



At Manulife, we're taking a whole new approach to life insurance. Now you can save money and earn great rewards by simply living a healthy life. In order to do this, we've partnered with Vitality, the global leader in integrating wellness benefits with life insurance products. Together, we're helping transform the life insurance industry.

LEADING THE WAY

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 19 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.

HOW THE PROGRAM WORKS

Members start with an online Vitality Health Review™ (VHR) that identifies their relative risk factors and provides them with a Vitality Age™, a scientifically calculated representation of their risk-adjusted age. The VHR and Vitality Age make it easy for members to understand the impact their current behaviours may have on their health. The program then rewards them for living well and making healthy improvements to their lifestyle.

Members receive Vitality Points™ for healthy behaviours ranging from gym visits to preventive screenings. The more points they earn, the higher their Vitality Status™, which can then translate into a lower cost of insurance along with higher rewards and discounts.

BACKED BY SCIENCE

With a foundation based on actuarial science and behavioural economic theory, Vitality encourages changes in lifestyle that reduce health care costs, both in the short run and long term, by rewarding members for improving their health. Understanding how people make decisions is the key to helping them live longer, healthier lives.

THE MANUFACTURERS LIFE INSURANCE COMPANY



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