

||| Manulife

*Vitality*

# Manulife *Vitality* Client Guide

Get insured. Get healthy.  
Get rewarded, with  
Manulife *Vitality*.



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# Are you ready for insurance that rewards healthy living?

You're probably used to life insurance being... well, life insurance. Well, imagine having an insurance plan that rewards you for making healthy choices.

Don't pinch yourself, because this isn't a dream – it's Manulife *Vitality*!

With Manulife *Vitality*, you can get the financial protection you're looking for, while enjoying **rewards – from gift cards to discounts on popular brands**. You have the opportunity to save on the cost of your insurance if you have Family Term with *Vitality Plus*<sup>™</sup> or Manulife UL with *Vitality Plus*<sup>™</sup>.<sup>†</sup> And with Manulife Par with *Vitality Plus*<sup>™</sup> you have the potential to earn an annual *Vitality*<sup>®</sup> dividend.\* How can you get all this? Just by making simple, healthy choices that may already be part of your life!

## We're committed to your health and wellbeing

We've integrated Manulife *Vitality* into our life insurance plans because we know you want more than just insurance. We know you want value for your money. And we know your health and wellbeing are important to you – so they're important to us, too. We're so committed to bettering the health of Canadians that **we've joined a global pledge to help make 100 million people 20% more active by 2025**.

\* *Vitality* dividends are not available if your premium duration is pay to age 100.



We're so committed to bettering the health of Canadians that we've joined a global pledge to help make

**100 million** people worldwide  
**20% more active** by 2025.

# A whole new way to own life insurance

Traditionally, life insurance is associated with negative topics like illness and death. Plus, it's one of those expenses that you'd rather not think about but you know you need. That's no fun.

But now you can look at it a whole new way! Manulife *Vitality* can shift the way you think about life insurance from those topics to happy thoughts of value for your money – and improved health and wellness. You even have a chance to control the cost of your insurance.<sup>†</sup>

## With Manulife *Vitality*, everybody wins!

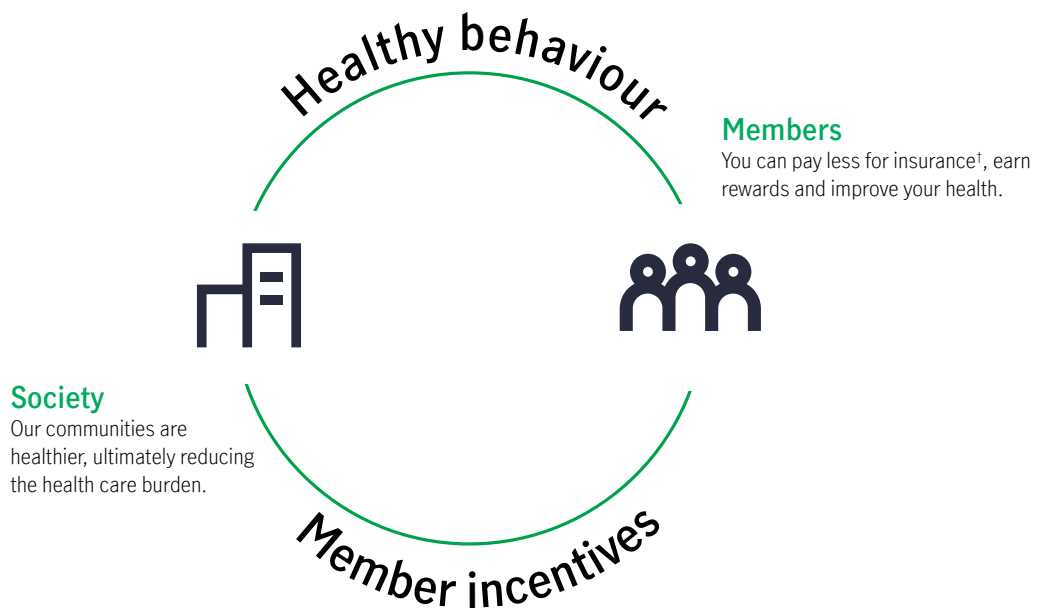
As our customer, you come first. So we've integrated Manulife *Vitality* into our insurance plans for your benefit. You get to enjoy all the added value and health benefits of the program, in addition to owning a reliable life insurance plan.

Manulife *Vitality* supports you in making the right choices to prevent chronic diseases like cancer, lung disease, diabetes and cardiovascular disease. How? By rewarding you for being active, eating well, reducing alcohol intake and quitting smoking. With each and every positive change, you're investing in a healthier you.

**Come as you are.** The program is designed to custom-fit you, because what works for you may not be what works for someone else. And when you find what works for you, everybody wins:

## The domino effect

We believe being healthy doesn't have to be hard. We can all do it! In fact, behavioural science has shown that little steps can make a big impact over time – the domino effect. And Manulife *Vitality* makes healthy choices even easier; we help you set up your path to healthy living and show you every little way to succeed.



**Society**  
Our communities are healthier, ultimately reducing the health care burden.

**Members**  
You can pay less for insurance<sup>†</sup>, earn rewards and improve your health.







# How Manulife *Vitality* came to be

With our goal in mind of helping you live a longer, healthier life, teaming up with The Vitality Group was a no-brainer. Why? Because they're the global leader in integrated wellness programs. They have an established track record of creating interactive, personalized programs that help millions of clients around the globe identify and achieve their health and lifestyle goals.

## Why you'll love Manulife *Vitality*

Here's a tidy little recap of exactly what you can get out of Manulife *Vitality*:



The opportunity to lower your insurance costs<sup>†</sup>



Valuable rewards from popular brands



Motivation to live a healthier lifestyle



The potential for a Vitality<sup>®</sup> dividend each year, based on your Vitality Status (only applicable to members with Manulife Par with *Vitality Plus*)<sup>\*\*</sup>

# What our members are saying

In between earning Vitality Points™, a few of our members took some time to share their thoughts on the program. Here's what they have to say:

“ I love the fact that I didn't just buy life insurance... I bought into a program that provides a healthy competition and encouragement to keep active and stay healthy! ”

— *Lisa, Silver member*

“ I like how it keeps me motivated to stay healthy and strong. That itself is priceless. It is a conscious reminder every day that you can live your life to its fullest when you make healthy choices. ”

— *Madonna, Gold member*

“ I like the ease of participating. This includes the smart watch integration, step counting, and discounts for things that help me along my path. ”

— *Michael, Gold member*



“ Manulife *Vitality* helped me understand the correct way of managing my everyday life, by focusing on my daily goals. Now, I wake up early, do my exercises, and maintain a good duration of sleep. This is not just a program... it's the key for everyone to live a healthy life. ”

— *Susanta, Bronze member*

Member testimonials were gathered from Manulife *Vitality* members between July 29, 2019 and August 23, 2019 and reflect their opinions. No consideration was given for member opinions.

