



Life insurance that rewards healthy living

John Hancock Vitality is a new kind of life insurance that protects your financial future, while offering significant savings and rewards for living healthy.

Whether you enjoy healthy living today or simply aspire to live healthier, Vitality GO and Vitality PLUS can help support you along the way.¹

Vitality GO

Healthy living tips, resources, and rewards to get you going

This basic “be healthy” version of the program is included on all our policies at no additional cost. You’ll have access to expert fitness and nutrition tips and tools, along with personalized health goals. And you’ll be rewarded for your healthy achievements with:

Chances to win discounts on Amazon.com



Healthy gear discounts



Wearable device discounts



Vitality PLUS

Enjoy significant premium savings and rewards for living healthy!

When you add Vitality PLUS to your policy you'll be rewarded for the everyday things you do to be healthy, like walking, exercising, buying healthy food, and meditating. Along with **up to 15% in annual premium savings**², you'll also enjoy:

- + An **Apple Watch® Series 3 or Series 4** for as little as \$25³
- + **Up to \$600 in healthy food savings**⁴
- + **A one-year Amazon Prime membership** when you reach Platinum Status three years in a row
- + Exclusive discounts at **more than 350,000 eligible properties worldwide**
- + **12-month subscription to Headspace®**
- + **Shopping and entertainment rewards**
- + **Complimentary Fitbit®**, and wearable device and healthy gear discounts



To get started earning rewards and savings, visit JohnHancockInsurance.com

Under the Vitality Program you earn points for healthy activities and achieve a Vitality Status based on the number of points. The higher your status, the greater the potential rewards. To participate in the John Hancock Vitality PLUS Program, you must elect the Healthy Engagement rider.

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

2. Please consult your financial representative as to how premium savings may affect the policy you purchase. Premium savings are in comparison to the same John Hancock policy without the Vitality program. Annual premium savings will vary based upon policy type, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality program.

3. You can order Apple Watch Series 3 (GPS) or Series 4 (GPS) by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out of pocket payments are based on the number of workouts completed. Upgrade fees apply if you choose (GPS + Cellular) versions of Apple Watch Series 3 or Series 4, larger watch case sizes, certain bands and case materials. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

4. The HealthyFood benefit is available on qualifying purchases in the first year in the Vitality Program. In subsequent years HealthyFood savings apply to members who earn Gold or Platinum Status in the Vitality Program.

The meditation portion of the program is compatible with apps such as Breathe, Buddhify, Calm and Headspace.

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

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.

For Amazon.com Gift Cards, restrictions apply, see Amazon.com/GC-legal.

Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

John Hancock Vitality Program rewards and discounts are only available to 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 issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210.

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