

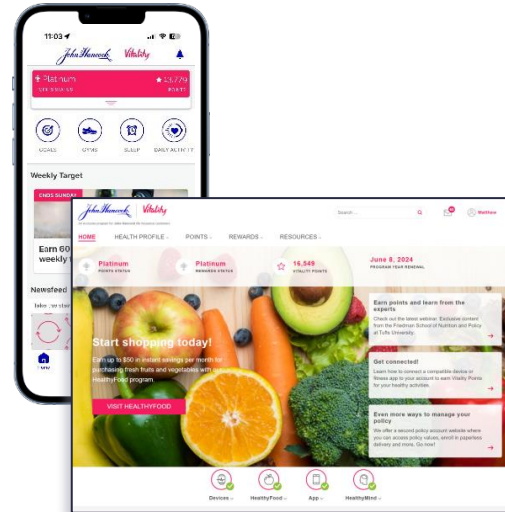
Helping our customers live longer, healthier, better lives TM

Vitality GO

Vitality GO

Tips, resources, and rewards included on every policy at **no additional cost**

Access to our John Hancock Vitality website and mobile app



Potential discounts for healthy achievements including, healthy gear, fitness devices, and status based rewards



Save on fresh fruit and vegetable purchases



Expert nutrition and fitness resources, and personalized health goals



Friedman School



Vitality PLUS

Vitality PLUS

Benefits, premium savings, and rewards for as little as \$2/month¹

Up to 25% Premium Savings*



Earn an Apple Watch® for as little as \$25 +tax with regular exercise



or

Get a complimentary Fitbit Inspire



Entertainment, travel and shopping rewards



Save on fresh fruit and vegetables



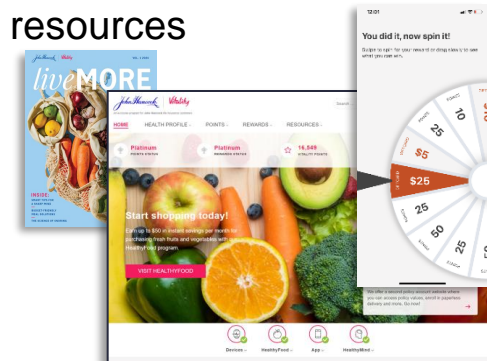
Discounted gym access



Free annual subscription



Plus an easy-to-use app and website with health-related resources



Discounted wearable devices



Early detection test for eligible customers



*Premium savings are in comparison to the same John Hancock life insurance policy without Vitality PLUS. The level of premium savings are cumulative over the life of the policy and will vary based upon underwriting status, issue age, policy type, the terms of the policy and the Vitality Status achieved. Premium savings are only available with Vitality PLUS
 1. For single life, permanent products the rider fee is \$2 per month. For survivorship policies, the rider fee is \$4.00 per month..

How the Vitality program works

1 Accumulate Vitality points



Earn Vitality points by completing simple health-related activities like walking, eating healthy and getting regular check-ups

2 Earn a Vitality status

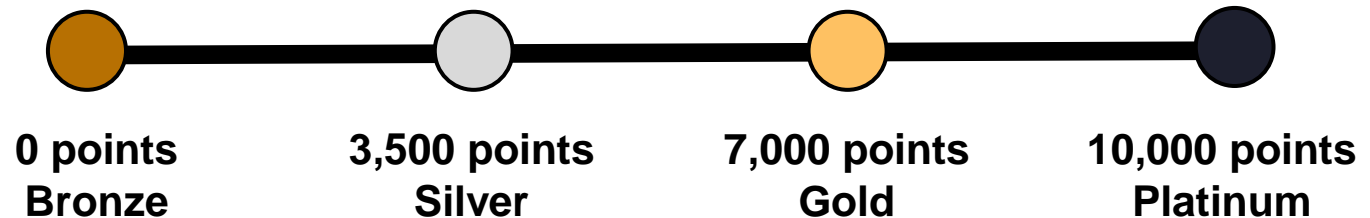


Each year, your status level will be determined based on the number of points you accumulate

