

MANULIFE VITALITY OVERVIEW FOR CONSUMERS: ENGLISH

At Manulife, we think life insurance should reward you for living.

That's why we're taking a whole new approach to life insurance.

Introducing Manulife *Vitality*, a personalized wellness program – that offers rewards when you make choices to live a healthier life.

It's simple: Live healthy. Earn rewards. Save money.

The great thing about the Manulife *Vitality* program is that participating is easy.

After you purchase a product with Manulife *Vitality*, you will receive a welcome letter containing your login information which allows you to register online at Manulife.ca/Vitality.

Once you've completed the registration process, you'll take an online Vitality Health Review to see how your health stacks up relative to your age.

You will then be given your Vitality Age, which could be higher or lower than your actual age and can serve as an indication of your overall health.

You'll get a customized goal oriented program to encourage and inspire healthier choices, simple tips to help you reach them, and convenient, easy-to-use tools including a free wearable device to keep track of your healthy activities.

On the Go? As a Vitality member, you can easily log in to the Manulife *Vitality* mobile app. It's easy to use and is updated daily with fun facts and news stories about healthy living

Start earning Vitality Points™ for things you may already be doing to stay healthy like walking, exercising and getting regular physical check-ups and dental screenings

You can also take short online courses on a range of healthy living topics. The more you do, the more Vitality Points you'll earn.

And the more points you earn, the more opportunity you have to reach a higher Vitality Status™.

With each higher status level you reach, you can qualify for additional rewards.

We'll help you keep track of your points and status achievements through regular communication and offer encouragement along the way!

Most importantly, you may also be rewarded for your efforts with savings on your premiums in the next policy year based on the Vitality Status you achieved.



Manulife *Vitality* life insurance can help you Live Healthy, Earn Rewards, and Save Money. For the first time, your life insurance has the potential to save you money and reward you for living a longer and healthier life. And best of all, it's fun and easy – so go out and get living!

Vitality is the provider of the Manulife *Vitality* program, offered in connection with the Manulife life insurance policy. Life insurance products are issued by The Manufacturers Life Insurance Company. Eligibility for specific rewards or participation in specific reward programs may vary depending on the province of residence, Vitality Status, and/or the type and in-force status of Manulife Vitality insurance policy that is held. Points levels for each Vitality Status and activity are subject to change. Vitality is a trademark of Destiny Health Inc., and is used by The Manufacturers Life Insurance Company and its affiliates under licence. Manulife, the Block Design, the Four Cube Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

We operate as John Hancock in the United States and Manulife in other parts of the world.