\*Vitality Squares is not available in Québec.

\*\* Vitality dividends are not available if your premium duration is pay to age 100.

# Manulife *Vitality* by the numbers

Members see the amazing value in Manulife *Vitality* rewards – and that motivates them to make healthy choices.

**96%**

complete their Vitality Health Review™

**73%**

claim their wearable device

**78%**

connect their wearable to track activity

**82%**

are satisfied with the Manulife *Vitality* program – a measure that continues to climb each year

## Manulife *Vitality* members are getting *healthier*

Little changes lead to big improvements. And members are seeing results. In just one year, here's how members transformed their health risks from an unhealthy to a healthy range:

### Body Mass Index

**11%** Improved to a healthy range<sup>1</sup>

### Blood Pressure

**29%** Improved to a healthy range<sup>2</sup>

### Cholesterol

**23%** Improved to a healthy range<sup>3</sup>

### Glucose

**28%** Improved to a healthy range<sup>4</sup>

Program member data as at February 28, 2021.

<sup>1</sup> BMI in-range value: <25

<sup>2</sup> Blood pressure in-range value: <120

<sup>3</sup> Cholesterol in-range value: <5.2

<sup>4</sup> Glucose in-range value: <5.6



# Live well, *save* money, earn rewards

Manulife *Vitality* rewards you for the things you do every day to stay healthy:

- **Vitality Points™**: earn Vitality Points by completing health-related activities
- **Vitality Status™**: each year, the number of points you earn determines your Vitality Status (Bronze, Silver, Gold or Platinum)\*
- **Savings and rewards**: the higher your Vitality Status, the more you can earn towards potential savings and partner rewards

\* Program qualification requirements can change without notice.

## How do you get Manulife *Vitality*?

If you're in the market for life insurance, we've made it super easy for you to get Manulife *Vitality* – because it's now offered on our core suite of individual insurance products!

- Family Term\*\*
- Family Term with *Vitality Plus*
- Manulife UL\*\*
- Manulife UL with *Vitality Plus*
- Manulife Par\*\*
- Manulife Par with *Vitality Plus*

\*\* Eligibility requirements: Insured must have reached their 18th birthday by the time the policy is issued. Available on single life coverage only.





# Introducing Manulife *Vitality Plus* and Manulife *Vitality Go*

When you choose a Manulife policy, you have two ways to access the benefits of Manulife *Vitality*...

## Manulife *Vitality Plus*

Manulife *Vitality Plus* offers the most robust, **full-value features** of the program for customers who want the most rewards possible. You pay a small monthly fee to potentially unlock hundreds of dollars in value. Here are many of the benefits of *Vitality Plus*:

- **More value:** Every time you increase your Vitality Status (Bronze, Silver, Gold and Platinum), you unlock even more valuable rewards.
- **Control your insurance costs:** You start out with 10% off regular insurance costs, and higher Vitality Status levels can earn you even bigger discounts!<sup>†</sup>
- **Apple Watch as low as \$0:** You can choose an Apple Watch to record your activity and earn discounts on monthly payments to as low as \$0\* when you earn enough points each month.
- **Weekly rewards:** Achieve weekly points targets to spin the Vitality Wheel™ and win rewards.
- **More amazing rewards:** Get rewards you can't get with *Vitality Go*, like travel discounts through Expedia and a \$99 Amazon gift code.

\* Initial payment does not include applicable taxes or upgrades which may include cellular models. Tax on initial payment is based on retail value of Apple Watch. Apple Watch Ultra 2, Apple Watch Series 9, and Apple Watch SE require iPhone Xs or later with iOS 17 or later. Wireless service plan required for cellular service. Apple Watch and iPhone service provider must be the same. The full value of the Apple Watch SE is \$329, which is comprised of monthly payments of \$13.70 per month over 24 months. The full value of the Apple Watch Series 9 is \$549, comprised of an initial payment of \$97 plus tax, then monthly payments of \$18.50 per month over 24 months. The full value of the Apple Watch Ultra 2 is \$1,099, comprised of an initial payment of \$647 plus tax, then monthly payments of \$18.50 per month over 24 months. Each monthly payment can be reduced to as little as \$0 depending on how many Vitality Points you earn. Apple Watch SE can be upgraded to Apple Watch Series 9 for an additional \$97. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved

## Manulife *Vitality Go*

You can access the features of *Vitality Go* at **no cost** when you buy one of our eligible insurance plans.\*\* It provides valuable benefits right when you sign up. Just like with *Vitality Plus*, you can win more rewards by spinning the Vitality Wheel when you achieve weekly targets. For more information on the valuable rewards, [see page 14](#).

\*\* Eligibility requirements: Insured must have reached their 18th birthday by the time the policy is issued. Available on single life coverage only.

# How *healthy* are you?

Take the Vitality Health Review™ to find out.

The trick to being healthy is to embrace it little by little. But you need to know where you are now to know where you're going. The Vitality Health Review (VHR) does just that. It helps you understand your current health with a quick and comprehensive look at how active you are, your daily habits and various other lifestyle factors. All of this informs your baseline and next steps. **But don't worry – the results won't affect your premiums in any way.**

## What you need

To make the quick and accurate review a whole lot quicker, gather these few key pieces of personal information before you start:

- Blood pressure
- Cholesterol levels
- Glucose reading
- Body measurements

Don't have this info on hand? No worries! You have a chance to find out later by scheduling a free Vitality Check™ at your convenience!

When you complete your Vitality Health Review, you'll come across another fun feature: your Vitality Age™. What's that? Keep reading...

“Since signing up for Manulife *Vitality* I find my health and motivation has become so much better. It's like I'm being held accountable to actively move and I have a way of tracking what I've actually done”

— *Jennifer*, Manulife *Vitality* member

## What's my age again?

You can't tell how healthy somebody is by the number of candles on their birthday cake.

A person's age can say so much about them, yet it says very little about their health. Well, your **Vitality Age** speaks volumes.

As a more holistic indicator of your health, your Vitality Age is a measure of your current health based on your current physical condition and lifestyle choices, like eating, sleeping and physical activity. Knowing your Vitality Age helps you understand where you're at right now, so you can set goals to make improvements.

Any way you slice it, the healthier you are, the lower your Vitality Age. It's the baseline from which you can set clear, effective goals, all with the aim of improving your health to lower that number.



## Hot tip #1

How does 500 Welcome Bonus Vitality Points sound? Just register in the program and complete your Vitality Health Review. **How about 1,500?** Get on it within 90 days of your enrollment and they're yours. That's a bonus 1,000 points without even breaking a sweat!

# Earn points and get rewarded!

We've hinted at the points and rewards you can earn with Manulife *Vitality*, but now it's time to dig right in to them! Drum roll, please...

## What are Vitality Points?

You register, complete your Vitality Health Review, then what? Start earning points!

