

A WHOLE NEW APPROACH TO LIFE INSURANCE IN THE U.S.



Protection UL with Vitality & John Hancock Term with Vitality



John Hancock has introduced a whole new approach to life insurance that rewards people for living healthy.

- New products offer potential for savings on annual life insurance premiums, as well as discounts and rewards from leading retailers to encourage policyholders to take small steps to improve their health.
- Innovative life insurance solution marries Americans' love for health and their desire to protect their families with the latest technological advancements and behavioral economics to drive positive outcomes. According to a recent survey*, Generation X and Baby Boomer Americans are motivated to live healthier and take control of their physical, emotional, and financial health.
- The new products were developed through an exclusive partnership with Vitality, the global leader in integrating wellness benefits with life insurance products.

LIVE WELL AND SAVE MONEY

Vitality Points

Each year, policyholders can earn Vitality Points for the everyday things they do to stay healthy, like exercising, getting annual health screenings, and staying tobacco-free.

Vitality Status

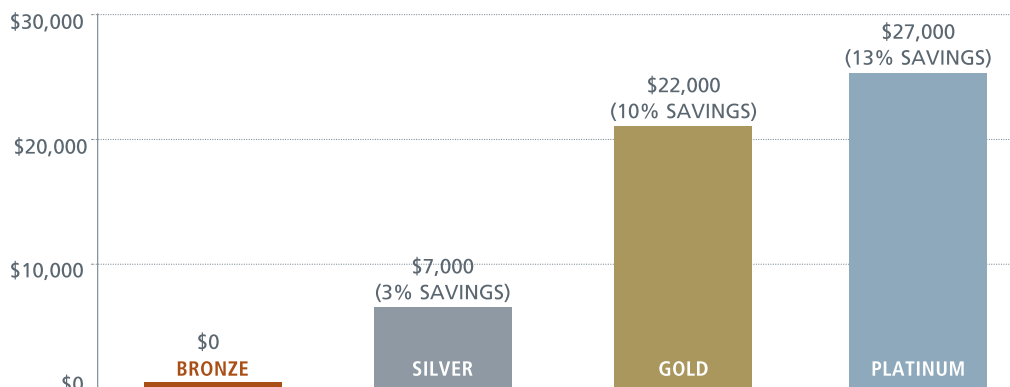
Each year the number of Vitality Points they earn determines their Vitality Status (Bronze, Silver, Gold, or Platinum).

Savings and Rewards

The higher their Vitality Status, the more they can earn in potential savings and rewards.

- Policyholders can earn travel, shopping, and entertainment-related rewards and discounts, including half-price Hyatt hotel nights, 20-50% off major brand cruise packages, and gift cards from leading retailers like Whole Foods, REI, iTunes, Starbucks, Fandango, and more.
- Policyholders can also earn significant savings of as much as 15% off their annual life insurance premium.

In the Protection UL example below, a man in his mid-50s is looking for \$1,000,000 in coverage. See how earning a higher Vitality Status can lower his premiums over 20 years.

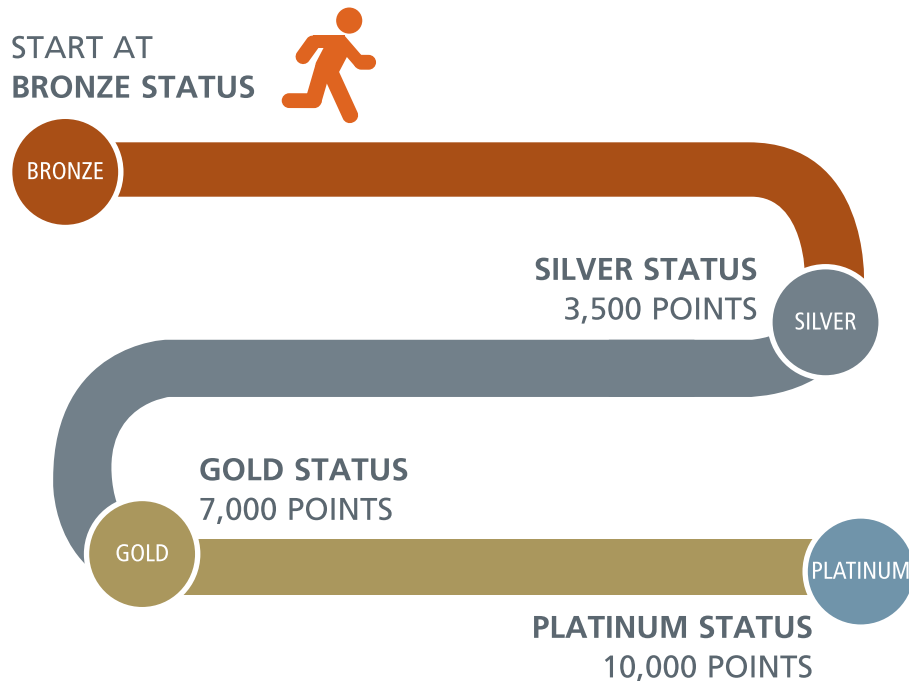


The figures used in this example are hypothetical, are rounded to the nearest thousand dollar for discussion purposes only, are not guaranteed and may not be used to project or predict individual results. The projected savings above represent the difference between attaining the higher status shown and remaining at Bronze status. This example assumes that as of year 20 the applicable status was earned in every policy year. The status you earn every year may affect the amount of total potential premium savings you realize. Specific product and policy elements for any policy you are considering purchasing, can be found in a policy illustration provided by John Hancock.

IT'S EASY TO START EARNING POINTS

It's easy to accumulate Vitality Points:

- Policyholders can earn up to 30 points a day just for physical activity, 200 points for having a dental screening, 400 points for getting an annual flu shot, and up to 500 points a year for taking part in athletic events, such as a 5K.
- Policyholders can set personalized goals and easily log their activities using online and automated tools, which are integrated with the latest personalized health technology.
 - Each policyholder will receive a free Fitbit® as one easy way to track their progress.
 - They can also monitor their health with free screenings from affiliated partners, like Walgreens and Quest Diagnostics.
- The more points they earn, the higher their status.



FIRST TO MARKET LIFE INSURANCE SOLUTIONS WITH VITALITY

Protection UL with Vitality, a universal life insurance product, and **John Hancock Term with Vitality**, a term life insurance product, are the first life insurance products in the U.S. linked with Vitality wellness programs.

- Competitively priced and the same underwriting process as other John Hancock products, with the opportunity to significantly lower premiums and take advantage of exciting and valuable rewards.
- Currently available in more than half of all U.S. states with other state rollouts taking place throughout 2015.

For more information, visit JHRewardsLife.com

*Based on a nationwide survey conducted online by KRC Research on behalf of John Hancock. Interviews were among 2,034 adults ages 18-69 between February 19-24, 2015.

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.

ABOUT VITALITY

The Vitality Group is a member of Discovery Ltd., 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.

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.

Please consult your financial representative as to product availability and 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.

The life insurance policy describes coverage under the policy, exclusions and limitations, what must be done to keep the policy inforce, and what would cause the policy to be discontinued. Please contact a licensed agent or John Hancock for more information, costs, and complete details on coverage.

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