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JOHN HANCOCK INTRODUCES A WHOLE NEW APPROACH TO LIFE INSURANCE IN THE U.S. THAT REWARDS CUSTOMERS FOR HEALTHY LIVING

- John Hancock enters exclusive partnership with Vitality to integrate life insurance with a comprehensive healthy living program for U.S. consumers
- New products offer potential for savings on annual premiums, as well as discounts and rewards from leading retailers to encourage policyholders to take small steps to improve their health
- New policyholders will receive a free Fitbit® to help track their progress
- Formal announcement to be broadcast live, online at 10 a.m. ET at JHRewardsLife.com/announcement to learn more about how John Hancock is redefining life insurance with their new solution tied to wellness

BOSTON, MA, (April 8, 2015) – John Hancock Insurance today announced a whole new approach to life insurance that rewards people for healthy living. Developed through an exclusive, first-ever U.S. life insurance partnership with Vitality, the global leader in integrating wellness benefits with life insurance products, the innovative, new life insurance solution provides policyholders with industry-leading financial protection, as well as opportunities to significantly save on their annual premiums and earn valuable rewards and discounts for taking steps to improve their health.

“We are reinventing the consumer life insurance experience and changing the way people think about this critical component of their overall financial health,” said Craig Bromley, President, John Hancock Financial. “We believe this offering will make life insurance relevant for new generations of consumers and reinvigorate the entire category.”

The revolutionary new approach will be announced via a live, online broadcast on Wednesday, April 8 at 10 a.m. ET, at: JHRewardsLife.com/announcement. Additional information is available at JHRewardsLife.com.

How it works

After identifying a need for life insurance and completing the application process, new policyholders take an online Vitality Health Review to determine their Vitality Age, an indicator of overall health that may be higher or lower than their actual age, which can improve over time as they work toward living a healthier life. Vitality has concluded that, on average, most Americans are five years older than their actual age, based on various health and wellness factors. 1

“We know from our success in other parts of the world that by purchasing an integrated life insurance product, finding out their Vitality Age and participating in this program, people will be motivated to set goals and take steps to healthy living,” said Alan Pollard, CEO, The Vitality Group. “Vitality and John Hancock share a commitment to improving the lives of our customers and with more than 150 years of experience and a history of innovation, John Hancock is the perfect partner to help us bring this solution to the U.S.”

As part of the program, policyholders receive personalized health goals and can easily log their activities using online and automated tools, which are integrated with personal health technology. In fact, John Hancock is giving every new policyholder a free Fitbit® as one easy way to track their progress.

Policyholders immediately begin accumulating “Vitality Points” after their policy is issued and when they complete health-related activities like exercising, getting an annual health screening or even a flu shot. The number of Vitality Points a policyholder earns over the course of a year determines their program status level. The healthier their lifestyle, the more points they can accumulate to earn valuable travel, shopping and entertainment-related rewards and discounts from leading retailers. Additionally, depending on the type of product they purchase, a policyholder could save as much as 15 percent off their annual premium.

For example, a 45 year old couple (of average health) buying Protection UL with Vitality life insurance policies of \$500,000 each could potentially save more than \$25,000 on their premiums by the time they reach 85, with additional savings if they live longer, assuming they reach gold status in all years.

“We want to make life insurance more immediate and relevant in the daily lives of our policyholders and help them connect their financial well-being to their long-term health,” said Michael Doughty, President, John Hancock Insurance. “The latest advancements in wearable technology are encouraging people to take a more active role in their health, and it’s time we applied these innovations to create ‘smart life insurance’ and recognize and financially reward consumers for their positive actions.”

First to market life insurance solutions with Vitality

As part of the new offering, John Hancock today unveiled two new products: Protection UL with Vitality™, a universal life insurance product, and John Hancock Term with Vitality™, a term life insurance product. They are the first life insurance products in the U.S. linked with Vitality healthy living programs and are built on Vitality’s innovative shared-value model.

“Not only are these products competitively priced, but they have the same easy application process as many of our other popular life insurance products, with the added bonus of the opportunity to reduce premiums and take advantage of valuable rewards,” said Mr. Doughty. “Most Americans know they need more life insurance, and our research shows that nearly all consumers feel they could be living a healthier life. Our new products enable them to achieve both of those goals with one simple, engaging solution.”

Protection UL with Vitality and John Hancock Term with Vitality are currently approved and available in 30 and 20 U.S. states respectively, with other state rollouts taking place throughout 2015. John Hancock plans to add additional products to its new Vitality portfolio later this year. For more information, visit JHRewardsLife.com.

About John Hancock Financial and Manulife

John Hancock Financial is a division of Manulife, a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. Operating as Manulife in Canada and Asia, and primarily as John Hancock in the United States, our group of companies offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Assets under management by Manulife and its subsidiaries were C\$691 billion (US\$596 billion) as at December 31, 2014. Manulife Financial Corporation trades as ‘MFC’ on the TSX, NYSE and PSE, and under ‘945’ on the SEHK. Manulife can be found on the Internet at manulife.com.

The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers and administers a broad range of financial products, including [life insurance](#), [annuities](#), [investments](#), [401\(k\) plans](#), [long-term care insurance](#), [college savings](#), and other forms of business insurance. Additional information about John Hancock may be found at johnhancock.com.

^[1] The Vitality Institute, “Vitality Age Analysis of Adult National Health and Nutrition Examination Survey Respondents across Three Survey Time Periods,” May 17, 2013

About Vitality

The Vitality Group is a member of Discovery Ltd., a global financial service organization offering an incentive-based wellness program to employers as part of their benefits program. With a foundation based on actuarial science and behavioral economic theory, Vitality encourages changes in lifestyle that reduce health care costs, both in the short run and long term, by rewarding members for addressing their specific health issues. Vitality wellness programs serve companies in a wide range of sizes and industries, improving individuals' health and wellbeing as well as employers' bottom lines.

Vitality brings a global perspective through successful partnerships with large employers and best-in-class insurers around the world, in countries including the United States, United Kingdom, South Africa, China and more recently Singapore and Australia. Additional information can be found at www.thevitalitygroup.com.

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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.

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

Insurance policies and/or associated riders and features may not be available in all states. The John Hancock Vitality Program is available with select John Hancock policies. Please consult your financial representative as to product availability.

Premium Savings will apply based on the Status attained by the life insured. Please consult your financial representative as to how premium savings may affect the policy you purchase.

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.

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