

Manulife Vitality: Points and Rewards

[A woman – the narrator – wears a pink blazer and black and white striped t-shirt. She stands in front of a window, with a background of foliage and trees. She smiles and begins to speak. Logos for Manulife and Vitality appear in a video screen next to her. The video changes to show three icons for an apple, trophy and dollar sign.]

Manulife *Vitality* is a program that encourages you to live a healthier lifestyle. It's simple: live healthy, earn rewards and save.

So let's talk about your Vitality Status™ and the rewards you can earn.

[The video changes to show a fitness watch icon. The word Free appears to its right.]

After registering for the program, you get to claim an immediate reward – a free Garmin® activity tracking device. You can do this through the Manulife *Vitality* portal. It's that simple!

[The video changes to show a blue ribbon icon followed by a trophy icon. The word Bronze appears below the trophy icon. The words Vitality Points appear vertically to the left. The trophy icon becomes animated and begins to rise higher supported by an orange bar. The word Bronze changes to Silver. The video changes to show four animated trophy icons with the words: Bronze, Silver, Gold and Platinum underneath. The words Vitality Points appears vertically on the left. The video changes to show the four trophy icons on top of orange bars. The trophies rise higher in sequence as they appear left to right.]

You begin your journey with Manulife *Vitality* on Bronze reward status. You'll quickly start to earn and accumulate points towards a higher status. As you collect Vitality Points™ you can increase your Vitality status from bronze, to silver, to gold and ultimately platinum.

[The video changes to show three icons for a blue ribbon, shopping cart and dollar sign.]

By reaching a higher Vitality status you could become eligible for even more rewards, including discounts from retailers, and premium savings on your insurance.

[The video changes to show a trophy icon on top of an orange bar. The word Gold appears underneath. The words Vitality Points appear vertically to the left. A calendar icon appears. The trophy icon descends. The words on the calendar icon change from Year 1 to Year 2. The number 10% appears.]

At the start of each Program year your Vitality Points will restart at zero. To help you get off on the right foot, you will receive a kick-start bonus equal to 10% of the points you earned in the previous program year. So getting engaged early and often provides even greater benefit in the long run.



[The video changes to show a trophy icon. Video changes to show a calendar icon. The words Year 1 appear at the top of the calendar icon. The word Year 1 changes to Year 2.]

Your Rewards Status, which is your status earned by the end of your previous program year, will carry over into the following program year so that you can receive the full rewards and benefits of your program for at least a full calendar year.

Let's walk through an example.

[The video expands to full screen. A female icon appears. She holds a touch screen tablet computer icon with a Manulife logo on its screen.]

Suzie, age 35, purchases an insurance policy with Manulife *Vitality*.

[The video changes to show a blue bracelet appearing on her wrist. The brand name Garmin appears. The video changes to show a Bronze trophy icon. The word Bronze appears.]

After registering through the member website, and ordering her Garmin activity tracker, Susie starts the program year on Bronze status.

[The trophy icon begins to rise. An exercise bike icon appears. The video changes and an apple icon appears. The video changes and a clipboard icon appears.]

Suzie starts accumulating Vitality Points by completing the healthy things she has already been doing, like exercising regularly, eating well, and getting regular dental screenings.

[The video changes to show a trophy icon rising on top of an orange bar. The word Silver appears beneath. An icon appears with the words fitness membership. The trophy icon continues to rise. The word below the orange bar changes to Gold. The video changes to show three icons appearing in sequence: a shopping cart, a fitness membership card, and a dollar sign.]

After a few months into the Program she decides to step things up by activating a subsidized fitness club membership and increases her Vitality Points earning. By the end of her first year, Suzie reaches Gold status. Reaching Gold status gives Suzie a chance to earn more rewards from retailers, retain subsidized fitness club membership, plus a reduced rate on her insurance premiums the following year.

[The video changes and a calendar icon appears. The words on the calendar icon change from Year 1 to Year 2. The trophy icon descends. The number 10% appears. The trophy icon begins to rise.]

Suzie retains her Gold reward status in her second year. Her points status resets but she starts off on the right foot with her kick-start bonus of 10% of her earned Vitality Points. By continuing the healthy habits she has adopted, Susie is able to earn enough points to get back to Gold points status at the end of the second year.

[The narrator reappears on screen. A video screen with Manulife and Vitality logos reappears.]



As a member of the Manulife *Vitality* program, you too can experience the benefits of a healthier life, savings on insurance premiums, and a host of rewards and discounts.

Look for ongoing updates and rewards as we are continually adding and updating our rewards and ways to earn points.

[The screen changes to a black background showing the Vitality and Manulife logos in white along with the words: The Manufacturers Life Insurance Company, and disclaimer wording.]

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.

