

||| Manulife

Vitality<sup>®</sup>

What it is

How it works

Get started

The nitty-gritty details

# Your guide to Manulife *Vitality*

**Live** healthy  
**Earn** rewards  
**Save** money

The Manufacturers Life Insurance Company



# Hi, friend.

Welcome to Manulife *Vitality*.

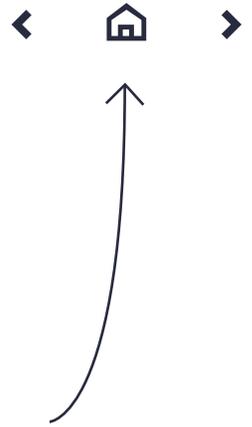
Grab a seat and get comfortable. Not too comfortable though... we're here to shake things up and change your perspective on health and insurance. Why? Because we believe we can all have a healthy lifestyle and a healthy financial plan — the trick is to embrace it all, little by little. And the Manulife *Vitality* program is the friendly push you've been waiting for!

Think of us as a positive little voice that's always there to remind you of what you can accomplish when you **invest in YOU**. Because when you live healthy, you can earn rewards and save money. So, start discovering your path to a healthier, happier you. We'll be with you every step of the way.

Be well,  
The Manulife *Vitality* Team

# How to navigate

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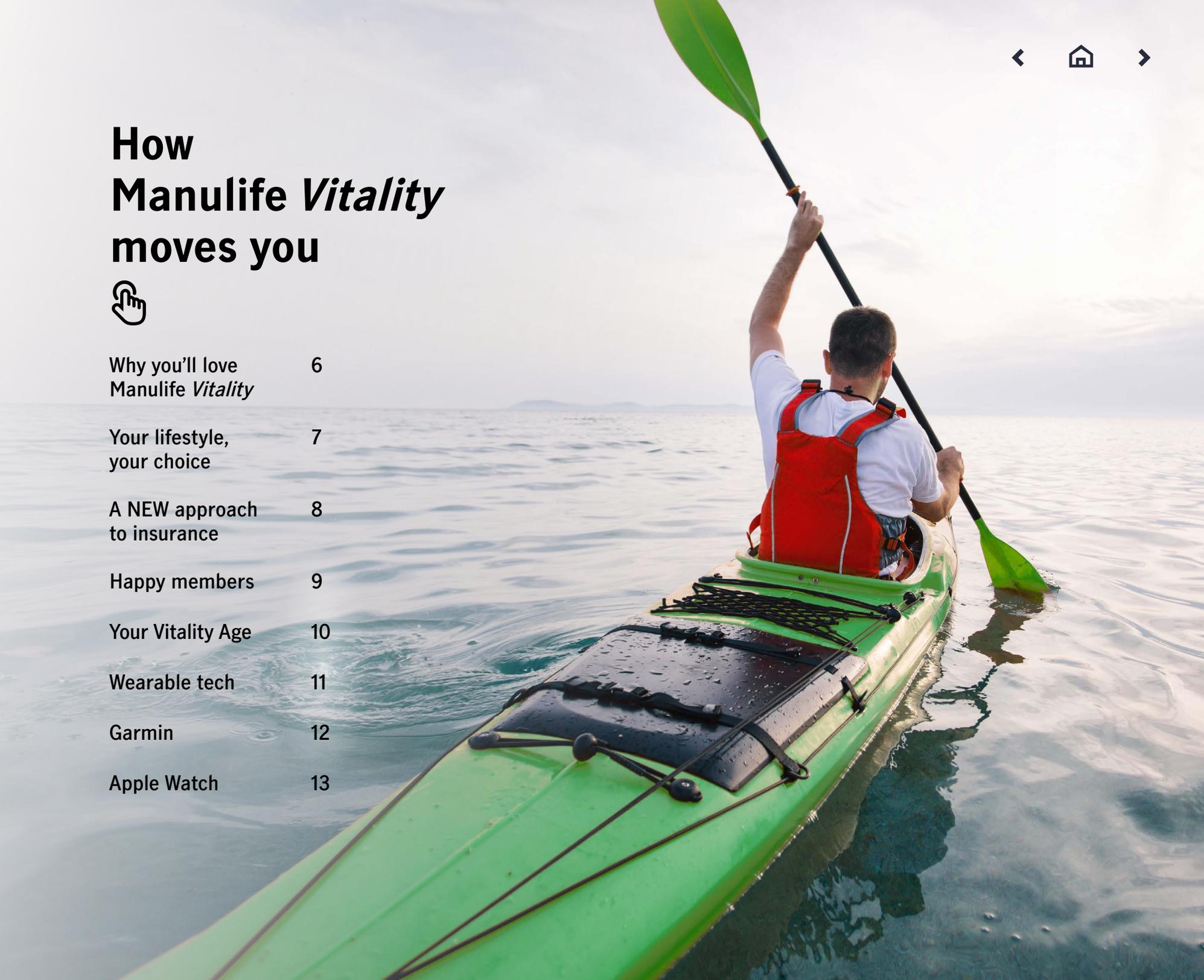
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# How Manulife *Vitality* moves you



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# Why you'll love Manulife *Vitality*



## Live healthy

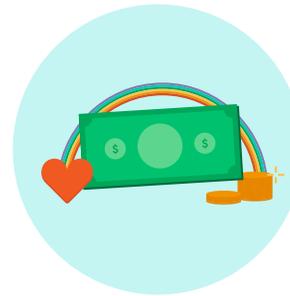
From little habits to big changes, your overall health is determined by your daily lifestyle choices. Manulife *Vitality* helps you understand your health and sparks your motivation to keep reaching your goals. Can you feel the healthy vibes?



## Earn rewards

When you make healthy choices, Manulife *Vitality* rewards you.

The more healthy choices you make, the more rewards you can earn. Simple! And pretty great.



## Save money

On top of earning rewards for healthy choices, Manulife *Vitality* also gives you the opportunity to reduce how much you pay for your insurance. Think about that for a second... the end result is a healthier, wealthier you. Sounds good, right?