3 Get Vitality rewards



The higher your Vitality status the greater the potential premium savings – up to 25%* - you can earn and the greater your rewards



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Health outcomes from John Hancock Vitality

For many, Vitality is working... and engagement is strong



43% of members have reported a reduction in Body Mass Index.¹



44% of members who had elevated blood pressure reported bringing their measure in range over the course of a year.¹



32% of members who had elevated cholesterol reported bringing their measure in range over the course of a year.¹



40% of members who had elevated blood glucose reported bringing their measure in range over the course of a year.¹



70% of members either increase or remain stable in their Vitality engagement year over year²

1. Based on verified Vitality Health Check data for members that had a biometric reported in both 2022 and 2023

2. Based upon internal John Hancock Vitality data as of October 2023

An increased focus on early cancer detection...

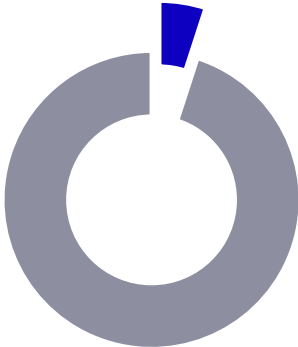
Cancer's profound impact on our customers and our industry



1 in 3 people will develop cancer in their lifetime



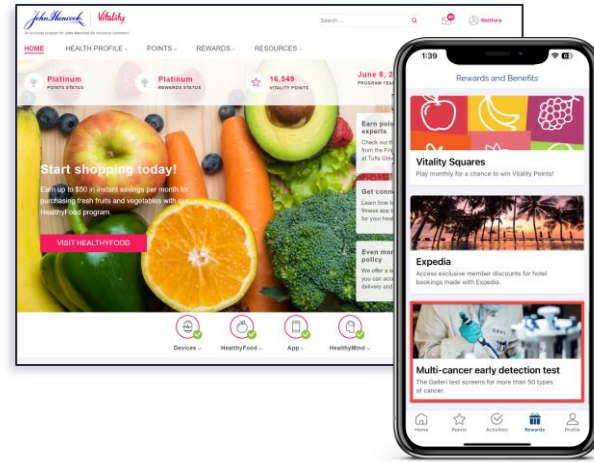
~70% of cancer deaths are from cancers without recommended screening options



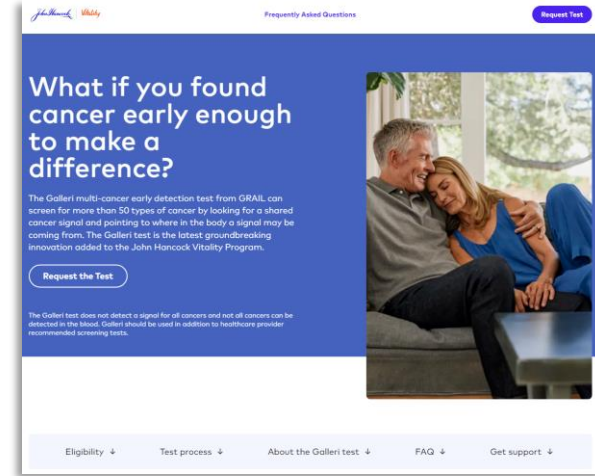
Only 5 of >100 known cancer types have recommended screening tests

1. <https://www.cancer.org/cancer/risk-prevention/understanding-cancer-risk/lifetime-probability-of-developing-or-dying-from-cancer.html>.
2. <https://www.cancer.org/research/cancer-facts-statistics/all-cancer-facts-figures/cancer-facts-figures-2022.html>. Data on file GA-2021-0065.
3. https://www.uspreventiveservicestaskforce.org/uspstf/topic_search_results.

