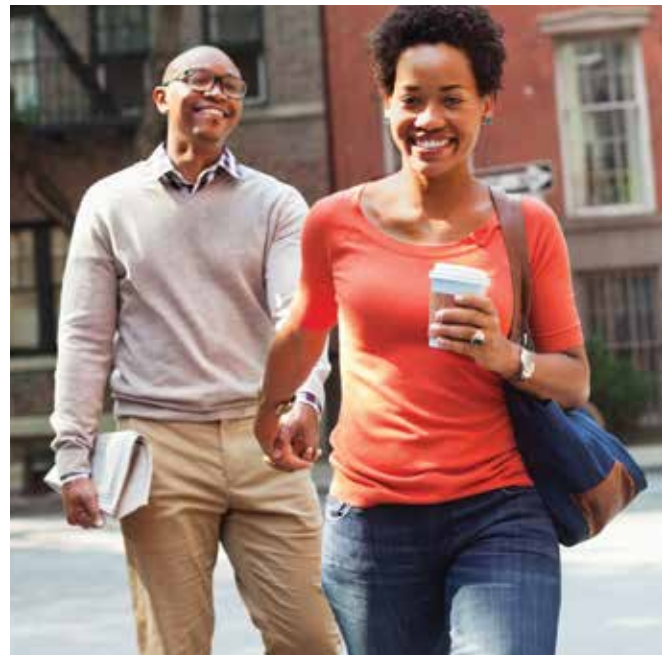




SmartProtect[®] Term *with* Vitality[®]



*Life insurance that
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 10/17

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

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 with the John Hancock Vitality Program**
- **Unemployment Protection rider¹**

* From the date we receive an "in good order" application. John Hancock will be requesting a post-issue attending physician statement (APS) for every issued case. A policy may be rescinded if information in the APS reveals a material misrepresentation in the application submitted.

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

SmartProtect Term with Vitality is an innovative life insurance solution that helps secure your financial future while supporting your pursuit of a healthier, longer life. The policy offers:

- An easy application process with no medical exams or labs
- The opportunity to lower your premiums based on your level of participation
- The opportunity to earn Apple Watch® Series 3 by exercising regularly²
- A complimentary Fitbit® device instead of Apple Watch or a discounted fitness tracker, such as Polar or Garmin
- A Vitality HealthyFood™ benefit with up to \$600 in annual savings on your healthy food purchases – at thousands of stores nationwide³
- Access to nutrition advice and guidance through our partnership with the Friedman School of Nutrition Science and Policy at Tufts University
- A customized Vitality Program for people 71 and older
- Entertainment, shopping, and gym rewards and discounts to help you celebrate your success

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.

Please note: This product does not offer a conversion option.

