



Vitality™

## Manulife Family Term with *Vitality* – Client Guide

Life insurance that rewards healthy living

THE MANUFACTURERS LIFE INSURANCE COMPANY

 **Manulife**



## A unique solution for life insurance

Welcome to a new kind of life insurance – one that rewards healthy living!

Family Term with *Vitality* gives you insurance plus the opportunity to earn rewards and save on how much you pay for insurance – all while improving your health.

### **FAMILY TERM WITH VITALITY OFFERS:**

- Coverage for 20 years, renewable until age 80 OR coverage until you reach age 65
- The option to convert to a permanent Manulife insurance product

### **THE MANULIFE VITALITY PROGRAM OFFERS:**

- Opportunity to save on your future insurance rates\*
- Personalized health goals and a free Garmin® to monitor your progress
- Rewards and discounts

\*Subject to guaranteed minimum and maximum rates.

### **About Vitality**

To help you live a longer and healthier life, Manulife has partnered with Vitality, the global leader in integrated wellness programs. Vitality has 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.



## An innovative approach to life insurance

We think insurance should be more than just protecting your loved one; it's about living your life – the way you like it, so Manulife has teamed up with Vitality, the global leader in integrated wellness programs.

### LIVE WELL, SAVE MONEY, EARN REWARDS

Family Term with *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



**BRONZE**  
0 Points



**SILVER**  
3,500 Points



**GOLD**  
7,000 Points



**PLATINUM**  
10,000 Points

\*Program qualification requirements can change without notice.

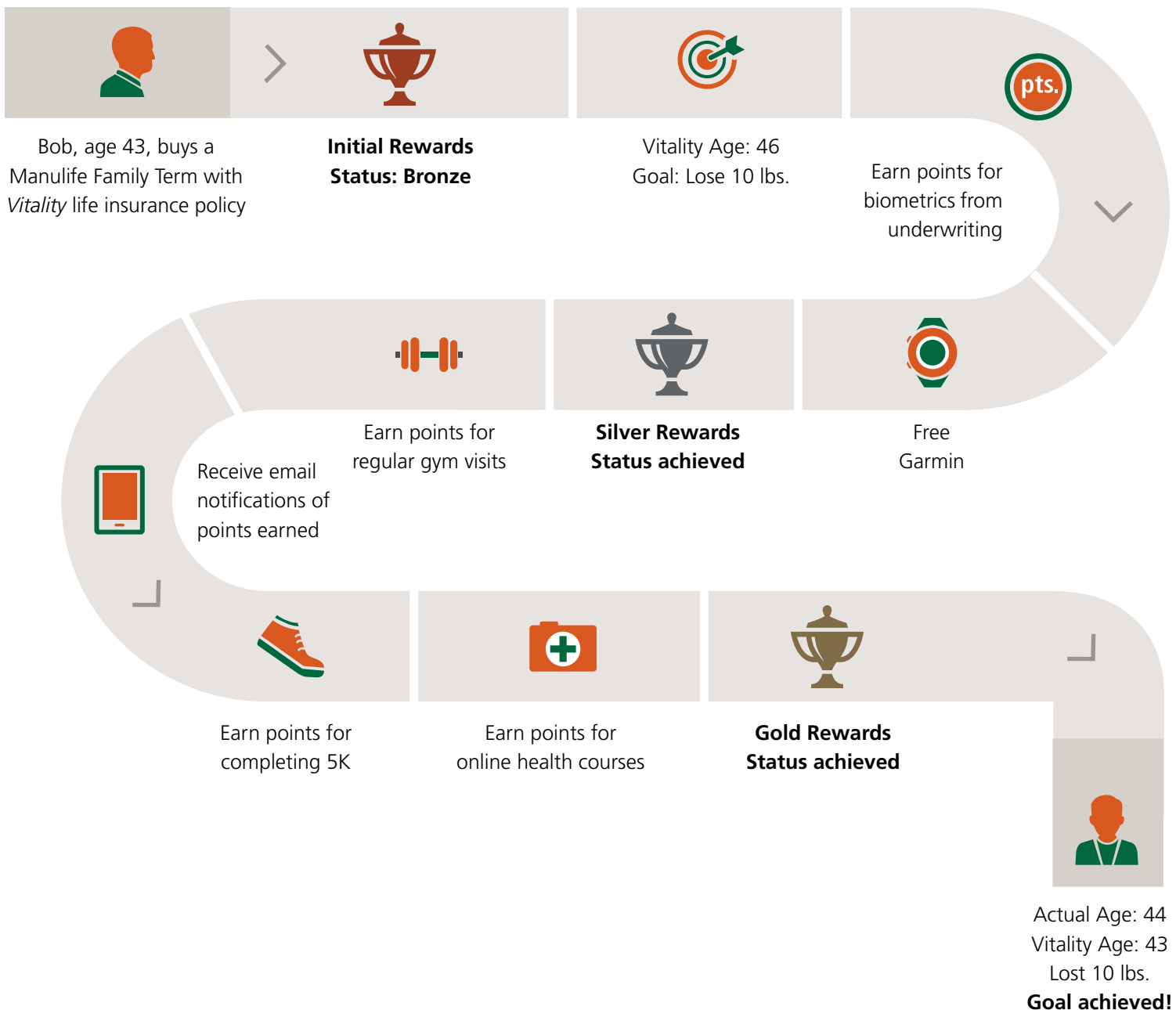
# Getting started with Manulife *Vitality*


The first step in getting started is registering at Manulife.ca/Vitality. From there you complete your Vitality Health Review™. This will give you your Vitality Age™ – an indicator of your overall health. Your Vitality Age may be higher or lower than your actual age. With this number, you can set goals for yourself to help keep you on the road to wellness.