## Earning points is easier than you think

The opportunities are all around! In fact, your habits may already be healthier than you think. From regular visits to the doctor and dentist, to choosing the stairs instead of the elevator, every little move you make adds up. And Manulife *Vitality* helps you keep score and earn rewards.

Each year, you have the chance to earn over 18,000 Vitality Points (yup, that's 8,000 points more than you need to hit Platinum). And there's a pretty good chance you already do some points-earning activities as part of your regular routine, so high five to that! But we know you can take it to the next level. And you don't even have to hit the gym every day to do so.

Vitality Points	Activity
500 points	Vitality Health Review (VHR)
1,000 points	Non-smoker declaration
4,500 points	Vitality Check™
1,000 points	Preventative health checks
700 points	Online education
1,040 points	Weekly goals check-in
100 points	Certification (first-aid and CPR training)
6,000 points	Physical activity
1,500 points	Athletic events
500 points	Meditation (HealthyMind™)
400 points	COVID-19 vaccination
<b>+ bonus points Vitality Wheel™ and Vitality Squares™*</b>	

\* Vitality Squares is not available in Québec.



## Hot tip #2

Choose activities you really enjoy to earn Vitality Points. And be open to trying something different, too! Because you might just discover your new passion along the way.

# What's a Vitality Status?

## Earn Vitality Points to achieve a Vitality Status

Your progress as a Manulife *Vitality* member is recorded using a points-based Vitality Status. You guessed it: more points = higher status. As a new member, and at the beginning of each new program year, you begin at Bronze Status and complete activities to earn Vitality Points, helping you level up to Silver, Gold or Platinum.

**Each time you reach a new Vitality Status, you'll unlock new discounts and exciting rewards!**

So, Vitality Points are your new best friend. And since your Vitality Status is what determines your eligibility for rewards and the potential discount on insurance costs (if you're a Manulife *Vitality Plus* member),<sup>†</sup> you're going to be looking for reasons to get out there, earn more points and move to the next level.

## Vitality Status levels



**Bronze**  
0 points



**Silver**  
3,500 points



**Gold**  
7,000 points



**Platinum**  
10,000 points

## Movin' on up

You start at Bronze status, but you have oh-so-many ways to earn points and improve your status – from prevention to physical activity to online courses.

Your Vitality Status resets at the end of the program year, and you'll get 10% of the Vitality Points you earned in the previous year as a kickstart bonus!

## What's a Rewards Status?

### Live healthy, earn rewards

If you're a Manulife *Vitality Plus* member, when you do more, you get more! Ranging from Bronze to Silver, Gold and Platinum, each status level gives you access to rewards; the higher your Rewards Status, the more you can earn and save from partners like Expedia and HelloFresh. (Manulife *Vitality Go* members can achieve new status levels without increased rewards.)

Unlocking the next Rewards Status is a great way to keep you motivated and can help you get the most out of the program by living healthy and always striving for Platinum. Wondering what the difference is between Vitality Status and Rewards Status? We've broken it down further on the next page to help clear things up.

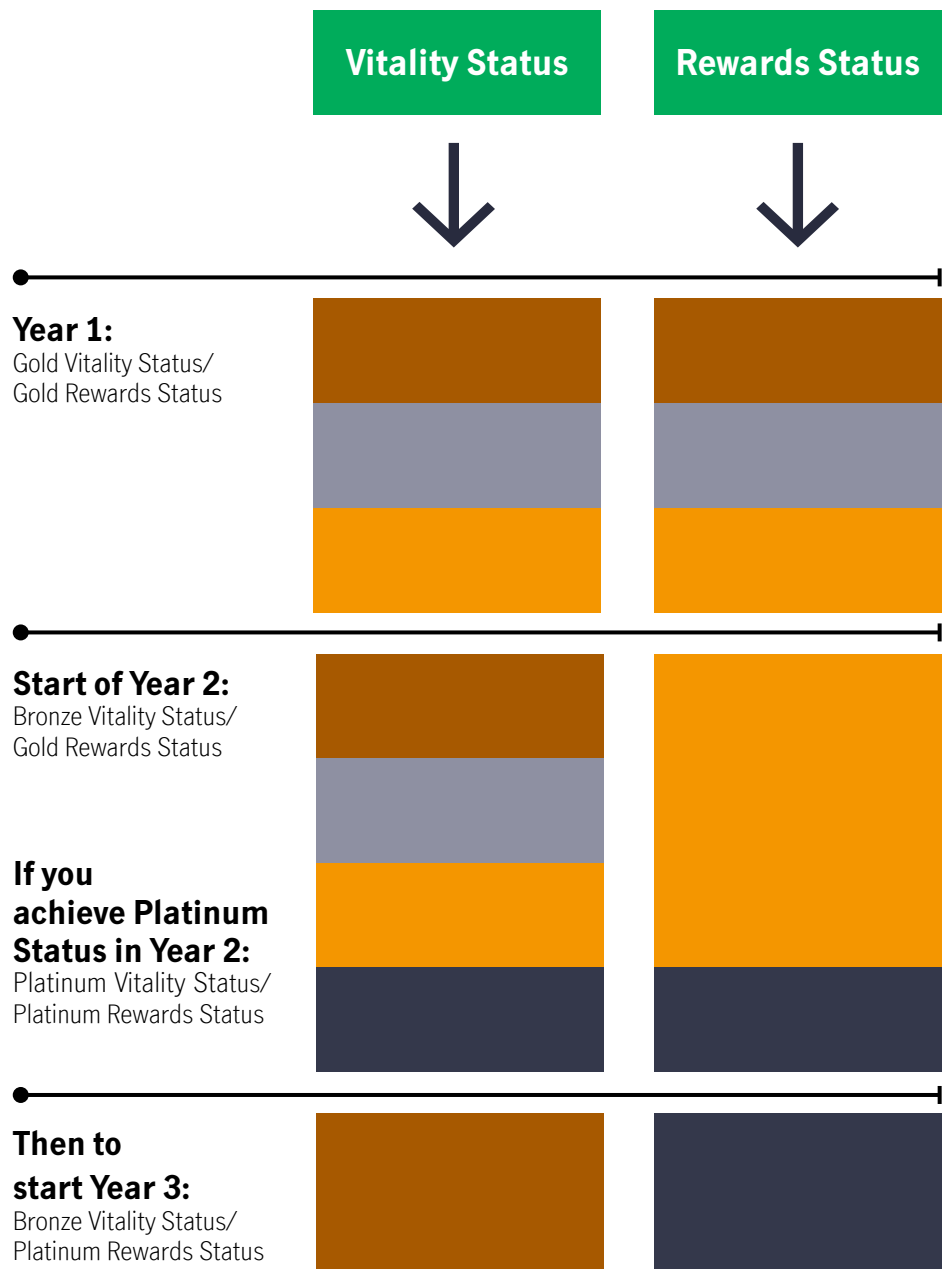




# Vitality Status versus Rewards Status

Here's the scoop: you earn Vitality Points to achieve a Vitality Status within your current program year. And, when you're a Manulife *Vitality Plus* member, you earn a Vitality Status to earn a Rewards Status and unlock even more rewards.