# Why it matters to us

## The global Vitality pledge

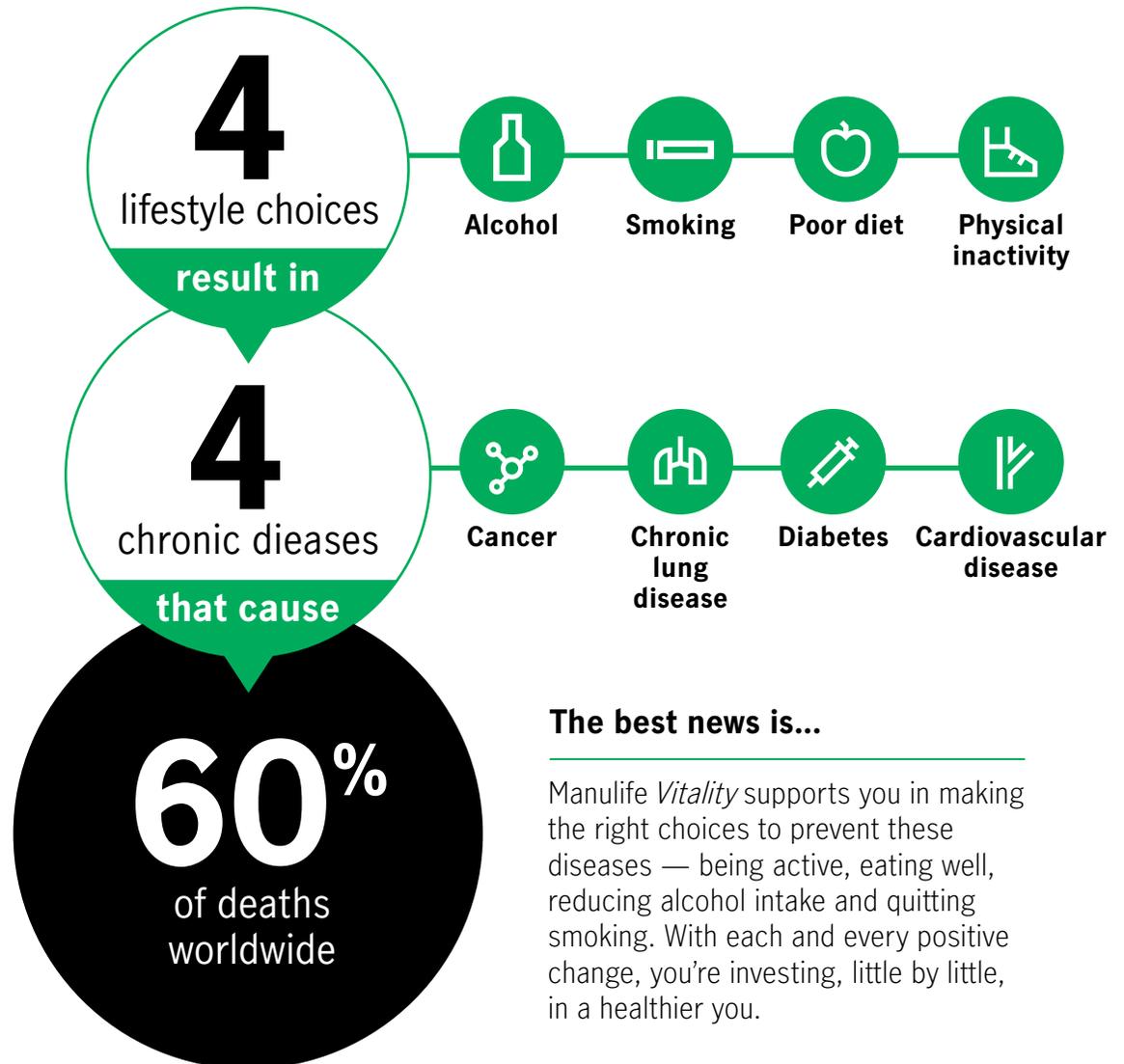
We're committed to bettering the health of Canadians. So much so that we've joined Vitality and other leading global insurers in a pledge to help make **100 million people 20% more active by 2025.**

**Big number?** It sure is.  
**Attainable? Absolutely!**

# Your lifestyle, your choice

Did you know?

...**60%** of deaths worldwide  
can be prevented.



## The best news is...

Manulife *Vitality* supports you in making the right choices to prevent these diseases — being active, eating well, reducing alcohol intake and quitting smoking. With each and every positive change, you're investing, little by little, in a healthier you.

# A NEW approach to insurance

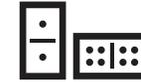
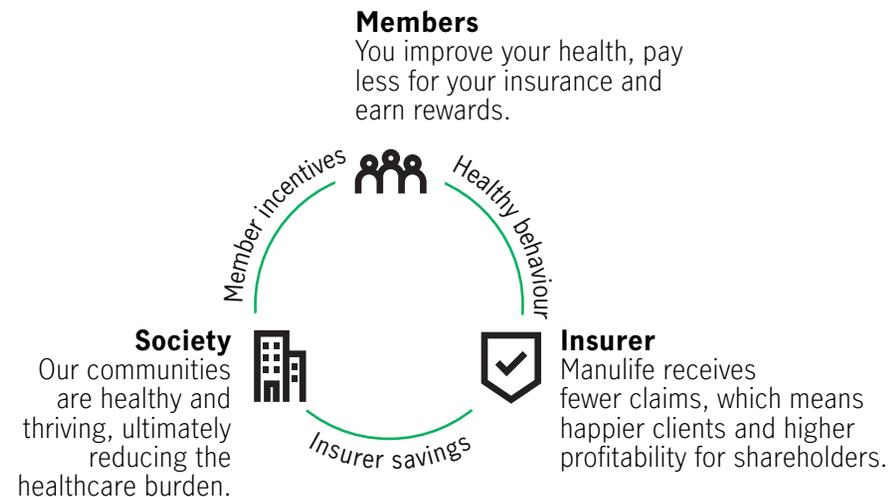
“The program was a key motivation in changing my life habits to be more healthy and exercise on a regular basis!”

**Dylan –  
Manulife *Vitality* member**

## Manulife *Vitality* is a fresh new perspective on your health and insurance

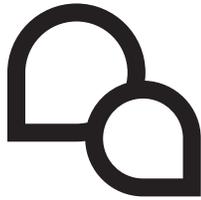
Your health and insurance are more connected than you might think. When people make healthy choices regularly, they typically file fewer insurance claims, thereby lowering healthcare costs and contributing to a thriving community overall. It's the epitome of shared value — **when you thrive, we all thrive.** And Manulife *Vitality* gives you the tools to get healthier in order to help prevent illness and injury, because you don't want to be ill or injured just as much as we don't want you to be!

Come as you are. The program is designed to custom-fit you, because what works for you may be completely different than what works for someone else. And when you find what works for you, there is a winning trifecta:



### 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.



# 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:

"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

"Tracking my steps really keeps me conscious of how much exercise I do in a day. I feel more positive and set goals of at least 10,000 steps a day. I love the healthy recipes, too. The Vitality Wheel and Vitality Squares\* are enjoyed not only by me, but they keep my kids active and involved, creating awareness of a healthy lifestyle for the whole family!"

— **Lianne**, Platinum member

"Doctors, for years, have been telling me if I don't change my ways, I may develop diabetes. That, together with the opportunity to save money on my premiums and the Garmin watch, gave me the motivation to stop with the excuses and make a lifestyle change."

— **Milan**, Platinum 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 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

"My health has improved as a result of being a lot more active and aware of my diet. This tool has helped me get into great shape and helps keep me motivated. I feel really good and look pretty good. Six-pack at nearly 50 — who knew? Love it!"