Now you're on your way! You can start to earn Vitality Points by completing simple, everyday activities like exercising, getting an optional health screening or even reading health articles online. Simply record your activities with the easy mobile and online tools.

The more engaged you are with the program and the more you live a healthy lifestyle, the more points you can earn towards rewards and discounts from leading retailers.

## HERE'S AN EXAMPLE OF A PROGRAM YEAR PATH:





Get 1,500 Welcome Bonus Vitality Points when you register in the program and complete your Vitality Health Review within the first 90 days\*

\*90-day period begins on the policy date.

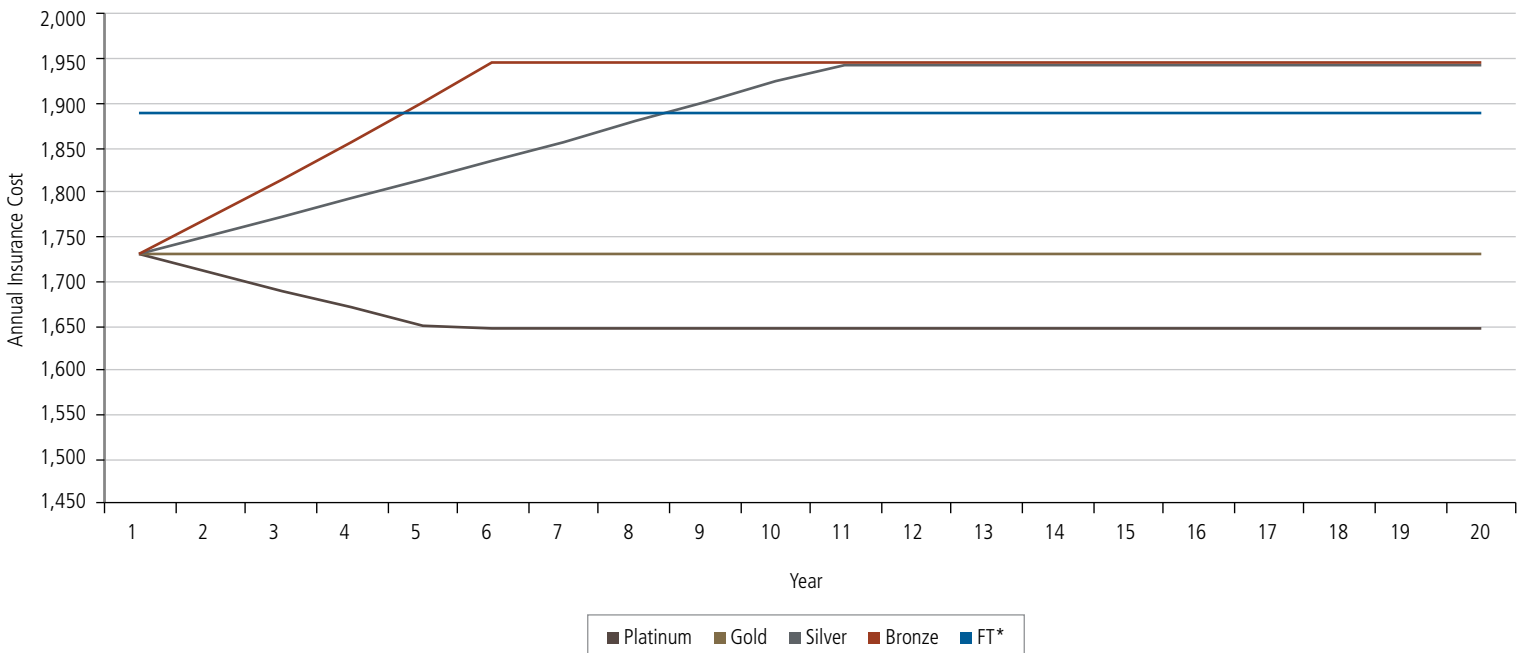
# Healthy living savings

Family Term with *Vitality* gives you the opportunity to save on how much you pay for your insurance.

Your Vitality Status determines how much you pay for insurance. On each policy anniversary, the amount you pay for your insurance may change, higher or lower, depending on how engaged you are with the Manulife *Vitality* program.

You automatically start with a Gold level insurance cost and a Bronze Vitality Status. If you reach a Gold Vitality Status in your first program year, then the amount you pay for your insurance will not change for the next year. If you are very engaged in the program and reach Platinum Status, then the amount you pay will decrease. If your status changes to Silver or Bronze, then the amount you pay will increase.

## Annual Insurance Cost



For illustration purposes only. Chart assumes same status is achieved every year for the life of the policy. Premiums shown are subject to minimum and maximum premium guarantees. Male, age 45, non-smoker, Healthstyle 3, \$1,000,000 of Term-20.

\*Manulife Family Term policy without *Vitality*.

## Financial strength and stability

**Strong.** At Manulife, we operate from a position of strength. Our strength is reflected in our strong capital, our financial ratings awarded us from independent rating agencies, and our strong asset performance.

**Reliable.** Manulife is proud to lead businesses that provide individual life and health insurance, wealth management, banking, group benefits, group savings plans, plus services to alumni and professional associations across the country.

**Trustworthy.** For over 125 years, Manulife has stood solidly behind our promises to help secure the financial future for our clients.

**Forward-thinking.** Manulife is a market leader in both financial protection and the wealth management business operating in Asia, Canada and the United States. We provide a full suite of products and services to meet the current and future needs of individual and group customers.

For the most recent program information,  
please visit [Manulife.ca/Vitality](https://Manulife.ca/Vitality)



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