In your first program year, your Vitality Status and Rewards Status will be the same: If you earn Gold Vitality Status, you'll have Gold Rewards Status. The difference comes in year two. You reset to Bronze to start the year, but you still enjoy the previous year's rewards status – and if you achieve a higher Vitality Status in year two, your Rewards Status will jump, too.



# Wow – coverage that comes with rewards!





















Which type of insurance would you rather have? Traditional life insurance or coverage that comes with rewards?

We think we know the answer.

Traditional life insurance	Manulife life insurance
You get: <ul style="list-style-type: none"> <li>Life insurance protection</li> </ul>	You get: <ul style="list-style-type: none"> <li>Life insurance protection</li> <li>Savings on wearable devices like Apple Watch, Garmin and Fitbit</li> <li>Chances to win gift cards from popular brands</li> <li>30-day free trial of Headspace</li> <li>And much more!</li> </ul>

## Vitality Plus vs. Vitality Go rewards

Are you ready for the really fun stuff? Here are all the valuable rewards you can get from popular brands, depending on your membership type.

	Manulife Vitality Plus	Manulife Vitality Go
<b>Insurance Discounts</b>		
Insurance savings*	 Up to 15% annual premium or cost of insurance discount if you have Family Term with Vitality Plus or Manulife UL with Vitality Plus	
<b>Fitness Trackers &amp; Wearables</b>		
Apple Watch†	 From just \$0*	
Garmin	 Free Vivofit 4 or 30% off other models	 30% off select models
Fitbit	 Free Fitbit Inspire 3™, or up to 40% off select models	 Save up to 40% off select models
<b>Manulife Vitality Rewards</b>		
Health Screening – ExamOne®	 Free at home paramedical screening	
GoodLife Fitness	 25% off individual one-year membership	
LesMills	 30-day free trial & special rates on monthly subscriptions	 30-day free trial & special rates on monthly subscriptions
Saucony	 Up to 60% discount	 15% discount
HelloFresh	 Up to \$148 in savings per program year	
Gift cards from popular brands	 Win from active rewards	 Win from active rewards
Amazon Prime™	 \$99 gift code for the value of a one-year Prime membership or use towards purchases on Amazon.ca	
Headspace	 30-day free trial	 30-day free trial
Expedia	 Save up to 50% on two bookings per program year*	
Vitality dividend	 The potential for a Vitality® dividend each year, based on your Vitality Status (only applicable to members with Manulife Par with Vitality Plus)**	

\*Expedia is not a participant in or sponsor of this promotion.

\*\* Vitality® dividends are not available if your premium duration is pay to age 100.



# Bronze Status rewards

You have access to valuable rewards just for signing up! That's right, you don't have to lift a finger or take a step to earn these rewards – and these are just a few of what's available.

## Rewards for *Plus* members only

### **Lower insurance costs<sup>†</sup>**

Save 10% on your insurance costs in your first policy year. Insurance costs are adjusted annually based on your Vitality Status.

### **Get Apple Watch from just \$0<sup>‡</sup>**

then reduce your monthly payments to as little as \$0 by tracking activities and earning Vitality Points.

## Rewards for all members

### **Garmin or Fitbit savings**

Save 30% on Garmin devices and up to 40% off Fitbit products after completion of the Vitality Health Review.

### **Save on running shoes**

15% off up to 3 items of your choice from Saucony.ca.\*

### **Spin the Vitality Wheel**

when you reach your weekly Active Rewards Target. From Vitality Points to gift cards, every spin is a win!\*\* Gift cards include Amazon.ca, Tim Hortons, Starbucks, Hudson's Bay, Walmart and Winners.



Eligibility for rewards may change over time and are not guaranteed over the full life of the insurance policy. See more.

\* Not available to residents of Quebec.

† Initial payment does not include applicable taxes or upgrades which may include cellular models. Tax on initial payment is based on retail value of Apple Watch. Apple Watch Ultra 2, Apple Watch Series 9, and Apple Watch SE require iPhone Xs or later with iOS 17 or later. Wireless service plan required for cellular service. Apple Watch and iPhone service provider must be the same

\*\* Completion of Vitality Health Review is required to be eligible for Saucony discount codes. Offer valid for 90 days from time of reveal in the Manulife *Vitality* app. Code must be redeemed and is only valid on purchases made at [www.saucony.ca](http://www.saucony.ca). Discount codes can only be used once on up to three (3) items and do not apply to taxes and shipping fees. Cannot be combined with other discounts or promotions. Excludes sale styles and Endorphin Collection.



# Silver Status rewards

If you're a Manulife *Vitality Plus* member, the rewards only get better at Silver! And if you're a *Vitality Go* member, you can always upgrade to *Vitality Plus* to take advantage of the increased rewards.

### **Savings on insurance costs<sup>†</sup>**

In your first program year, you always save 10% on insurance costs. If you achieve Silver Status, you get 2% savings in Year 2.

### **Increased meal kit savings**

\$20 off your next HelloFresh order.

### **Increased savings on running shoes**

30% off up to 3 items of your choice from Saucony.ca.\*

### **Vacation savings unlocked**

Save 15% on bookings at Expedia.com.



\* Completion of Vitality Health Review is required to be eligible for Saucony discount codes. Offer valid for 90 days from time of reveal in the Manulife *Vitality* app. Code must be redeemed and is only valid on purchases made at [www.saucony.ca](http://www.saucony.ca). Discount codes can only be used once on up to three (3) items and do not apply to taxes and shipping fees. Cannot be combined with other discounts or promotions. Excludes sale styles and Endorphin Collection.





# Gold Status rewards

Manulife *Vitality Plus* members get even bigger rewards at Gold! Remember, if you're a *Vitality Go* member, you can always upgrade to *Vitality Plus* to take advantage of the increased rewards.

## **Savings on insurance costs<sup>†</sup>**

In your first program year, you always save 10% on insurance costs. If you achieve Gold Status, you get 10% savings in Year 2.

## **Increased meal kit savings**

\$45 off your next HelloFresh order.

## **Increased savings on running shoes**

45% off up to 3 items of your choice from Saucony.ca.\*

## **Increased vacation savings**

Save 25% on bookings at Expedia.com.



\* Completion of Vitality Health Review is required to be eligible for Saucony discount codes. Offer valid for 90 days from time of reveal in the Manulife *Vitality* app. Code must be redeemed and is only valid on purchases made at [www.saucony.ca](http://www.saucony.ca). Discount codes can only be used once on up to three (3) items and do not apply to taxes and shipping fees. Cannot be combined with other discounts or promotions. Excludes sale styles and Endorphin Collection.