— **Gabriele**, Platinum member

"I am a lot more aware of how the changes I make now will affect my health positively in the long run. Manulife *Vitality* feels so supportive, and there are a lot of resources."

— **Janis**, Bronze 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

\*Vitality Squares is not available in Québec.

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.

# 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.

A true 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.



Finding out your Vitality Age is a piece of cake! And you don't have to be a member to do it.



# Let's talk tech

Wearable technology tracks physical activity, counting every step, every heartbeat — and more. Getting a little more active can have a big impact on your overall health. And using a wearable can have a big impact on you reaching your goals.



**Watch the “Track Your Activities” video to see just how easy it is to log activities.**

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

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

Manulife *Vitality* makes it easy for Android and iOS users alike. As a member, you can choose a free Garmin or take advantage of exclusive member upgrades to the latest wearable technology from **Garmin** or **Apple Watch**. Either are the perfect motivation for making little (or big!) moves that will help kick your health into high gear.

\*Vitality. (2019). [Vitality Active Rewards™ with Apple Watch motivates members to engage in physical activity - Vitality](#)



## 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

## Hot tips

# 1

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, 2019\*

# A bit more about Garmin

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. Select

A FREE Garmin Vivofit® 4



or

## 2. Upgrade to:

Vivocactive® 3



Fēnix® 5



“

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

—  
Elena - Manulife *Vitality* member

**+ more**

Choose from the latest Garmin wearable options, including Vivocactive 3, Fenix 5 and more.

You'll pay the online price of the device you choose, less \$112.50. Now that's a deal!

# A bit more about Apple Watch

With Vitality Active Rewards™ on Apple Watch, you can enjoy rewards for healthy, active living! Purchase Apple Watch for a low initial payment and fund the balance by tracking daily activities to earn Vitality Points.



“

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

**Cathryn — Manulife Vitality member**

## Once enrolled, you can:

### 1. Get Apple Watch

Order Apple Watch online for an initial payment plus any applicable taxes and upgrade fees for case and band selections.

### 2. Get active

Track your monthly activity using 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 each month, over a 24-month period. **Earn 500 points in one month and the cost is \$0!**

Apple Watch	Initial Payment*	Monthly Payment			
		0 Pts	240 Pts	360 Pts	500 Pts
Apple Watch Series 3 (GPS) 38 mm	\$0	\$10.75	\$8.50	\$5.50	<b>\$0</b>
Apple Watch Series 5 (GPS) 40 mm	\$97	\$18	\$14.50	\$9	<b>\$0</b>

\*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 Series 3 and Apple Watch Series 5 require iPhone 6s or later with iOS 13 or later. Wireless service plan required for cellular service. Apple Watch and iPhone service provider must be the same.

# How does Manulife *Vitality* work?



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# How healthy are you?

“The program was a key motivation in changing my life habits to be more healthy and exercise on a regular basis!”

Sumit –  
Manulife *Vitality* member

## Take the Vitality Health Review™ to find out

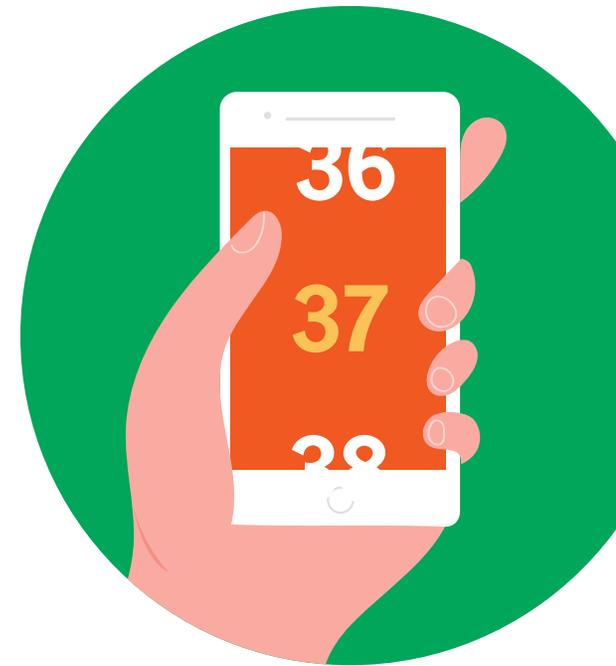
The trick to being healthy is to embrace it little by little. But you need to know where you are now to know where you're going. The Vitality Health Review (VHR) does just that; it helps you understand your current health with a quick and comprehensive look at how active you are, your daily habits and various other lifestyle factors. All of this informs your baseline and next steps.

### 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
- Glucose reading
- Cholesterol levels
- 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 — in your home, office... anywhere you like!



### Hot tip

- 2** 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!

# What are Vitality Points?

You register, complete your Vitality Health Review, then what?

**Start earning points!**

## Earning points is easier than you think

The opportunity is all around! In fact, you're probably more active 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.

### How many points for that?

- 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
- 200 points** Certification (first-aid and CPR training)
- 6,000 points** Physical activity
- 1,500 points** Athletic events
- + bonus points** Vitality Wheel™ and Vitality Squares™

### Hot tip

- 3** 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 tracked by 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, you're going to be looking for reasons to get out there, earn more points and move to the next level.



### Your Vitality Status



**Bronze** - 0 points



**Silver** - 3,500 points



**Gold** - 7,000 points



**Platinum** - 10,000 points



### Movin' on up

- You start with 0 points on Day 1 (Bronze status), but you have oh-so-many ways to earn points — from prevention to physical activity and online courses.
- Your Vitality Status renews at the end of the program year, and you'll get 10% of the Vitality Points you earned in the previous year as a kick-start bonus!

## What's a Rewards Status?

“

I like that Manulife *Vitality* has great incentives for being active and staying fit. I have definitely taken advantage of the Amazon.ca Gift Cards and the Hotels.com discounts. Keep the rewards coming! It's so motivating!”

**Kiran –**  
**Manulife *Vitality* member**

## Live healthy, earn rewards

As a Manulife *Vitality* 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 [Hotels.com](#) and [Amazon.ca](#).

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.