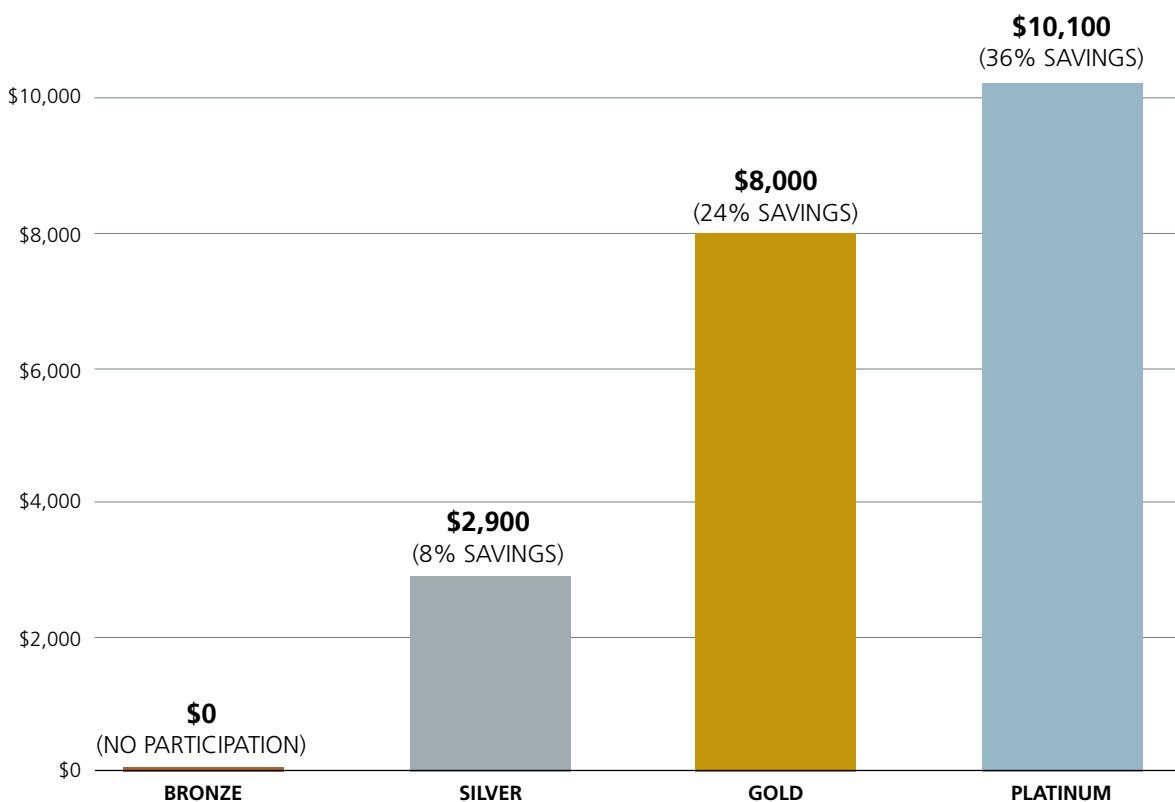
1. The Unemployment Protection rider waives premium payments for up to 12 months while the life insured is involuntarily unemployed, up to an annual premium amount of \$10,000 and for policies up to \$1,000,000 in coverage. This rider benefit can be used twice during the term period. A claim cannot be submitted during the first 12 months from the rider's effective date. In addition, claims in consecutive policy years are not allowed. To be eligible, the insured must submit proof that they have been receiving federal or state unemployment benefits for at least 4 consecutive weeks. This rider may be purchased through the issue age of 60, and the maximum attained age to exercise the right to use the rider is age 65.
2. You can order Apple Watch Series 3 (GPS) for an initial payment of \$25 plus tax and over the next two years, monthly payments are based on the number of workouts completed. Upgrade fees apply if you choose Apple Watch Series 3 (GPS + Cellular), certain bands and case materials. A Retail Installment Agreement with the Vitality Group will need to be signed electronically at checkout. Apple Watch Series 3 (GPS) requires an iPhone 5s or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) requires an iPhone 6 or later with iOS 11 or later. Apple Watch Series 3 (GPS + Cellular) and iPhone service provider must be the same. Cellular is not available with all service providers. Roaming is not available outside your carrier network coverage area. Wireless service plan required for cellular service. Contact your service provider for more details. Check www.apple.com/watch/cellular for participating wireless carriers and eligibility. Apple is not a participant in or sponsor of this promotion. iTunes and Apple Watch are a registered trademark of Apple Inc. All rights reserved. Please note: Apple Watch program is not available in New York.
3. 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.

Live well and save money

SmartProtect Term with Vitality is an affordable life insurance policy that protects you and your family while supporting your healthy lifestyle. In fact, the more you participate in the program, the greater your benefits.

See how earning a higher Vitality Status can lower your premiums compared to a Bronze Status

HEALTHY MALE, MID-40S, \$1,000,000 OF COVERAGE FOR 20 YEARS



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

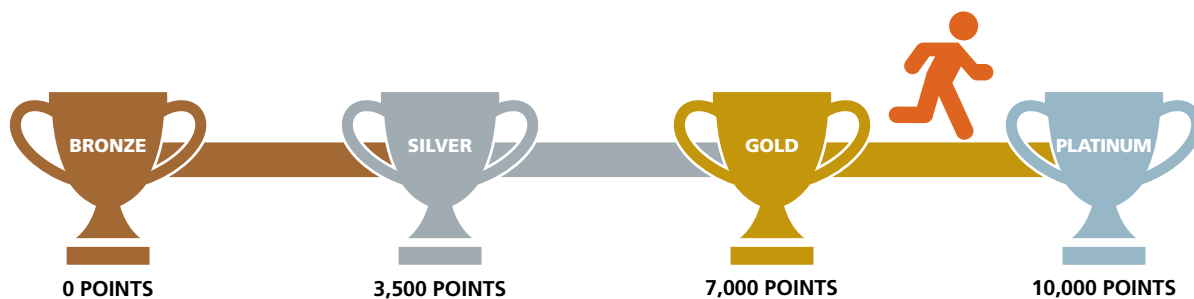
Once your life insurance policy is issued, you can order your very own Apple Watch Series 3 for as little as \$25 plus tax. Or if you prefer, we'll send you a complimentary Fitbit device or give you a discount on a Polar or Garmin tracker — the choice is yours. Then you'll be ready to get active, get healthy, and start saving with John Hancock Vitality.