# Platinum Status rewards

What? You mean the rewards can get even bigger? Yup – Platinum is our maximum rewards status. Don't forget, if you're a *Vitality Go* member, you can always upgrade to *Vitality Plus* to take advantage of the increased rewards.

## **Savings on insurance costs<sup>†</sup>**

In your first program year, you always save 10% on insurance costs. If you achieve Platinum Status, your savings jump all the way to 15%.

## **Increased savings on running shoes**

60% off up to 3 items of your choice from Saucony.ca.\*

## **Increased meal kit savings**

Get a FREE HelloFresh meal kit when you order a standard 2x3 box valued at \$83.

## **Increased vacation savings**

Save 50% on bookings at Expedia.com.



\* Completion of Vitality Health Review is required to be eligible for Saucony discount codes. Offer valid for 90 days from time of reveal in the Manulife *Vitality* app. Code must be redeemed and is only valid on purchases made at [www.saucony.ca](http://www.saucony.ca). Discount codes can only be used once on up to three (3) items and do not apply to taxes and shipping fees. Cannot be combined with other discounts or promotions. Excludes sale styles and Endorphin Collection.

# Get ready to earn Vitality Active Rewards™

The Manulife *Vitality* program rewards you every week for reaching your Weekly Points Target! Because, hey, if you're going to sweat, why not get rewarded for your effort?

## Get active to earn rewards every week and month!

Each week, you can earn Vitality Points from reaching 10,000+ daily steps or exercising to get your heart rate up and burn calories. Even better, the program grows with you to make it easier to earn points when you're age 65 and up! So, you get active, you get rewarded. Sounds pretty great, right?

## Earn rewards with the Vitality Wheel™ and Vitality Squares™

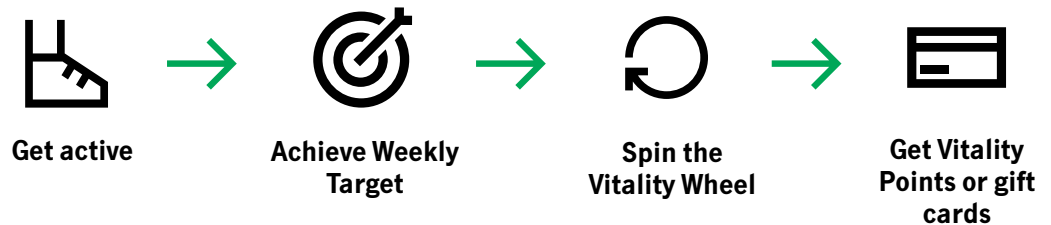
Wait, there's more! Reach your Weekly Points Target (Vitality Points) and you'll earn a spin\* of the Vitality Wheel to win even more Vitality Points or gift cards for Amazon.ca, Tim Hortons, Starbucks, Hudson's Bay, Walmart and Winners.\*\* Plus, Vitality Squares, an exciting game of chance, gives you a monthly shot to win more points and rewards!

## To participate in Vitality Active Rewards, you simply:

**Log in** to the Manulife *Vitality* program app.

**Tap** "Rewards" on the main menu and then "Active Rewards" on the next page.  
Then follow the steps on the screen to sign up!

**Record** Standard or Advanced workouts to achieve your Weekly Target.



\* Spin not available to residents of Quebec.

\*\* Answer a skill-testing question correctly to win any award from the Vitality Wheel.

# Reaching your Weekly Points Target is easy!

You can earn Vitality Points towards your Weekly Points Target through either Standard or Advanced Workouts. Here are some ways you can earn points:

Activity	Standard Workout (20 points)	Advanced Workout (30 points)
Daily steps recorded using any supported device	10,000	15,000
Verified fitness club visit through app	30 minutes	Option not available
Active calories recorded using any supported device	Personalized from 200 to 1,250 calories	Personalized from 300 to 1,875 calories

## Program partners





# Manulife Vitality grows with you!

It's true: the program grows with you! When you reach ages 65, 71 and 81, the way you earn points evolves to make it even easier for you to earn Vitality Points and rewards!

Here's how Manulife *Vitality* grows throughout your life (changes appear in green):

	Through age 64	At age 65	For ages 71-80	For ages 81+
<b>New vaccines added</b> (points can be earned once per lifetime)	N/A	<b>Pneumonia (200 points)</b> <b>Shingles (200 points)</b>	N/A	N/A
<b>Steps required per workout type*</b>	Light: <b>5,000</b> Standard: <b>10,000</b> Advanced: <b>15,000</b>	Light: <b>5,000</b> Standard: <b>10,000</b> Advanced: <b>15,000</b>	Light: <b>4,000</b> Standard: <b>8,000</b> Advanced: <b>12,000</b>	Light: <b>3,000</b> Standard: <b>6,000</b> Advanced: <b>9,000</b>
<b>Workout minutes at 60% of max heart rate per workout type*</b>	Light: <b>15 minutes</b> Standard: <b>30 minutes</b> Advanced: <b>45 minutes</b>	Light: <b>15 minutes</b> Standard: <b>30 minutes</b> Advanced: <b>45 minutes</b>	Light: <b>10 minutes</b> Standard: <b>20 minutes</b> Advanced: <b>30 minutes</b>	Light: <b>10 minutes</b> Standard: <b>20 minutes</b> Advanced: <b>30 minutes</b>
<b>Calories burned per workout type*</b>	Light: <b>100</b> Standard: <b>200</b> Advanced: <b>300</b>	Light: <b>100</b> Standard: <b>200</b> Advanced: <b>300</b>	Light: <b>50</b> Standard: <b>100</b> Advanced: <b>150</b>	Light: <b>50</b> Standard: <b>100</b> Advanced: <b>150</b>

Also at age 71, a lower blood pressure target comes into effect. If your blood pressure is equal to or below the healthy range of 140/90, you are eligible for 1,000 Vitality Points as part of your Vitality Check. The healthy range before age 71 is 120/80.

**Note:** While points for pneumonia and shingles vaccines are added at age 65, points for mammograms and pap smears are removed at age 71, since they're no longer recommended in that age range.\*†

\* bccancer.bc.ca, "Who Should Get a Mammogram?" 2023.

† bccancer.bc.ca, "Who Should Get Screened?" 2023.



# Rewards are fun – but what’s the actual value?

If you have Manulife *Vitality Plus*, with its potential for premium savings and discounts on popular brands, you can enjoy hundreds of dollars in value.

