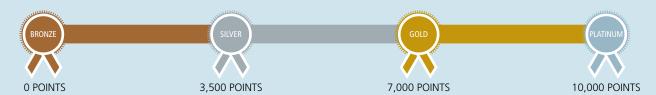


## Earn Vitality Points for Healthy Living

Living healthy is the key to greater savings and rewards. Start by earning Vitality Points through education, fitness, and prevention. The more points you earn, the higher your Vitality Status (Bronze, Silver, Gold, or Platinum) and the greater your potential savings and rewards.



Vitality Health Review	Points	Maximum		
Annual Vitality Health Review (VHR)	500	Once per year		
Bonus – Complete VHR in first 90 days	250	Once per year		
Bonus – First time VHR	500	Once per lifetime		
Vitality Check (Annual Health Screening)	Points	Maximum		
Body Mass Index (BMI)	125	Once per year		
BMI of 18.5-24.9	1,000	Once per year		
BMI of 25-28	500	If BMI improves (18.5-24.9) add 500 points		
Glucose check	125	Once per year		
Reading of <100 mg/dL	1,000	Once per year		
Cholesterol check	125	Once per year		
Reading of <200 mg/dL	1,000	Once per year		
Blood pressure check	125	Once per year		
Reading of ≤120/80	1,000	Once per year		
Non-tobacco user	1,000	Once per year		
Prevention	Points	Maximum		
Annual flu shot	400	Once per year		
Pap smear screening	200	Once per year		
Mammogram screening	200	Once per year		
Colonoscopy screening	200	Once per year		
Dental screening	200	Once per year		
Online Education	Points	Maximum		
Health assessment calculators	25 each	Four per year		
Mental well-being reviews	50 each	Four per year		
Nutrition courses	75 each	Six per year		

Physical Activity	Points	Maximum
Physical activity review	250	Once per year
Workouts		
Light workout	10	
• Using your Fitbit® device (or other wearable device), 5,000-9,999 steps a day		
<ul> <li>Using a heart rate monitor,¹ exercise within your target heart rate starting at an average of ≥60% of your maximum heart rate for 15-29 minutes</li> </ul>		
<ul> <li>Using the MapMyFitness app (or other calorie counting app), you burn between 100 and 199 calories during a workout</li> </ul>		
Standard workout	20	You can earn points for
• Using a Fitbit device (or other wearable device), 10,000-14,999 steps a day		one <b>verified</b> workout per day (30 point maximum).
<ul> <li>Using a heart rate monitor,¹ exercise within your target heart rate starting at an average of ≥60% of your maximum heart rate for 30-44 minutes</li> </ul>		When multiple workouts are recorded for the same
<ul> <li>Working out at a health club for ≥30 minutes</li> </ul>		day, you'll be credited
<ul> <li>Using the MapMyFitness app (or other calorie counting app), you burn between 200 and 299 calories during a workout</li> </ul>		with the one that is worth the most points.
Advanced workout	30	
<ul> <li>Using your Fitbit device (or other wearable device), ≥15,000 steps a day</li> </ul>		
<ul> <li>Using a heart rate monitor,¹ you exercise within your target heart rate starting at an average of ≥60% of your maximum heart rate for ≥45 minutes</li> </ul>		
<ul> <li>Using the MapMyFitness app (or other calorie counting app), you burn 300 or more calories during a workout</li> </ul>		
Athletic Events (Walking, Running, Cycling, Triathlon) <sup>2</sup>		
Level 1	250	Subject to physical activity
• Run or walk 1.9 miles < 5.6 miles		category maximum
• Cycle 6.2 miles < 24.9 miles		
Triathlon Super Sprint		
Level 2	350	Subject to physical activity
• Run or walk 5.6 miles < 12.4 miles		category maximum
• Cycle 24.9 miles < 62 miles		
Triathlon Sprint		
Level 3	500	Subject to physical activity
Run or walk 12.4 miles or more		category maximum
Cycle 62 miles or more		
Triathlon Olympic, ITU, Half or Full		

NOTE: Physical activity workouts and athletic events can earn a category maximum of 7,000 points annually.

Additional Points	Points	Maximum
Carry over of 10% of previous year's points (Kick-Start Bonus)	Varies	N/A
Update email address	50	Once per year

<sup>1.</sup> Heart rate wrist monitor devices are currently ineligible.

Please consult your financial representative as to how premium savings may affect the policy you purchase. Premium savings will apply based on the Status attained by the life insured. John Hancock Vitality Program rewards and discounts are only available to the person insured under the eligible life insurance policy. 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 presentation 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.

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.

<sup>2.</sup> Proof of event completion is required.