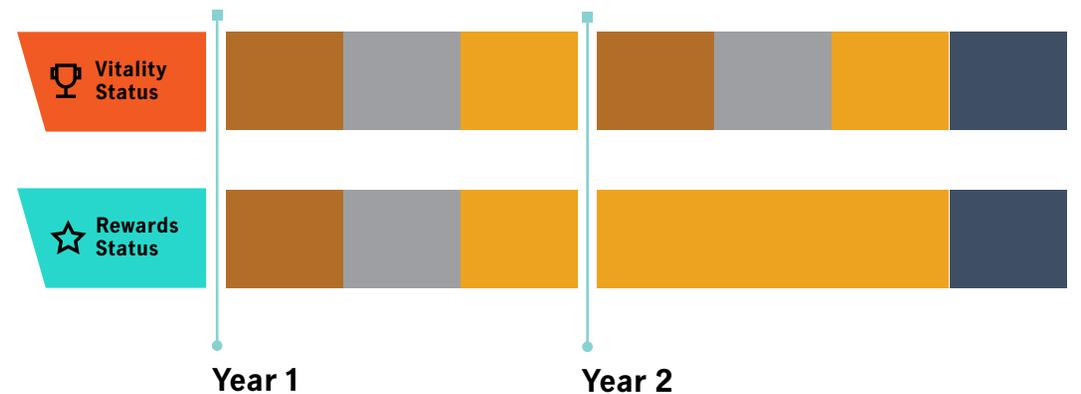


# Vitality Status versus Rewards Status

## What's your status, or rather, statuses?

Here's the skinny: you earn Vitality Points to achieve a Vitality Status. And you earn a Vitality Status to earn a Rewards Status and unlock even more rewards. You follow?

Now, your Vitality Status and your Rewards Status will always be the same in your first program year. BUT, when you start your second year, your Vitality Status resets to Bronze, but your Rewards Status remains. Still with us? In your new program year, if you achieve a higher Vitality Status, your Rewards Status will jump too.



### Year 1

Your Vitality Status and Rewards Status will always be the same.

### Year 2

Your Vitality Status will reset to Bronze, but your Rewards Status remains.

For example, if you end Year One with a Gold Status, Year Two will begin with your Vitality Status set to Bronze, and your Rewards Status set to Gold.

And when your Vitality Status crosses a higher level, your Rewards Status will make the same jump.

#### Status level



# The sweet rewards of sweat equity



Want a little extra motivation and the chance to earn weekly rewards? Download the app and sign up for Vitality Active Rewards now!

## Sweat it out to earn rewards every week!

Manulife *Vitality* sweetens the deal for being active every week with Vitality Active Rewards. Because, goodness, if you're going to sweat, why not get rewarded for it?

So, you get active, you get rewards. Sounds pretty great, right? Each week, you can earn points from reaching 10,000+ steps or exercising to get your heart rate up and burn calories. Manulife *Vitality* puts a fun spin on sweat equity. Reach your weekly goal and you'll earn a spin of the Vitality Wheel to win even more Vitality Points or Amazon.ca Gift Cards.

## Here's how it works



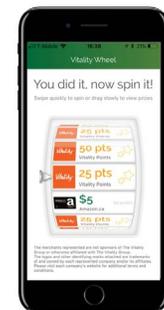
### Get the app

Every Monday, through the Manulife *Vitality* app, you receive a new weekly personal Vitality Points goal unique to you and your progress. The goal changes over time to help keep you motivated and on track.



### Get active

Over the next seven days, earn points from **Standard** and **Advanced** workouts\*, which count towards hitting your weekly target.



### Spin

Once your goal is reached, you can immediately spin the Vitality Wheel† to win Vitality Points or Amazon.ca Gift Cards. Every spin is a win!‡

\* Light workouts (5,000 steps or under 200 Active Calories) are not applicable towards Vitality Active Rewards

† Spin not available to residents of Quebec.

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

# Vitality Active Rewards weekly target

Win even more rewards when you sign up for and achieve your weekly target.

Plus, the points you earn go towards your chance to play Vitality Squares\* each month... for another shot to win more points, and rewards!

## Where to get your weekly target



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



**Tap**  
“weekly target” on the home screen and follow the steps to sign up.



**Track**  
Standard or Advanced workouts to achieve your weekly target.

## It's easy!

A few steps go a long way. Have a look at how you can earn, and hop to it!

### Standard workout = 20 Vitality Points

- 10,000 to 14,999 daily steps
- Exercising at 60% or more of your maximum heart rate for 30 to 44 minutes
- Burning between 300 and 1,259 Active Calories tracked through Apple Watch

### Advanced workout = 30 Vitality Points

- 15,000 or more daily steps
- Exercising at 60% or more of your maximum heart rate for 45-plus minutes
- Burning between 300 and 1,875 Active Calories tracked through Apple Watch



# Vitality Points versus weekly target

## So, what's the difference between Vitality Points and weekly target?

Glad you asked! ALL of your exercise and health-related activities, like visiting the dentist or completing online courses, will earn you Vitality Points.

BUT to achieve your Vitality Active Rewards weekly target, you need to put in a little sweat equity through Standard and Advanced workouts. So go ahead and sweat it out — you'll feel great doing it, and you'll increase your chance to earn rewards! Oh, and better yet: the points you earn towards your weekly target will also count towards your overall Vitality Points. Double win!

Watch how fast the points add up with every step!



# Best. Reward. Partners. Ever.

When it comes to healthy living, every little move you make adds up. And when you live a healthy life, you should be rewarded for it, right? We think so, too!

Manulife *Vitality* offers rewards from:



 **WATCH**  
SERIES 5

Get Apple Watch from just \$0\* and fund the balance by tracking daily activity and earning Vitality Points.



**Hotels.com**

Earn up to 50% off a hotel stay through Hotels.com.

**GARMIN**

Receive a free Garmin vívoFit® 4 when you sign up for Manulife *Vitality*, or take advantage of exclusive member upgrade prices on the latest wearable technology.

**amazon.ca**

Several chances to win Amazon.ca Gift Cards through Vitality Squares<sup>†</sup>, Weekly Active Targets and each time you earn a new Vitality Status<sup>™</sup>.

**ExamOne**  
A Quest Diagnostics Company

Book a free annual health assessment from ExamOne<sup>®</sup> to get an understanding of how healthy you are today, and what areas you can improve.

**GoodLife  
FITNESS**

Access an exclusive gym discount of up to 55% off an individual one-year membership.

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

\*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 Series 3 and Apple Watch Series 5 require iPhone 6s or later with iOS 13 or later. Wireless service plan required for cellular service. Apple Watch and iPhone service provider must be the same.

<sup>†</sup>Not available to residents of Quebec.

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# Ready to do this?

## Let's get you signed up

You can become a Manulife *Vitality* member when you select Manulife's Term life insurance or Health & Dental insurance.