Let’s take a look at our friend Alex’s experience\*:

## Alex’s details:

- Age 43
- Non-smoker
- Owns \$700,000 in Family Term with *Vitality Plus* insurance
- Pays \$1,053 a year in premiums

## Alex has earned Silver Status by:

- Taking an average of 5,000 steps a day
- Completing 3 workouts a week
- Completing some of his health prevention screenings

## Rewards Alex has taken advantage of:

- Preventative screening from ExamOne (\$120 value)
- 25% off GoodLife Fitness membership
- Apple Watch savings
- Earned Amazon gift cards
- 15% off Expedia booking
- 30% off Saucony running shoes
- 10% premium savings



Alex’s total annual incremental cost for Manulife *Vitality Plus*: **\$72**  
**Net total annual value Alex has earned: \$662**

Alex earned back the equivalent of **59%** of his insurance premiums and Manulife *Vitality Plus* fees through his program rewards!

\* “Alex” is a fictional persona created to illustrate the value of Manulife *Vitality Plus*.

# Let's talk tech

Why is wearable tech so effective for improving health? Because it's easier to improve what you can measure!

A wearable device helps monitor your daily movement. And depending on the device you use, it can also measure your heart rate. It moves with you to capture accurate data from your everyday life, from which you can learn, grow and reach your health goals.

Manulife *Vitality* makes it easy for Android and iOS users alike. As a member, you can choose a free or discounted Apple Watch, Garmin or Fitbit product. Any option provides the perfect motivation for making little (or big!) moves that will help kick your health into high gear.

## Benefits of wearable tech

- Measure your progress and gauge the effectiveness of your exercise regime
- Understand how your lifestyle choices affect you
- Form healthy habits
- Get to know your body; focus on what works for you
- Make informed decisions about your next move, and get inspired to keep going

## Here's how wearable devices work with Manulife *Vitality*

The more active you are, the more Manulife *Vitality* rewards you can enjoy! It's that simple.

With Manulife *Vitality*, you can use an Apple Watch, Garmin, Fitbit product and many other devices. All you have to do is wear it to record your activities and watch the Vitality Points™ roll in!

**Choose a new wearable device at an awesome discount – or you can even use one you already have.** You don't have to get a wearable to take part in Manulife *Vitality*, but it helps you get the most out of the program.



## Hot tip #3

The more active you are, the more rewards you can enjoy. And wearables can be a game-changer for you. Members have 40% more active days per week and a 22% increase in daily average steps with our Apple Watch incentive. Order a wearable (or use your own) and get it synced up to increase your motivation.\*

\* Vitality, *Vitality Active Rewards*™ with Apple Watch motivates members to engage in physical activity (2019)

# Which devices and apps are compatible with Manulife *Vitality*?

You can use just about any popular wearable device to monitor your activity. If you don't want a wearable, you can keep record of some activities with a fitness app.

## Compatible wearable devices

- Apple Watch
- Garmin
- Fitbit
- Polar
- Android Wear/Wear OS devices

## Compatible apps

- Apple Health
- Google Fit
- Samsung Health
- Garmin Connect
- Fitbit app
- PolarFlow
- MapMyFitness
- Strava
- Peloton
- Whoop
- Oura

## Want help setting up your device or app?

[Learn more online](#) 

## Get a discounted wearable with Manulife *Vitality*

Like we've said, you can use your existing wearable with Manulife *Vitality* – but why not get a brand new one? Take advantage of your membership perks and get a free or discounted device!



### Apple Watch

*Vitality Plus* members are eligible for an Apple Watch from just \$0!\*



### Garmin

Get a complimentary Garmin wearable, or 30% off other Garmin models.



### Fitbit

Manulife *Vitality Plus* members can get a free Fitbit Inspire 3™, and all members get up to 40% off select products.

\* Conditions apply.



# Get an Apple Watch from \$0\*

With Vitality Active Rewards™ on Apple Watch, you can enjoy rewards for healthy, active living! Purchase an Apple Watch for \$0\* or for a low initial payment and reduce your monthly payments to as little as \$0 by recording daily activities and earning Vitality Points.

## Once enrolled, you can:

- 1 Get an Apple Watch**  
 Order your Apple Watch online for an initial payment plus any applicable taxes and upgrade fees for case and band selections.
- 2 Get active**  
 Record your monthly activity using your Apple Watch\* and the Manulife Vitality program mobile app to measure your activity and earn Vitality Points.
- 3 Get rewarded**  
 The more points you earn monthly, the less you'll pay! You can pay as little as \$0 each month when you reach your weekly target through Standard or Advanced workouts.

## Getting active pays off!

Your monthly payment depends on how many Vitality Points you earn for Standard or Active Workouts each month, over a 24-month period. Earn 500 points in one month and the cost is \$0!

Here's a breakdown of how many points you need to earn each month to activate each discount level:

	0 points	240 points	360 points	500 points
<b>Apple Watch Ultra 2</b> Initial payment*: \$647	\$18.50	\$15	\$9.50	\$0
<b>Apple Watch Series 9</b> Initial payment*: \$97	\$18.50	\$15.00	\$9.50	\$0
<b>Apple Watch SE</b> Initial payment*: \$0	\$13.70	\$10.50	\$7.00	\$0

“ The Apple Watch pushed me to achieve physical activity results on a daily basis. It's become habitual. ”

Cathryn  
Manulife Vitality member

## Want more information on the Apple Watch offer?

[Learn more online](#) 

\* Initial payment does not include applicable taxes or upgrades which may include cellular models. Tax on initial payment is based on retail value of Apple Watch. Apple Watch Ultra 2, Apple Watch Series 9, and Apple Watch SE require iPhone Xs or later with iOS 17 or later. Wireless service plan required for cellular service. Apple Watch and iPhone service provider must be the same





# Partner up with a Garmin device

Looking for a device that not only syncs to your Manulife *Vitality* app and analyzes workout performance, but also offers some of the best heart rate-measuring technology in the industry? No problem! Garmin has you covered. And as a Manulife *Vitality* member, you get access to Garmin at exclusive member prices.

Garmin wearables make it easy for you to capture a broad range of activities, like walking, running, biking, swimming, elliptical training – anything you do to earn Vitality Points, improve your Vitality Status, and get even more rewards.

## Once enrolled, you can:

- 1** Choose a FREE Garmin Vivofit® 4 if you are a Manulife *Vitality Plus* member.
- 2** Choose any Garmin for 30% off.

Choose from the latest Garmin wearable options, including Venu® Sq, Lily™ and more.

“ I love wearing the Garmin. I found this little device has made the biggest difference overall.” ”

— *Elena*, Manulife *Vitality* member

Want more information on the Garmin offer?

Visit [manulife.ca/garmin](https://manulife.ca/garmin) >

# Get fit with Fitbit

Health and fitness comes first with Fitbit, so it's a perfect fit for Manulife *Vitality*. See your daily activity and steps, monitor your heart rate 24/7, and record your sleep and even your nutrition.

When you use your Manulife *Vitality* membership perks, you can strap a Fitbit tracker or smartwatch on your wrist for up to 40% off!