Galleri offer customer experience



Eligible Customers access their unique Access ID on the JHV app or website

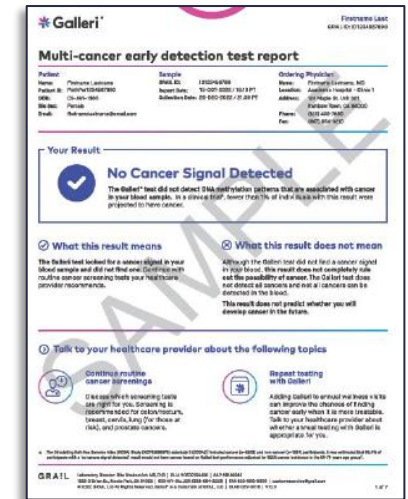


www.galleri.com/jhvaccess
Test Request Page



Test kit sent to patient

Blood draw completed and GRAIL provides results to prescribing physician



Results delivered to patient

Galleri result to consumer



Firstname Last
GRAIL ID: ID1234567890

Multi-cancer early detection test report

Patient	Sample	Ordering Provider
Name: Firstname Lastname	GRAIL ID: ID123456789	Name: Firstname Lastname, MD
Patient ID: PathPart1234567890	Sample Type: Whole Blood	Location: Academic Hospital - Clinic 1
DOB: 01-JAN-1965	Report Date: 15-OCT-2023 / 18:13 PT	Address: 123 Maple St. Unit 321 Rainbow Town, CA 94000
Bio Sex: Female	Collection Date: 05-OCT-2023	Phone: (123) 456-7890 Fax: (987) 654-3210

Your Result



No Cancer Signal Detected

The Galleri® test did not detect DNA methylation patterns that are associated with cancer in your blood sample. In a clinical study^a, on average, fewer than 2 out of 100 people with a "No Cancer Signal Detected" result received a cancer diagnosis (Negative Predictive Value or NPV was 98.5%).

✔ What this result means

The Galleri test looked for a cancer signal in your blood sample and did not find one. Continue with routine cancer screening tests your healthcare provider recommends.

⊗ What this result does not mean

Although the Galleri test did not find a cancer signal in your blood, this does not completely rule out the possibility of cancer. The Galleri test does not detect all cancers and not all cancers can be detected in the blood.

This result does not predict whether you will develop cancer in the future.

🗨️ Talk to your healthcare provider about the following topics



Continue routine cancer screenings

Discuss which screening tests are right for you. Screening is recommended for colon/rectum, breast, cervix, lung (for those at risk), and prostate cancers.



Repeat testing with Galleri

Adding Galleri to annual wellness visits can improve the chances of finding cancer early when it is more treatable. Talk to your healthcare provider about whether annual testing with Galleri is appropriate for you.

a. PATHFINDER (NCT04241796)^{1,2} was a prospective, interventional return of results study (n = 6,662) to assess the implementation of an early version of the Galleri test in a clinical setting. Participants were ≥ 50 years with and without additional cancer risk. A pre-specified reanalysis of blood samples (n = 6,578) was completed with the Galleri test.

Assigns 1 or 2
predicted origins to
help guide the client's
doctor in further
diagnostic work.

GRAIL Advocacy: Signal Detected

If a cancer signal is detected, GRAIL is there to support the consumer



Support

GRAIL will offer to work with the client's PCP so they can better understand Galleri test results and provide PCP support. Additionally, GRAIL can assist in finding a local, in-network PCP if they don't have one or need a referral.



Issue Identification & Support

Provide or point patient to resources.
As appropriate, outreach to patient to understand barriers, unmet needs, or questions.



Continuity of Care / Payer Coverage

Assist with questions about insurance coverage for diagnostic tests.
This may include contacting health insurance company regarding medical necessity and/or doing research on the patient's coverage



30- & 60-Day Check-in

Outreach to patient at 30 and 60 days after test report to confirm diagnostic testing was conducted and check if there are questions, concerns, barriers or unmet needs they would like to share.
As appropriate provide resources and support

Disclosures

Galleri is a blood test from Grail designed to screen for cancer. The Galleri test does not detect all cancers nor does it diagnose cancer. A test result of “Cancer Signal Detected” requires confirmatory diagnostic evaluation by medically established procedures (e.g., imaging) to confirm cancer. There may be additional costs for such diagnostic testing. Rx only.

