

## **Manulife *Vitality*: Howard L. Member Story**

**So before the Manulife *Vitality* program, I would describe myself as lethargic.**

[Howard sitting in his office]

[Howard L. Manulife *Vitality* Member since 2017]

**After the program, I would describe myself as uber active.**

[Howard standing in his office]

**I would say that my lifestyle is really busy. I'm a father of seven, but in addition, not only do I work, I also teach two one-night courses, so that certainly keeps me on my toes.**

[Howard walking up the stairs]

**Twenty years ago, I was a couch potato, and the trigger was pretty simple.**

[Howard works on his laptop at a table]

**One evening, I was walking out to bring groceries in from the car and walked up four steps and I was just out of breath.**

[Howard sitting in his office]

**So I just decided: I have to do something about that. And since then, I really haven't looked back. I decided to go for cycling and just love it.**

[Howard at a table reaching for and picks up his smart phone]

**Some people prefer to spend 5-6 hours golfing, I prefer to spend 5 or 6 hours on the bike.**

[Howard sitting in his office]

**The Manulife *Vitality* program gives me the ability to do what I want to do and really keeps me on track and really does hold me accountable for my goals.**

[Howard looks down at and scrolls through his smart phone]

**I'm an actuary, I like my numbers, and in my exercise room, you will find a calendar,**

[Howard sitting in his office]

**and on the calendar you will see, you know, Tuesday –30 points, Wednesday – 20. I actually plan out activities in making sure that I hit my goals on a month-to-month basis.**

**So from the user perspective, I use the app on the phone. I mean, it's a really quick way to look at the number of points I have, the status that I've achieved. On a daily basis, I check out my active calories, I also can keep track of points that I earned towards payment on my watch.**

[Howard interacting with the Manulife *Vitality* app on his smart phone]

**If I really want to spend the time from an educational perspective, I will go right to the web. I just find that very interesting and important and it just adds another dimension to the entire program.**

[Howard interacting with the Manulife *Vitality* on his laptop at a table]

**I've noticed and my doctor's noticed some really good positive results. So my cholesterol levels have dropped, my blood pressure is in the right zone**

[Howard sitting in his office]

**and I've noticed from measuring my sleep patterns deeper sleep because of the activity. It's just been overall a great experience.**

[Howard looking down]

**So these healthy choices have really impacted my life tremendously.**

[Howard pouring water into a cup]

**I'm having more energy, being more awake,**

[Howard sitting in his office]

**just being more present for my friends, for my family. I mean that's really, really important.**

[Howard looking out the window in his office]

**I'm in a 10-year term plan right now but I certainly see myself continuing even after that. I'm there as a lifetime customer.**

[Howard standing in his office]

[On screen: Manulife *Vitality* logo. The website address "Manulife.ca/Vitality" appears beneath the logo.]

Insurance products are issued by the Manufacturers Life Insurance Company. The Vitality Group Inc., in association with The Manufacturers Life Insurance Company, provides the Manulife *Vitality* program. The Manulife *Vitality* program is available with select policies. Please consult your financial representative to learn more and find out if you qualify for this product. Vitality is a trademark of Vitality Group International Inc., and is used by the Manufacturers Life Insurance Company and its affiliates under license. Eligibility for rewards may change over time and are not guaranteed over the full life of the insurance policy. Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.