# Your privacy is our priority

We know that some people can feel a little iffy about having their activity recorded – and we don't blame you! But we want to assure you: **we treat your data security and privacy with great care and respect, so you can be confident your personal information is kept safe and sound.**

Before you sign up, you'll consent to the Terms & Conditions and any health and wellness information you choose to share with The Vitality Group will not be shared with Manulife. **In no event will we use data provided through the Manulife Vitality app to change your insurance risk classification.** Please know, any details related to overall member participation in the Manulife *Vitality* program are aggregated to protect your confidentiality.





# Ready to become a Manulife *Vitality* member?

You can become a member when you select one of Manulife's core life insurance or health and dental insurance products.

## Term Life Insurance

Help protect your family with this affordable and flexible solution that adapts to your family's changing lifestyle, income and needs. With **Family Term** or **Family Term with Vitality Plus**, you can choose from four different terms (10 years, 20 years, to age 65 or for life).

## Permanent Life Insurance

With Permanent Life Insurance, you're covered for life. You can enjoy the confidence of knowing your family, future generations, and even your business, have financial protection. It even has cash value potential.

Now available with **Manulife UL** (Universal Life) and **Manulife UL with Vitality Plus**.

If you choose Family Term with *Vitality Plus* or Manulife UL with *Vitality Plus*, you'll pay just \$6 a month (on top of your regular insurance premiums) to unlock potentially hundreds of dollars more in rewards.

## Whole Life Insurance

With Manulife Par or Manulife Par with *Vitality Plus*, you can take comfort in seeing immediate growth of your policy's cash value and have confidence that your insurance plan will deliver long-term protection, all with potential tax-saving advantages.

If you choose Manulife Par with *Vitality Plus*, you'll pay a small monthly Vitality® charge, which is calculated based on the premium duration you choose for the policy:

If premium duration is 10 years: \$15/month

If premium duration is 20 years: \$10/month

If you pay premiums to age 90: \$6/month

If you pay premiums to age 100: \$4/month

## Health & Dental Insurance

Make sure you're protected against many of the health care costs not covered by your government plan, including prescription drugs, dental care, vision care and massage therapy.

You can enjoy Manulife Vitality with most health and dental insurance plans. The health insurance version of the program is slightly different. There's no *Vitality Plus* or *Vitality Go*, but for \$5 a month, **you get the same rewards and discounts as Vitality Plus**, with slightly different premium savings potential.

What are you waiting for?

Start your journey towards a healthier, happier you. We'll be right by your side to support – and reward – you for all the little steps along the way.

**To apply for any of these plans, contact your insurance advisor.**

**Need to find an advisor?**

[We can help you locate one nearby](#) >

# Let's get you *started!*

Becoming a Manulife *Vitality* member is one big step towards living your healthiest life. Way to go! Now we want to help you put your best foot forward.

## Watch for an email

A warm welcome is everything, isn't it? Keep an eye out for an email from us once you've signed up. It'll give you special instructions on what to do next.

## Grab your plan number

Shortly after your application is approved, you'll receive your plan number. Keep it handy – you'll need it to register.

## Register online

Visit the [Member Site](#) to register – registering is best experienced on a desktop or laptop computer, rather than mobile. Create your account and password using your policy number and email address and accept the terms and conditions. You'll be asked to create a Manulife ID if you don't already have one with other Manulife products.

## Complete the Vitality Health Review

Take a few minutes to complete the Vitality Health Review to learn your Vitality Age and understand your current health. Once you're done, you'll have full access to start planning – and tracking your path to success.

## Get the app

Download the Manulife *Vitality* app from the App Store or Google Play so you can start recording your progress and earning points.



## Hot tip #4

Keep a close eye on your email; we'll send you a reminder when it's time to complete an important step. Or you can log in to the [Member Site](#) at any time.





# Get *moving* with the Manulife *Vitality* app

Sure, it's possible to participate in Manulife *Vitality* without the mobile app, but using it really maximizes your ability to earn and record your points and rewards.

## What can the app do?

The Manulife *Vitality* app is your go-to spot to do almost everything within the program, aside from getting out there and being active – an app can only do so much for you, after all.

Here are a few things you can do with the app:

- Sync your activity with a health app
- Keep track of your Active Rewards targets, Vitality Points and Vitality Status
- Complete your Vitality Health Review
- Log athletic events, vaccinations, dental checkups and more so you can rack up more points
- Earn points for completing quick nutrition courses and using interactive tools
- Check out the gift cards you've won through Vitality Wheel spins
- Log your gym visit to earn points

## Download the app

The app is available for iPhone, iPad and Android devices. **Simply search the App Store or Google Play for “Manulife *Vitality*.”** Do not download the app called “Manulife *Vitality* Grp Benefits.”



## Log in to the app

Once you've downloaded the app, it's time to log in using your Manulife ID. Need help? Make sure you open the app at least once a week to ensure you get any Vitality Points you've earned.

[You can find more information online](#) 

# Your success starts *now*

Are you ready for it? Manulife *Vitality* helps you take control of your own success with a step-by-step approach to defining, managing and achieving your personal goals. Hello, progress!

We make your goal-setting process a simple one, guiding you as you create targeted goals based on your own personal motivations. You can find, build and maintain healthy habits – all with our support! And you can earn Vitality Points just for checking in on the goals you've set for yourself.

## Checking in is simple

The more you check in, the better! Hop on to the Member Site regularly to complete your check-ins and make it a part of your routine for a quick and easy way to earn Vitality Points.

## Make a plan

A goal without a plan is just a wish. Use the Vitality Points Planner to make a plan and stick to it.

## Your pocket-sized personal coach

The Vitality Points Planner is a super helpful tool that gives you a good look at how to personalize your plan and pick the activities that will get you to the next Vitality Status. It's like carrying a tiny personal coach everywhere with you to cheer you on.

Access the Vitality Points Planner when you log in to the [Member Site](#).

Use it to log your activities, personalize your plan and get detailed updates on your progress. Wherever and whenever you need it, your pocket-sized coach is there for you 24/7.



### Hot tip #5

Manulife *Vitality* awards you 20 points each week when you check in on any (or all) of your active goals, for a maximum of 1,040 points each program year.

# Wear it. Record it.

Earn even more points by syncing a wearable device to the Manulife *Vitality* app.

You don't have to use a wearable with Manulife *Vitality*, but it sure does help

Why? Because the more activity you record, the more points and rewards you can earn. You walked today – record it. You caught up on the latest articles on health and wellness – record that, too. It all counts!

## **Order a wearable**

Decisions, decisions! Choose a Garmin or Fitbit product – plus Manulife *Vitality Plus* members can select Apple Watch – all at exclusive member pricing.

## **Sync a wearable**

Already own a wearable? Or have you ordered one through Manulife *Vitality*? Download the app and sync it anytime.

