

Manulife Vitality Overview

[A woman – the narrator – wearing a pink blazer and black and white striped t-shirt, walks into a plant filled atrium. She smiles and begins to speak.]

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

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

[A Manulife and Vitality logo appears in a video screen next to her.]

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

[The video changes to show three icons: one for an apple, trophy and a dollar sign.]

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

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

[The video changes to show the Vitality URL.]

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.

[The video changes to display a cross icon. The video changes to show the words: Know your health. Below appear the words: What's your Vitality age?]

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.

[Video changes to show a variety of screen shots from the Vitality Health Review webpage. The video changes to show a screenshot with the words: Your Vitality age is 37.]

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.

[Video changes to an animated bulls-eye icon. Video changes to a combined running man and watch icon with the word: free appearing to its right. Video changes to display a touch screen tablet icon.]



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.

[Video changes to a mobile phone icon featuring a Manulife logo and the word Vitality appearing immediately below. Video changes to show screenshots of the Vitality Mobility App.]

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.

[Video changes to show a star icon. Screen changes and the words: Improve your health appear next to the star icon. Video changes to display three more icons: a running man, an exercise bike and a heart.]

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.

[Video changes to display a combined computer screen and hand icon. Video changes to show four trophy icons with the words: Bronze, Silver, Gold and Platinum written below each. The words: Vitality Points is displayed vertically on the left side of the screen.]

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.

[Video changes to show the same four animated trophy icons on top of orange bar graphs that rise higher as they appear left to right.]

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

[Video changes to a blue ribbon icon. The words: Experience the benefits appear to the right.]

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

[Video changes back to show the same four trophy icons. An orange circle with the letters: p-t-s appears at the centre of the screen.]

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

[Video changes to display a dollar sign icon.]

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.

[Video changes to show Manulife and Vitality logos followed by three icons: one for an apple, a trophy and a dollar sign.]

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!



[Screen changes to a white background showing the words: Talk to your advisor to find out how to get started. A disclaimer appears at the bottom of the page.]

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 license. 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.

