



Life. Inspired.

VITALITY ACTIVE REWARDS WITH APPLE WATCH®

Life insurance with the John Hancock Vitality Program already rewards clients for healthy living. Now, they can earn an Apple Watch Series 2 for as little as \$25 by exercising regularly.

Be the First

Give your clients the opportunity to earn Apple Watch Series 2 from John Hancock Vitality.

Motivate Clients

The more Vitality Points your clients earn from working out, the less they'll pay for their Apple Watch.

Reward Healthy Living

As members of the John Hancock Vitality Program, your clients can also earn valuable premium savings, rewards, and discounts along the way.

HOW IT WORKS

- Clients order their Apple Watch Series 2 for an initial payment of \$25 plus tax.
- Monthly payments are then based on the number of Vitality Points clients earn each month from Standard or Advanced Workouts, over a 24-month period.
- Members can track their progress with the John Hancock Vitality Mobile App or on the John Hancock Vitality member website.

APPLE WATCH SERIES 2 PROGRAM IS NOT AVAILABLE IN NEW YORK.

LIFE-2287 11/16

Standard or Advanced Workouts

Below is a list of the many things your clients can do to get credit for a Standard or Advanced Workout.

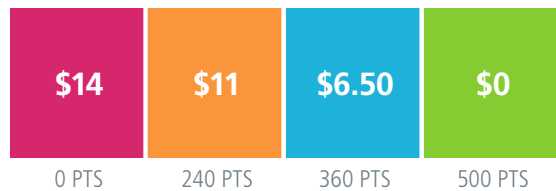
	STANDARD WORKOUT (20 VITALITY POINTS)	ADVANCED WORKOUT (30 VITALITY POINTS)
STEPS	10,000	15,000
MINIMUM CALORIES BURNED USING AN APPROVED VITALITY DEVICE	200	300
MINUTES OF EXERCISE @ 60% OF MAX HEART RATE	30	45
VERIFIED GYM VISIT	30 minutes	Not Applicable
ACTIVE CALORIES BURNED	Personalized between 200–1,250	Personalized between 300–1,875

Light Workouts are not applicable to Vitality Active Rewards with Apple Watch. Active calories are based on a user's gender and weight, ranging from 200–1,250 for Standard Workouts and 300–1,875 for Advanced Workouts. Your clients can earn Vitality Points with Apple Watch through steps and active calories.

Monthly Payments

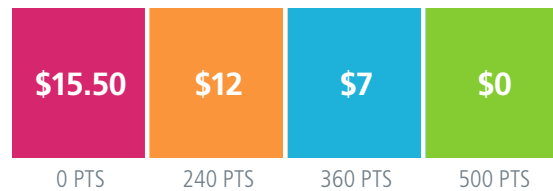
If your clients don't earn 500 Vitality Points from Standard or Advanced Workouts in a particular month, they'll need to make a small monthly payment based on the sliding scale below:

38 MM CASE



If your client earns 360 points in one month, they'll pay just \$6.50. When they earn 500 points in one month, the cost is \$0.

42 MM CASE



If your client earns 360 points in one month, they'll pay just \$7.00. When they earn 500 points in one month, the cost is \$0.

To learn more, visit JHRedefiningLife.com or call 888-266-7498, Option 2.

SmartProtect Term with Vitality and John Hancock Term with Vitality policies less than \$2,000,000 are not eligible for Apple Watch. Your clients can order Apple Watch Series 2 for an initial payment of \$25 plus tax. Over the next two years, their monthly payments are based on the number of Standard or Advanced Workouts they complete. If they earn 500 Vitality Points from those workouts their payment for that month will be \$0. An iPhone 5 or later is required to use Apple Watch Series 2. Daily requirements for a Standard Workout include taking $\geq 10,000$ steps, completing a 30-minute plus workout at a gym, burning the minimum number of Active Calories (personalized between 200–1,250) with Apple Watch, burning ≥ 200 calories based on an approved Vitality device, or exercising within a target heart rate at an average of 60% of a maximum heart rate for 30 minutes. Daily requirements to get credit for an Advanced Workout include taking $\geq 15,000$ steps, burning the minimum number of Active Calories (personalized between 300–1,875) with Apple Watch, burning ≥ 300 calories based on an approved Vitality device or exercising within a target heart rate at an average of 60% of a maximum heart rate for 45 minutes. Please note: Taxes on the retail cost of Apple Watch Series 2 must be paid at checkout. This program is applicable for Apple Watch Series 2, however, an upgrade to a different model can be made by paying the applicable upgrade fee. One Apple Watch can be purchased per 24 month period. The Retail Installment Agreement with the Vitality Group will need to be signed electronically at checkout. Apple Watch is a registered trademark of Apple Inc. All rights reserved. Apple is not a participant in or sponsor of this promotion. Please note: Apple Watch Series 2 program is not available in New York.

For Agent Use Only. This material may not be used with the public.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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) and the state where the insurance policy was issued. Rewards and discounts are subject to change and are not guaranteed to remain the same for the life of the policy.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02110.

ML111016128