## **Staying on track**

We all move at our own pace, and that's A-okay. Keep going – we got you!

## Manulife *Vitality* keeps your eye on the prize

### **Start recording**

You've got this! It's simple to record your everyday activities through the Manulife *Vitality* app – and watch the points add up. Now's the time to sign up for Active Rewards to receive weekly reward opportunities and extra motivation. Don't have a wearable? No sweat; your activities can be recorded through your mobile phone.

### **Keep recording**

Keep recording your daily activity and watch your point count skyrocket. Don't be afraid to get creative with it; the opportunity to earn points is everywhere. From walking the dog to taking a first-aid training course – it all counts. Go make it happen!



## Hot tip #6

Your wearable is your second best friend! Wear it daily. Get active and record your activity for the Vitality Points to add up.

## Hot tip #7

Not sure what goals to aim for? No problem. We'll send you goals to get you started and help keep you on track. Or if you want to set your own goals, we're more than happy to help you with it.

# Your first year is a little different. *But why?*

Why exactly is your first year different? For good reason. The quick answer: to set you up for Year 2. The longer answer needs a little more explanation. Here goes!

		Year 1	Year 2
Term Life	Program Year	10 months	12 months
	Policy Year	12 months	12 months
Health & Dental	Program Year	10 months	12 months
	Policy Year	12 months	12 months

Your first program year with Manulife *Vitality* is not a full calendar “year.” At the end of Program Year 1 (at the 10-month mark), we’ll take a look at your *Vitality* Status and, if you’re a Manulife *Vitality Plus* member, revise your policy discount accordingly for Year 2†. We also need to set up *Plus* members’ Rewards Status for Year 2 – because if you achieve a status above Bronze in Year 1, you retain the rewards of that level to start Year 2.

## Policy year versus program year

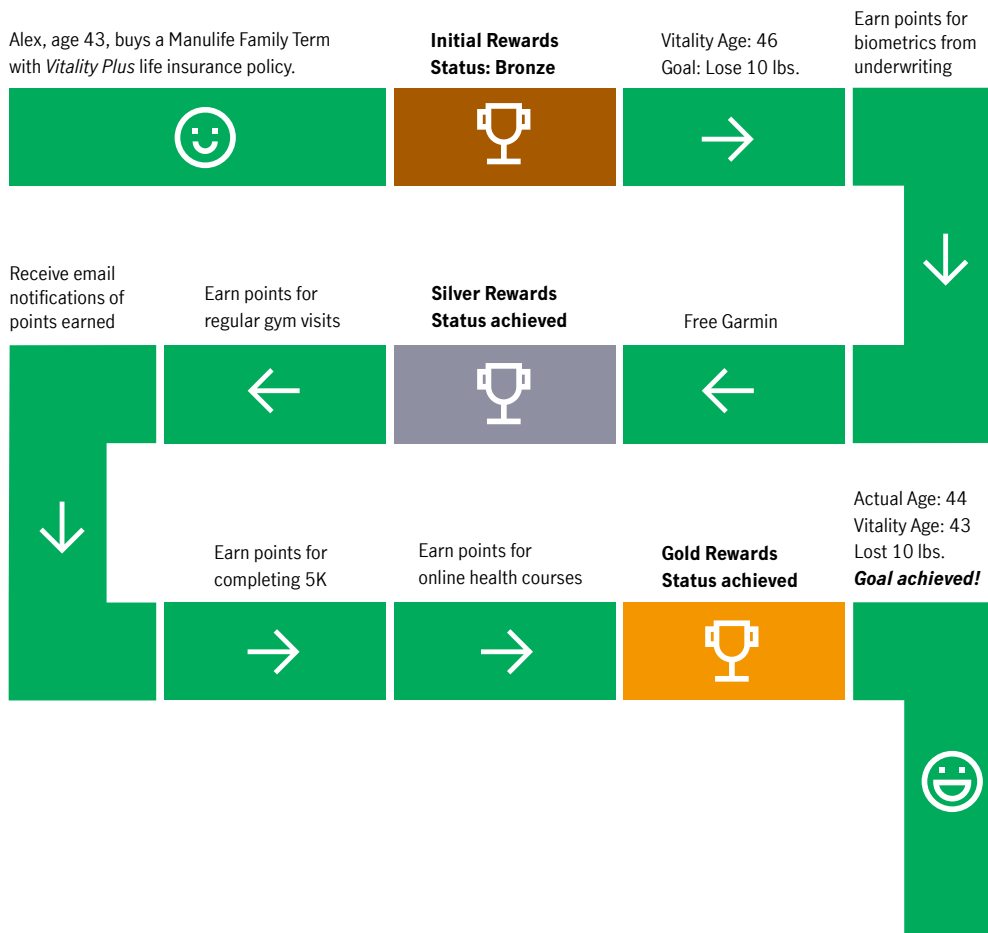
### Policy year

The 12 consecutive months following the effective date of your Policy Issue Date, and each 12-month period thereafter.

### Program year

Ends two months before the Policy Anniversary, in order to capture your *Vitality* Status before your Policy Anniversary ends. The program year is a 12-month period in Year 2 and thereafter.

Here’s an example of a program year path:





Manulife



## Manulife *Vitality* program support

Need a little extra help? We've got you!

For step-by-step support, call **1-888-Manulife (1-888-626-8543)**  
or email [manulifevitality@manulife.com](mailto:manulifevitality@manulife.com).



<sup>†</sup> Savings on insurance costs are in comparison to the same Manulife life insurance policy without Vitality Plus. The level of savings on insurance costs will vary based upon the Vitality Status achieved by the life insured. Savings on insurance costs are only available on Family Term with Vitality Plus and Manulife UL with Vitality Plus.

Eligibility for rewards may change over time and are not guaranteed over the full life of the insurance policy.

Members who have reached Platinum Status and complete your Vitality Health Review (VHR) for three consecutive years are automatically eligible to receive an Amazon gift code in an amount equivalent to the current cost of a one-year Prime membership as of January 1, 2024. Cost of tax not included.

You must redeem your Amazon gift code and agree to the Amazon Prime Terms and Conditions to qualify for Amazon Prime membership. Your Amazon gift code can be applied towards the payment of your Amazon Prime membership or other Amazon.ca purchases. If, at the time of renewal, the balance remaining on your gift-code does not cover the cost of your Prime membership, your credit card will be charged the remaining balance.

Membership automatically renews for the membership fee in effect at the time of renewal plus applicable taxes. You may cancel at any time by visiting Your Account and adjusting your membership settings. Valid credit card required at time of registration if Amazon does not have one on file. Amazon gift codes cannot be transferred or resold. For more information about Amazon Prime, visit [amazon.ca/prime](https://amazon.ca/prime). Amazon.com is not a sponsor of this promotion. All Amazon ®, ™ & © are IP of Amazon.com, Inc. or its affiliates.

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