### Term life insurance

Manulife offers flexible and affordable Term life insurance to help you protect your family's financial security by leaving a tax-free, lump-sum benefit to cover their expenses if something happens to you. With Manulife *Vitality*, you can choose from \$500,000 to \$20 million in coverage, and stay for a term of 10 or 20 years (renewable to age 80) or to age 65 or 100.\*

#### Learn more

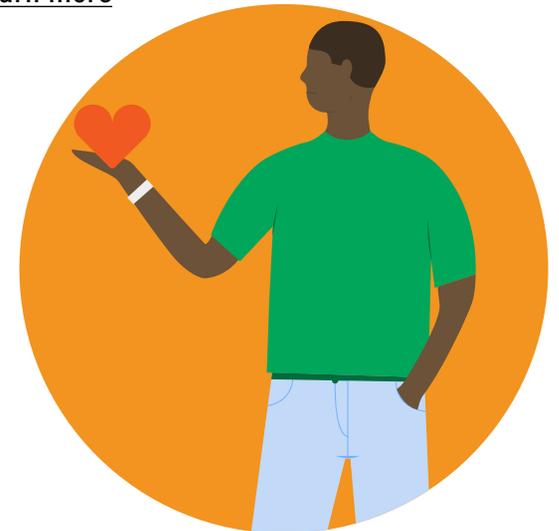
\*May be subject to terms and conditions.

### Health & Dental insurance

Manulife Health & Dental insurance can help save you money with reimbursements on many routine and unexpected health-related expenses that may not be covered by your Government Health Insurance Plan. Manulife *Vitality* is available as an add-on to your Flexcare® or FollowMe™ Health & Dental plan for \$5/month. And when you add it, you'll instantly save 5% on your premiums, with the potential to save up to 10% on premiums by earning a higher Vitality Status.

#### Learn more

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.



# Let's get you started, Champ!

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 policy number

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

## Register online

Visit the [Member Site](#) to register. Create your account and password using your policy number and email address, and accept the terms and conditions.

## Hot tip

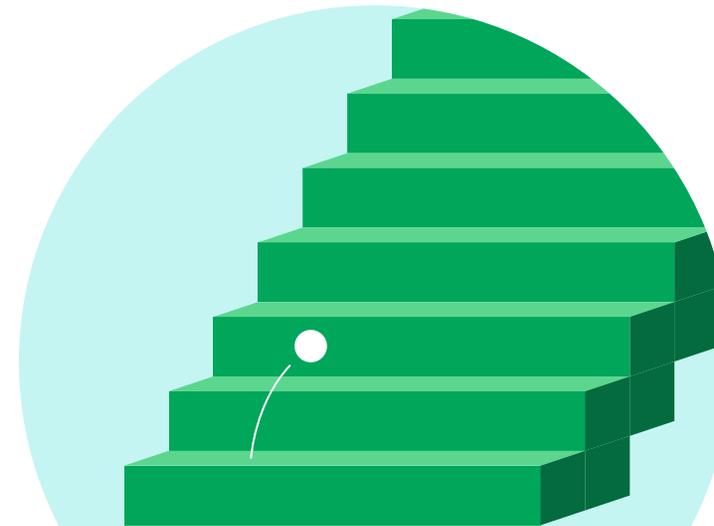
- 4 Keep a close eye on your email; we'll send you a reminder when it's time to complete an important step. Or you can log in to [Member Site](#) at any time.

## 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 iTunes and Google Play, so you can get tracking and earning.



# Define your goals



## Your future starts now

Are you ready for it? Manulife *Vitality* helps you take control of your future with a step-by-step approach to define, manage, and achieve your personal goals. Hello, progress!

We make the goal-setting process a simple one, to guide 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. Here's what you'll find:

### Hot tip

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

# Make a plan

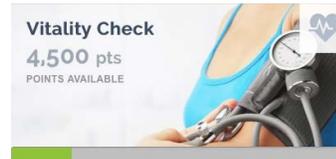
A goal without a plan is just a wish. Use the Vitality Points Planner to make a plan and stick to it.

## Your pocket-sized personal coach

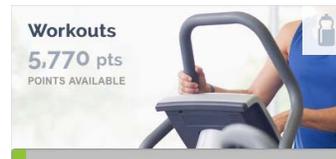
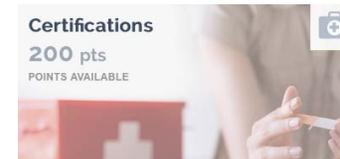
The Vitality Points Planner is a handy-dandy tool that gives you a good look at how to personalize your plan and pick the activities that will get you to the next Vitality Status. It's like having a personal coach in your pocket cheering you on.



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.



# Wear it. Track it.

Earn even more  
Vitality Points by syncing  
a wearable device to  
the Manulife *Vitality* app.  
Get on it, Champ!

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

Why? Because the more you track, the more the program learns about you and what you do. You walked today – track it. You caught up on the latest articles on health and wellness – track that, too. It all counts! And we'll be right by your side every step of the way.



### Order a wearable

Decisions, decisions. They're tough. Choose Garmin wearable or Apple Watch at exclusive member pricing.



### Sync a wearable

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

### Hot tip

**6** Your wearable is your second-best friend! **Wear it** daily. Get active and **track it** for the Vitality Points to add up.

# Staying on track

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

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

### Start tracking

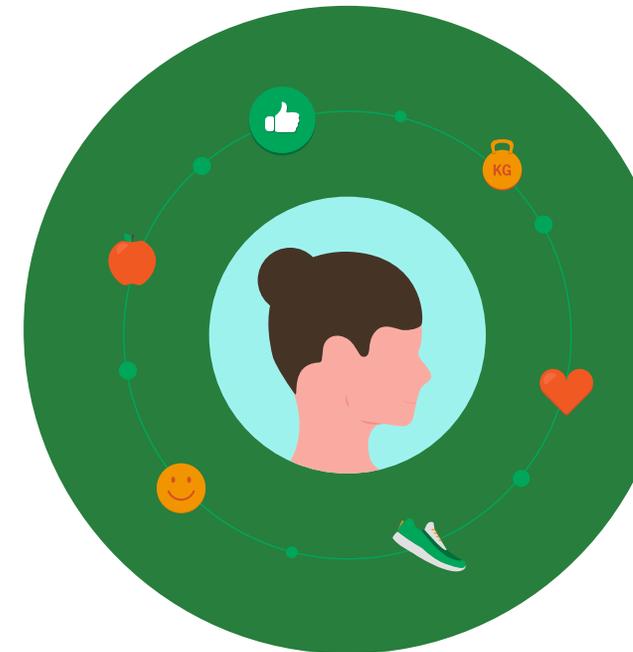
You've got this! It's simple to track your everyday activities through the Manulife *Vitality* app — and watch the points add up. Now's the time to sign up for Active Rewards to receive weekly reward opportunities and extra motivation. Don't have a wearable? No sweat; your activities can be tracked through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

### Keep tracking

Keep tracking 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 Fido to taking a first-aid training course — it all counts. Go make it happen!

### 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!

### 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 (Term life insurance) or three months (Health and Dental) 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.

