

# Manulife *Vitality* and the sales conversation

If your clients need help managing health and dental costs, Manulife can give them that, and more. We believe that taking healthy actions (like dental check-ups) deserves to be rewarded, which is why we've added the **option to include Manulife Vitality** on FlexCare™ and FollowMe® plans.

For \$5 a month, your clients get the opportunity to **reduce their premiums up to 10% and earn savings and rewards from popular brands**. It's the perfect complement to their health coverage and a healthier life – no matter the client's fitness level or health status.

## Manulife *Vitality* conversation-starters

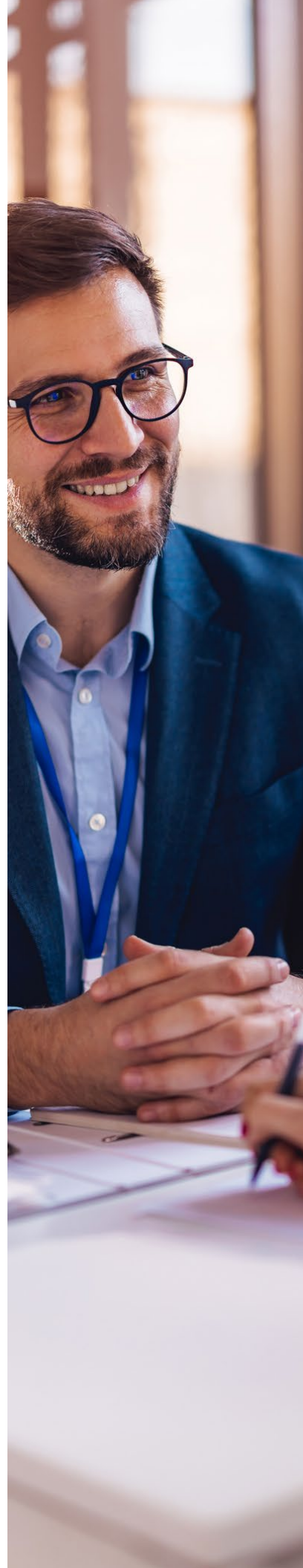
We've compiled a selection of **conversation-starters** to introduce the program to your clients, no matter what motivates them.

### 1. The health-focused client

- For just \$5 a month, Manulife *Vitality* can help you live a healthier life by rewarding you for healthy lifestyle choices you may already be making.
- Be proactive with your health: Manulife *Vitality* members get a free annual preventative health screening in the comfort of their home, valued at \$120. This can be especially valuable if you don't have a family doctor.
- Learn your Vitality Age™, a measure of your “true” age and health based on various lifestyle factors, motivating you to live your healthiest life.
- If you have a wearable device, you can get started right away with turning your steps, activity and sleep into valuable Vitality Points™. You can also get a complimentary Fitbit® or Garmin® as soon as you become a member or opt for an Apple Watch and start working your way towards \$0 monthly payments\*.
- On top of amazing rewards, you'll also gain extra motivation to maintain your most precious asset – your health.

### 2. The savings-conscious client

- You can influence your premiums, saving up to 10% a year by making small, consistent healthy choices – beyond just physical activity (dentist appointments, preventative health checks, vaccinations, non-smoker declaration, etc.).
- Throughout each year you have many opportunities to earn Vitality Points™ and lower your premium costs at your next policy anniversary –which really adds up! (FlexCare™ and FollowMe® plans).
- Start your first policy year with 5% off your premiums, even if you do nothing, and up to 10% in subsequent years, depending on your level of engagement!
- As a member, you'll get discounts on a variety of popular brands – and those discounts will increase the more you engage with the program.



### 3. The logical client

- Get more out of your health and dental plan than just protection against many expected and unexpected health care costs.
- There's nothing to lose; even if you do very little, you're still ahead –Manulife Vitality members start their first year with 5% premium cost savings and a variety of discounts on popular brands, including complimentary wearable devices (up to \$831 in value for Bronze Status\*\*).

### 4. The competitive client

- Manulife *Vitality* is designed to motivate you with tons of ways to earn Vitality Points™ and increase your rewards; every time you achieve a new Vitality Status™, you unlock even more valuable rewards.
- You can easily monitor your progress to get you to the next status level...with a free Apple Watch®\*, Garmin® or Fitbit® device, or your own if you have one already.
- Set your sights on Platinum Status to keep your health and your premium costs in check.
- Enjoy healthy competition between friends and family who also have a health and dental or life insurance plan with Manulife *Vitality*.

### 5. The reward-loving client

- Why not get more out of your health and dental insurance? Don't settle for traditional health insurance when you could be getting hundreds of dollars in value for taking small, consistent actions you may already be doing (including healthy sleep and dental checkups).
- Earn rewards like an Apple Watch® for as low as \$0\*, or a complimentary Fitbit® or Garmin® device – not to mention discounts on tons of popular brands and services like Expedia.
- As you increase your points and status level, your rewards and discounts increase as well.
- It's easy to earn rewards and there are many non-physical ways to do it (vaccinations, dental check-ups, non-smoker declaration, health screenings, etc.).



\* 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.

\*\* Bronze maximum savings is based on purchase of an Apple Watch Ultra 2 with \$0 monthly payments earned (\$452 value), ExamOne health check (\$120 value) and 25% off the Ultimate GoodLife membership (\$259.94 value).

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

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. Flexicare and FollowMe are sold by and are registered trademarks of Manulife (The Manufacturers Life Insurance Company). Vitality is a trademark of The Vitality Group International Inc., and is used by The Manufacturers Life Insurance Company and its affiliates under license. Vitality, Vitality Age, Vitality Points and Vitality Status are trademarks of The Vitality Group International, Inc., and are used by The Manufacturers Life Insurance Company and its affiliates under license. Manulife, Stylized M Design, Manulife & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.