It is intended to be used in addition to, and not replace, other cancer screening tests recommended by a healthcare provider. A negative test result does not rule out cancer and in particular the sensitivity rate for detecting cancer in the early stages is lower than for later stages. A false positive or false negative result can occur and results should be discussed with a healthcare provider. Test eligibility is subject to certain qualification requirements, including age and certain health risk factors. There is no coordination between any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

Members who requested a Galleri test during the pilot phase are not eligible to request another test. Once a member uses their unique Access ID to request the test at Galleri.com/JHVAccess, they are no longer eligible to request the test again through John Hancock Vitality PLUS. The offer of discounted access to the Galleri test is subject to change.

Like other medical tests your clients elect, a decision to take the Galleri test, and the results of the test, may need to be disclosed in an application for insurance coverage, and so could affect your clients access to future insurance coverage and the price of such coverage.

The tax treatment of the Galleri test offered in connection with the Vitality Program is uncertain. At this time, John Hancock does not expect that it will be required to report the value of the Galleri test to the IRS as income to the insured. This material does not constitute tax or legal advice and neither John Hancock nor any of its agents, employees or registered representatives are in the business of offering such advice. You should consult your own tax professional.

John Hancock is not an affiliate of GRAIL. The Galleri test is manufactured and distributed by GRAIL. John Hancock does not provide medical advice, is not involved in the design or manufacture of the Galleri test and is not responsible for the accuracy or performance of the Galleri test. Galleri is not a test to confirm or rule out genetic or other conditions that may indicate a predisposition to cancer. The Galleri test is currently not approved by the U.S. Food and Drug Administration. Access to the Galleri test through the John Hancock is not currently available in all states.

The Galleri test is only available to registered John Hancock Vitality PLUS members who are 50 years of age or older and have completed the Vitality Health Review (VHR) for the current program year. For eligible policies with coverage amounts of \$500,000 or greater, 100% of the cost of the test will be subsidized. For policies with less than \$500,000 in coverage, 50% of the cost of the test will be subsidized. Please note: for members with multiple policies, the policy with the highest face amount will determine the subsidy amount of the Galleri offer.

The merchants represented are not sponsors of the John Hancock Vitality Program or otherwise affiliated with John Hancock or Vitality. The logos and other identifying marks attached are trademarks of and owned by each represented company and/or its affiliates.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. John Hancock Vitality Program rewards and discounts are available only to the person insured under the eligible life insurance policy, may vary based on the type of insurance policy purchased and the state where the policy was issued, are subject to change and are not guaranteed to remain the same for the life of the policy. To be eligible to earn rewards and discounts by participating in the Vitality program, the insured must register for Vitality and in most instances also complete the Vitality Healthy Review (VHR).

Disclosures

Apple Watch program is not available in New York or Puerto Rico. Apple Watches ordered through John Hancock Vitality may not be shipped to addresses in Guam. Once you become a Vitality PLUS member and complete the Vitality Health Review (VHR), you can order Apple Watch by electronically signing, at checkout, a Retail Installment Agreement with the Vitality Group, for the retail price of the watch. After an initial payment of \$25 plus tax, over the next two years, monthly out-of-pocket payments are based on the number of Standard Workouts (10,000 to 14,999 steps) and Advanced Workouts (15,000 steps) or the applicable Active Calorie or heart rate thresholds. The step counts required for Standard and Advanced Workouts are reduced for members beginning at age 71+. One-time upgrade fees plus taxes apply if you choose (GPS + Cellular) versions of Apple Watch, larger watch case sizes, and certain bands and case materials or Apple Watch Ultra. For more information, please visit JohnHancock.com. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

HealthyFood savings are based on qualifying purchases and may vary based on the terms of the John Hancock Vitality Program. The HealthyFood program is currently not available in Guam. REI is not affiliated with the John Hancock Vitality Program. REI does not sponsor, endorse or have any responsibility for this promotion.

The Active&Fit Direct benefit is not available in Puerto Rico or Guam

The Oura Ring discount through the John Hancock Vitality Program is not currently available in Guam, Puerto Rico and New York.

Life insurance policies and/or associated riders and features may not be available in all states.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

Vitality GO is not available with policies issued in New York.

The HealthyMind (Headspace) benefit is not available in New York.

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