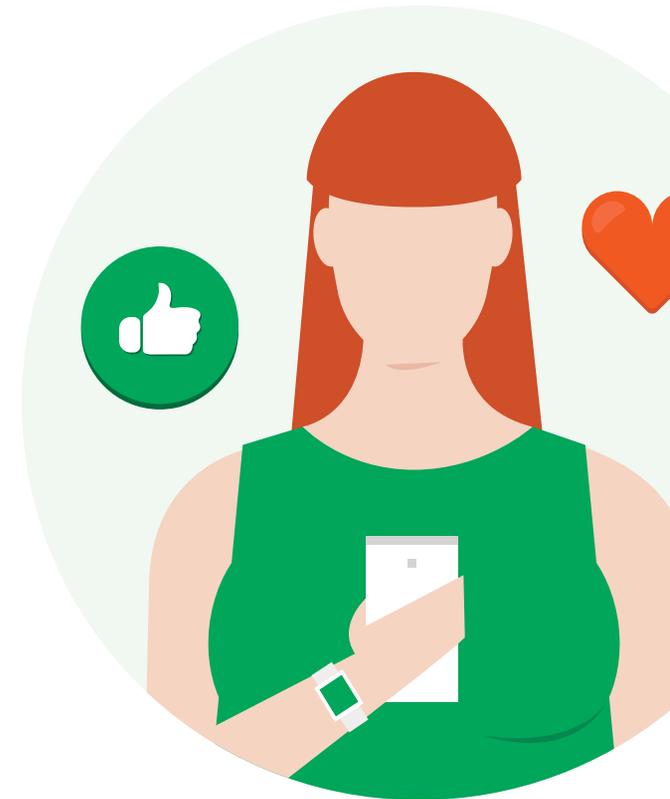
	Year 1	Year 2	
<b>Term life</b>	10 months	12 months	Program Years
	12 months	12 months	Policy Years
<b>Health &amp; Dental</b>	9 months	12 months	Program Years

Your first program year with Manulife *Vitality* is not a full “year.” At the end of Year 1 (at the 9- or 10-month mark), we’ll take a look at your Vitality Status and revise your policy discount accordingly for Year 2. Why? Because, as you engage with the program throughout Year 1, your health will change over time. And this change will be reflected in your Year 2 Rewards Status.

## Year 2 and onwards

OK, so you've completed Year 1. Congrats, Champ! Now let's get you started on the right foot in Year 2.

- **Vitality Points carryover:** Get a good start on your year with 10% of the Vitality Points you earned in your previous year.
- **Vitality Health Review:** Make sure you do it every year! Since your health has improved over the year (hopefully!), you can use the Vitality Health Review to check your Vitality Age and see your progress. It'll also help you focus on your game plan for next year, plus it's a great way to earn 500 points to kick off year two. Better yet, complete your review within 90 days and get 250 bonus points.
- **Vitality Check:** Do this every year, too! Set up your free health check through ExamOne. You'll earn up to a whopping 4,500 Vitality Points for it — your biggest points-earning opportunity in the program.
- **Smoker declaration:** All the non-smokers out there receive a quick and easy 1,000 points for this simple declaration.
- **Review your financial plan:** An annual review of your financial plan can help you stay on track. Whether you work with a financial advisor or manage your plan on your own, be sure to review your plan each year.



### *Hot tip*

- 8** Take a moment each week to open the app and double-check that all of your Vitality Points, including your physical activity points, are current.

# What's up for grabs

So much!  
And now you're ready to start earning some rewards — bravo!

## You want more rewards, right?

We know what you're thinking... "Show me the goods!" So, for your viewing pleasure, here's a sneak preview of the rewards and discounts you'll get as you level up.

Rewards	 Bronze	 Silver	 Gold	 Platinum
Lower insurance premiums - Health & Dental		2%	5%	10%
Premiums are reset annually based on Vitality Status.				
Lower insurance premiums - Family Term with <i>Vitality</i>	Initial 10% cost of insurance savings. Premiums are adjusted annually based on Vitality Status.			
Hotels.com member discount	0	15%	25%	50%
Limited Time Offer — Amazon.ca Gift Card each time you increase your Vitality Status	\$0	\$10	\$15	\$25
GoodLife or Énergie Cardio fitness club discount (up to 55% off)	✓	✓	✓	✓
Vitality Active Rewards	✓	✓	✓	✓
Vitality Squares (monthly)	✓	✓	✓	✓
Apple Watch*	✓	✓	✓	✓
Garmin – Free Vivofit 4 or upgrade option	✓	✓	✓	✓

\*Get Apple Watch from just \$0. Achieve 500 points through Standard or Advanced workouts in one month and the monthly cost is \$0!

# Bronze Status Rewards

Up to

# 55% off

an individual one-year membership at either GoodLife Fitness or Énergie Cardio fitness clubs.



## Lower insurance premiums

Family Term with *Vitality*

Initial 10% cost of insurance savings. Premiums are adjusted annually based on Vitality Status.

## Spin the Vitality Wheel

when you reach your weekly Active Rewards Target. From Vitality Points to Amazon.ca Gift Cards, every spin is a win!\*

## Flip 1 tile

when you play the monthly Vitality Squares\* game for a chance to win Amazon.ca Gift Cards or Vitality Points.



0 pts



**Get Apple Watch from just \$0<sup>†</sup>** then fund the balance by tracking activities to earn Vitality Points.

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.

<sup>†</sup>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 Series 3 and Apple Watch Series 5 require iPhone 6s or later with iOS 13 or later. Wireless service plan required for cellular service. Apple Watch and iPhone service provider must be the same.

# Silver Status Rewards

Up to

# 55% off

an individual one-year membership at either GoodLife Fitness or Énergie Cardio fitness clubs.



## Lower insurance premiums

### Health & Dental

2% Lower insurance premiums  
Premiums are reset annually based on Vitality Status.

### Family Term with *Vitality*

Initial 10% cost of insurance savings. Premiums are adjusted annually based on Vitality Status.

## Spin the Vitality Wheel

when you reach your weekly Active Rewards Target. From Vitality Points to Amazon.ca Gift Cards, every spin is a win!\*

## Flip 2 tiles

when you play the monthly Vitality Squares\* game for a chance to win Amazon.ca Gift Cards or Vitality Points.



3,500 pts



**Get Apple Watch from just \$0<sup>†</sup>** then fund the balance by tracking activities to earn Vitality Points.

# 15% off

any two nights stay through [Hotels.com](https://www.hotels.com)

# \$15

**Amazon.ca** Gift Card when you reach Silver Status.

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.

<sup>†</sup>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 Series 3 and Apple Watch Series 5 require iPhone 6s or later with iOS 13 or later. Wireless service plan required for cellular service. Apple Watch and iPhone service provider must be the same.

# Gold Status Rewards

Up to

## 55% off

an individual one-year membership at either GoodLife Fitness or Énergie Cardio fitness clubs.



## Lower insurance premiums

### Health & Dental

5% Lower insurance premiums  
Premiums are reset annually based on Vitality Status.

### Family Term with *Vitality*

Initial 10% cost of insurance savings. Premiums are adjusted annually based on Vitality Status.

