



Life insurance that rewards healthy living

Simple Term with Vitality can give you assurance that your loved ones are financially protected — while also offering you a premium cash-back feature and rewards for living healthy.

Whether you enjoy healthy living today or simply aspire to live healthier, the John Hancock Vitality Program offers a personalized program that can help you reach your goals.

Enjoy cash back and rewards for living healthy!

With Simple Term with Vitality,¹ 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% cash back² on the premiums you pay, you can also enjoy:

- + An **Apple Watch® Series 3 or Series 4** for as little as \$25³
- + **A one-year Amazon Prime membership** when your clients reach Platinum status three years in a row
- + **Up to \$600 in healthy food savings⁴**
- + **Exclusive discounts** at more than 350,000 eligible properties worldwide with Hotels.com
- + **12-month subscription to Headspace^{®5}**
- + **Shopping and entertainment rewards**
- + Complimentary **Fitbit® or wearable device discounts** (if you don't choose an Apple Watch), and **healthy gear discounts**



- + **Up to \$600 in healthy food savings⁴**



- + **Exclusive discounts** at more than 350,000 eligible properties worldwide with Hotels.com



- + **12-month subscription to Headspace^{®5}**



- + **Shopping and entertainment rewards**



- + Complimentary **Fitbit® or wearable device discounts** (if you don't choose an Apple Watch), and **healthy gear discounts**

About John Hancock

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.* Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future. With over 155 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners. For more information on this or other life insurance products, please contact your insurance agent.

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.

Start earning cash back and rewards!

Ask your financial representative today about Simple Term with Vitality.

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.

*Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as September 30, 2018, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) as a measure of the company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. The company has also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

1. Insurance policies and/or associated riders and features may not be available in all states.
2. Cash back for the Simple Term product is based on factors like underwriting, the terms of the policy, and the level of the insured's participation in the John Hancock Vitality program. Your financial representative can provide you additional information on policy costs, coverage amounts, potential premium refund amounts, and other coverage details, to help you determine if this policy is suitable for your needs.
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.
5. 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.

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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Policy Form Series: ICC17 18LFTERMHE, 18LFTERMHE

*At John Hancock,
we want to help
you live a longer,
healthier life.*