1. Accumulate Vitality Points

You'll earn Vitality Points for completing simple everyday activities like exercising, eating well, and getting annual health screenings.

2. Earn a Vitality Status

Each year, the number of Vitality Points you accumulate will determine your Vitality Status (Bronze, Silver, Gold, or Platinum). The higher your status, the greater your rewards.



3. Get rewarded

On your policy anniversary, you'll enjoy premium savings, rewards, and discounts that reflect the status level you've achieved during the previous year.

John Hancock Vitality members walk **9,300 steps per day** compared to 5,900 steps for the average American.

Based on John Hancock Vitality member experience since inception in US, April 2015.

Everyday 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!

Apple Watch Series 3



Vitality Active Rewards with Apple Watch allows you to earn an Apple Watch Series 3 for an **initial payment of just \$25** plus tax. Over the next two years, you'll make small monthly payments based on how active you are. Earn 500 Vitality Points from Standard or Advanced Workouts and you'll pay nothing for that month!²

Complimentary Fitbit & Wearable Device Discounts

You can also **get a complimentary Fitbit device instead of Apple Watch when you become a member**. If you prefer a different wearable device, you can earn a 25%-40% discount on another style Fitbit, Polar, or Garmin.



Vitality HealthyFood™ Benefit

Your healthy food choices can **save you up to \$600** a year (or \$50 a month) — at 16,000 stores nationwide, including Walmart® and 70 NutriSavings™ grocery chains. You'll also have access to helpful nutrition tips, recipes, and the *Tufts Health & Nutrition Letter*.³



Free Health Check

Monitor your health with a **free screening and personalized report**. Visit one of the eligible locations (subject to state approval⁴). 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'll 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.



Partner Gym Discounts

With the Gym Discount program you'll get **exclusive discounts** at top gyms nationwide, including LifeTime Fitness, LA Fitness, 24 Hour Fitness, Curves and TITLE Boxing Clubs.



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 inforce 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

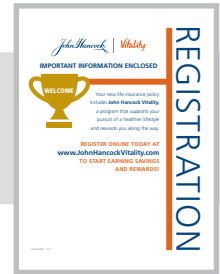
See how easy it is to be rewarded for living a healthy life. Follow Bob through his first year with the John Hancock Vitality Program.



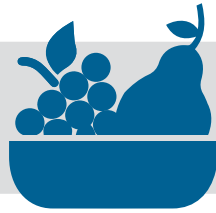
Bob, 43, wants to protect his family's financial future, so he talks with his advisor about a life insurance policy with Vitality that rewards him for his healthy lifestyle.



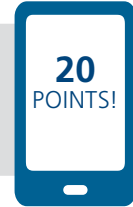
Bob's application is approved, his policy is issued, and he receives a welcome kit from John Hancock.



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!



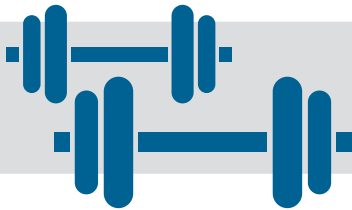
Bob completes his online Vitality Health Review and has a Vitality Age of 46. He receives personalized goals and can now begin earning points toward savings and rewards.



Bob's underwriting information is automatically uploaded. He's a Non Smoker and his BMI and cholesterol are in range — immediately earning him 3,000 points!

**3,000
POINTS!**

Bob gets motivated and joins a local gym. As a Vitality member, he gets a discounted monthly rate and his enrollment fee is waived.



Bob chooses to earn an Apple Watch Series 3 to help track his progress towards a healthier lifestyle.



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



**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.**

A great partnership

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.

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.





Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application and underwriting approval. Premium Savings will apply based on the Vitality Status attained by the life insured.

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 issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210.

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Policy Form Series
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Rider Form Series
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