## Spin the Vitality Wheel

when you reach your weekly Active Rewards Target. From Vitality Points to Amazon.ca Gift Cards, every spin is a win!\*

## Flip 4 tiles

when you play the monthly Vitality Squares\* game for a chance to win Amazon.ca Gift Cards or Vitality Points.



7,000 pts



**Get Apple Watch from just \$0<sup>†</sup>** then fund the balance by tracking activities to earn Vitality Points.

## 25% off

any two nights stay through [Hotels.com](#)

## \$25

[Amazon.ca](#) Gift Card when you reach Gold Status.

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.

<sup>†</sup>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 Series 3 and Apple Watch Series 5 require iPhone 6s or later with iOS 13 or later. Wireless service plan required for cellular service. Apple Watch and iPhone service provider must be the same.

# Platinum Status Rewards

Up to

**55% off**

an individual one-year membership at either GoodLife Fitness or Énergie Cardio fitness clubs.



## Lower insurance premiums

### Health & Dental

10% Lower insurance premiums  
Premiums are reset annually based on Vitality Status.

### Family Term with *Vitality*

Initial 10% cost of insurance savings. Premiums are adjusted annually based on Vitality Status.

## Spin the Vitality Wheel

when you reach your weekly Active Rewards Target. From Vitality Points to Amazon.ca Gift Cards, every spin is a win!\*

## Flip 6 tiles

when you play the monthly Vitality Squares\* game for a chance to win Amazon.ca Gift Cards or Vitality Points.



10,000 pts



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

then fund the balance by tracking activities to earn Vitality Points.

**50% off**

any two nights stay through [Hotels.com](#)

**\$50**

[Amazon.ca](#) Gift Card when you reach Platinum Status.

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

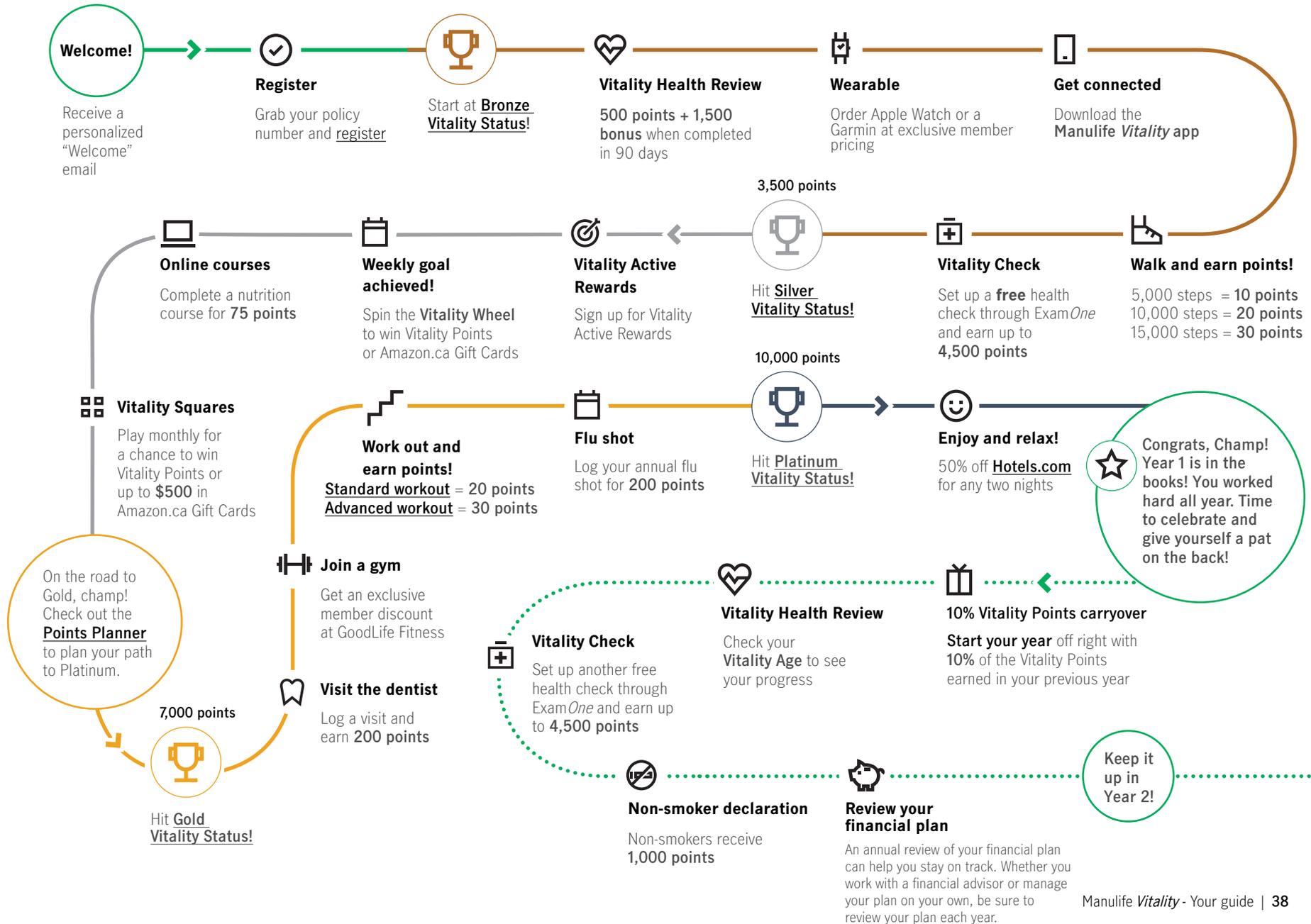
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# Your first year with Manulife Vitality



So, you've decided to take the first step towards a healthier, happier you. Way to go, champ! We want to help you make the most of the program so you can live healthy, earn rewards and save money — at your own pace, of course. Here's an example of the little steps that could help you earn big rewards.



# The nitty-gritty details



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# Your privacy is our priority

As our customer, you can be confident in knowing we always put you first. And that means putting your privacy above all else and keeping your information safe.

## We want to put your mind at ease

Manulife *Vitality* is transforming insurance. Why? Because we want to reward people just like you, for living a healthier life.

While tracking data is a big part of the program, your privacy remains our top priority. 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.

### Consent

Before you sign up, you'll consent to program Terms & Conditions and the Data Consent. Then it's up to you to choose what you participate in and what information you share with The Vitality Group.

### Participation

For your privacy, our arms-length arrangement with The Vitality Group encourages you to track your participation in the program, on the basis that the health and lifestyle information you choose to share with Vitality is unavailable to Manulife. The data gathered by Vitality through the Manulife *Vitality* app will be used to help determine your Vitality Status and your rewards. 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.



# Lingo you should know

**Active calories:** The calories you burn by walking, dancing, biking to work — whatever you do for exercise (versus resting calories, which your body burns naturally, even when you're relaxing on the couch).

