Rewards may vary based on the type of insurance policy purchased on the insured (Vitality Program Member), the ownership and enforce status of the insurance policy, and the state where the insurance policy was issued.

Rewards and discounts are subject to change and are not guaranteed 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 device 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 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 within five business days without medical tests. 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 Gold status!



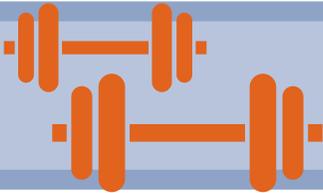
Bob completes his online Vitality Health Review and has a Vitality Age of 46. He receives personalized goals and can now begin earning points toward savings and rewards.



Bob visits his doctor for an annual check-up. His glucose, BMI and cholesterol are in range - immediately earning him 3,000 points

**3,000
POINTS!**

Bob gets motivated and joins a local gym.



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



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



**Bob finishes the year
10 pounds lighter and with
a reduced Vitality Age of 43.**

**By achieving Gold status,
he has also 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.





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.

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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