**Advanced workout:** Any and all physical activity that consists of...

- 15,000 steps or more a day
- Exercising at 60% or more of your maximum heart rate for 45 minutes-plus
- Burning 300 calories or more

Earns you 30 Vitality Points!

**Certification:** Proof you've taken a professionally recognized course for training in first aid or CPR (cardiopulmonary resuscitation). You never know when you could help save someone's life! Plus, getting certified earns you 100 Vitality Points.

**Light workout:** Any and all physical activity that consists of...

- 5,000 to 9,999 steps a day
- Exercising at 60% or more of your maximum heart rate for 15 to 29 minutes
- Burning between 100 and 199 calories

Earns you 10 Vitality Points!

**Online education:** Free with your Manulife *Vitality* membership, you have access to web-based courses and self-checks at your disposal, including mental well-being reviews, nutrition courses and a goals check-in.

**Organized athletic events:** Get out and get involved in the community with a fun organized athletic event! And depending on the event's level of intensity, you get 250 to 500 Vitality Points when you complete it (proof of completion required).

**Policy year:** The 12 consecutive months following the effective date of your policy issue date, and each 12-month period thereafter.

**Program year:** Ends 2 months (Term life insurance) or 3 months (Health and Dental) 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.

**Physical activity review:** An online assessment of your current level of exercise and active living goals, earning you 250 Vitality Points (limit of one review per year).

**Prevention:** From flu shots to mammograms, all the health-related activities you participate in as precautionary measures to help ensure you stay healthy fall under prevention.

**Standard workout:** Any and all physical activity that consists of...

- 10,000 to 14,999 steps a day
- Exercising at 60% or more of your maximum heart rate for 30 to 44 minutes
- Burning between 200 and 299 calories

Earns you 20 Vitality Points!

## Lingo you should know



**Vitality:** Vitality is a member of South Africa-based Discovery Limited, a leading international financial services organization. Founded in 1997, Vitality has an established core purpose — to make people healthier and to enhance and protect their lives. With more than 20 years of experience and over 3 million members, Vitality offers a global perspective by partnering with companies in the United States, United Kingdom, Europe, South Africa, China, Hong Kong, Singapore, Philippines, Malaysia, Thailand, Australia and now Canada. Vitality's innovative and evidence-based approach delivers high levels of engagement and sustained results. They offer an interactive incentive-based wellness program personalized for individual members. It encourages positive, sustained behaviour change by offering a combination of knowledge, access to health and well-being partners, and incentives that increase with a participant's level of engagement.

**Vitality Active Rewards:** Every Monday, you get a new active Rewards weekly target customized to you and your goals. Earn Vitality Points from Standard or Advanced workouts over the week to hit the target, and you'll earn an immediate spin of the Vitality Wheel.

### Vitality Active Rewards with

**Apple Watch:** With Apple Watch, you can earn Vitality Points for being active and then use those points to reduce or even eliminate the cost of your wearable. Earn 0–499 Vitality Points from Standard or Advanced

workouts each month and your monthly payment will be reduced based on earned points.

Earn 500+ points in one month and the cost is \$0! To fully fund the balance of the cost of the Apple Watch, you must earn 500+ Vitality Points every month over a 24-month period.

**Vitality Age:** A true measure 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.

**Vitality Check:** An in-depth assessment of your health that's based on the readings from your biometric screening: Body Mass Index (ratio of height to weight), blood glucose level, blood cholesterol level, blood pressure check and use of tobacco. The check is conducted once a year by a licensed health professional through Exam*One*, wherever is most convenient for you. Not only is it free, it's a great way to track your progress.

**Vitality Health Review (VHR):** An online assessment of your health based on how active you are, your daily habits and various other lifestyle factors. To complete your VHR, have the following health-related information handy: cholesterol levels, blood pressure, blood glucose, etcetera. You'll have a chance to find out these details later by scheduling a free [Vitality Check](#).

**Vitality Points:** Be active, eat well, get a health screening, read online health articles — these simple everyday habits help you earn Vitality Points. The more engaged you are, the more points you can earn towards rewards.

**Vitality Squares:** A monthly game you can play online that's fun and rewarding; win Amazon.ca Gift Cards or more Vitality Points!

**Vitality Status:** Bronze, Silver, Gold or Platinum... your Vitality Status is based on the number of Vitality Points you earn each year. Vitality Status is used to determine the rewards you get and your annual cost of insurance.

- Bronze: 0 points
- Silver: 3,500 points
- Gold: 7,000 points
- Platinum: 10,000 points

**Vitality Wheel:** A fun, interactive tool you can use once a week when you reach your Weekly Target goal, to win Vitality Points or Amazon.ca Gift Cards.

**Weekly target:** A customized weekly personal goal that's assigned to you every Monday, which can be accomplished through Standard and Advanced workouts.

Eligibility for rewards may change over time and are not guaranteed over the full life of the insurance policy. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. Hotels.com is not a participant in or sponsor of this promotion. Hotels.com and the Hotels.com logo are trademarks of Hotels.com, LP. Garmin and Vivofit are registered trademarks of Garmin Ltd. or its subsidiaries. Amazon.ca is not a sponsor of this promotion. Amazon.ca Gift Cards ("GCs") are redeemable only for eligible products on Amazon.ca. Return policies for products are available on Amazon.ca. Except as required by law, GCs cannot be reloaded, resold, transferred for value, redeemed for cash or applied to any other account. To view a GC balance or for more information about your GC, visit "Your Account" on Amazon.ca or contact us at [www.amazon.ca/contact-us](http://www.amazon.ca/contact-us). GCs cannot be used to purchase other GCs. Amazon is not responsible if a GC is lost, stolen, destroyed or used without permission. For complete terms and conditions, see [www.amazon.ca/gc-legal](http://www.amazon.ca/gc-legal). GCs are issued by Amazon.com, Inc., a Delaware corporation. All Amazon®,™ & © are IP of Amazon.com, Inc. or its affiliates. No expiration date or service fees. GoodLife Fitness® and GoodLife Fitness are trademarks or registered trademarks and are used under license. ExamOne is a registered trademark of Quest Diagnostics.



## Manulife *Vitality* program support

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

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

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. Please consult your financial representative to learn more and find out if you qualify for this product. Vitality is a trademark of Vitality Group International Inc., and is used by The Manufacturers Life Insurance Company and its affiliates under license. Vitality, Vitality Age, Vitality Points, Vitality Status, Vitality Active Rewards, Vitality Health Review, Vitality Squares and Vitality Check are trademarks of Vitality Group International, Inc., and are used by The Manufacturers Life Insurance Company and its affiliates under license. Family Term with *Vitality* is a trademark of and is sold by the Manufacturers Life Insurance Company. Flexcare and FollowMe are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

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