

John Hancock expands access to Galleri®, GRAIL's breakthrough cancer screening technology

February 23, 2023

Carrier previously became the first life insurer to offer access to the Galleri test through a pilot in 2022

BOSTON (February 23, 2023) – Today, John Hancock, a unit of Manulife (NYSE: MFC), announced it will expand access to GRAIL's Galleri® multi-cancer early detection test to eligible life insurance customers participating in the John Hancock Vitality PLUS program, a significant milestone in John Hancock's ongoing efforts to help customers live longer, healthier, better lives. The expanded access comes after John Hancock became the first life insurance carrier to make the breakthrough screening technology available to a pilot group of customers in September 2022.

Galleri is the first-of-a-kind test available for detection of a shared cancer signal across more than 50 cancer types that can be localized to specific tissues or organs to help clinicians focus their diagnostic evaluation. For the majority of these cancer types, there are no alternative screening options available. According to the American Cancer Society (ACS), cancer is the second leading cause of death in the United States with 610,000 deaths estimated to occur in 2023. The ACS cites better early detection, among other advances, as a driving factor in reducing the death rate by a third since 19911

"The initial pilot exceeded our expectations in terms of the number of tests requested, validating our hypothesis that our customers want access to this level of insight into their health. It was always our intention to expand beyond the pilot phase and we are thrilled to see this vision come to life," said Brooks Tingle, President and CEO of John Hancock Insurance. "However, our work with GRAIL runs much deeper than just making Galleri accessible to our customers. We believe there is a critical need to expand awareness of and access to this type of groundbreaking technology. As a life insurer, we are deeply committed to helping our customers live longer, healthier, better lives and we know that preventative care and early detection are key components of that mission."

The John Hancock Vitality Program combines life insurance with a technology-enabled program that offers education, support, incentives, and rewards designed to help and encourage customers to live healthier lives. The program covers a broad spectrum of activities — including exercise, nutrition, sleep and mindfulness — and rewards customers for the steps they take to stay healthy.

Based on the successful customer uptake during the pilot, John Hancock decided to expand access to the Galleri test, following a similar model, to all eligible John Hancock Vitality PLUS customers, while exploring other potential expansions for the future.

"Every day counts for cancer patients and their families," said Lindsay Hanson, Vice President, Head of Behavioral Insurance, Global Strategy and Delivery. "Early detection, through tests like Galleri, is a way to write a different story to a cancer diagnosis. We're proud to bring this technology to our customers"

"The expansion of this first-of-its-kind program shows the benefits of bringing together two industries that share a common goal of improving health outcomes," said Bob Ragusa, Chief Executive Officer at GRAIL. "We are thrilled to see the success of the pilot program and look forward to continuing to work with the leadership at John Hancock as it expands its multi-cancer early detection offering, with the goal of ultimately reducing the burden of cancer and keeping cancer from claiming even more lives."

Offering access to the Galleri test builds on existing Vitality program features that encourage customers to take part in recommended preventative care, including mammograms and other cancer screenings, annual physical exams, dental visits, and more. The John Hancock Vitality Program is constantly growing and evolving with advances in science to make cutting-edge technology and information available to customers to help them live longer, healthier, better lives.

 Abbott, B. (2023, January 12). U.S. Cancer Death Rate Has Dropped by a Third Since 1991. The Wall Street Journal. https://www.wsj.com/articles/u-s-cancer-death-rate-has-dropped-by-a-third-since-1991-11673535327

Disclaimer

Galleri is a registered trademark of GRAIL, LLC ("GRAIL"). The test is manufactured and distributed by GRAIL. John Hancock is not an affiliate of 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. There is no coordination between John Hancock and any other health plan you may be enrolled in. You may incur additional costs for diagnostic screenings recommended by your healthcare provider.

John Hancock does not receive any individual test results from GRAIL. It will only receive aggregate, anonymized data to understand the success of the offering.

Galleri is not a test to confirm or rule out genetic or other conditions that may indicate a predisposition to cancer. It is important to underscore that Galleri does not detect all cancers and is not a means of diagnosis, but rather a tool to help individuals screen for cancer earlier.

The Galleri test does not replace recommended routine cancer screenings. The Galleri test has not been cleared or approved by the Food and Drug Administration but has received a breakthrough device designation by the FDA. GRAIL's clinical laboratory is certified under the Clinical Laboratory Improvement Amendments of 1988 (CLIA) and accredited by the College of American Pathologists (CAP). As GRAIL pursues FDA approval, they have launched Galleri as a Laboratory Developed Test in compliance with applicable regulatory requirements, backed by evidence.

The Galleri test is only available to registered John Hancock Vitality PLUS members who are 50 years of age or older, 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.

The Galleri test through The John Hancock Vitality Program is not currently available in New York, Idaho or Guam. The offer of discounted access to the Galleri test is subject to change.

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

Important Safety Information

The Galleri test is recommended for use in adults with an elevated risk for cancer, such as those aged 50 or older. The Galleri test does not detect all cancers and should be used in addition to routine cancer screening tests recommended by a healthcare provider. Galleri is intended to detect cancer signals and predict where in the body the cancer signal is located. Use of Galleri is not recommended in individuals who are pregnant, 21 years old or younger, or undergoing active cancer treatment.

Results should be interpreted by a healthcare provider in the context of medical history, clinical signs and symptoms. A test result of "Cancer Signal Not Detected" does not rule out cancer. A test result of "Cancer Signal Detected" requires confirmatory diagnostic evaluation by medically established procedures (e.g., imaging) to confirm cancer.

If cancer is not confirmed with further testing, it could mean that cancer is not present or testing was insufficient to detect cancer, including due to the cancer being located in a different part of the body. False-positive (a cancer signal detected when cancer is not present) and false-negative (a cancer signal not detected when cancer is present) test results do occur. Rx only.

###

About John Hancock and Manulife

John Hancock is a unit of Manulife Financial Corporation, a leading international financial services provider that helps people make their decisions easier and lives better by providing financial advice, insurance, and wealth and asset management solutions. Manulife Financial Corporation trades as MFC on the TSX, NYSE, and PSE, and under 945 on the SEHK. Manulife can be found at manulife.com.

One of the largest life insurers in the United States, John Hancock supports more than ten million Americans with a broad range of financial products, including <u>life insurance</u> and <u>annuities</u>. John Hancock also supports US investors by bringing leading <u>investment capabilities</u> and retirement planning and administration expertise to individuals and institutions. Additional information about John Hancock may be found at <u>johnhancock.com</u>.

About Vitality

Guided by a core purpose of making people healthier, Vitality is the leader in improving health to unlock outcomes that matter. By blending industry-leading smart tech, data, incentives, and behavioral science, we inspire healthy changes in individuals and their organizations. As one of the largest wellness companies in the world, Vitality brings a dynamic and diverse perspective through successful partnerships with the most forward-thinking insurers and employers. More than 30 million people in 40 markets engage in the Vitality program. For more information, visit vitalitygroup.com or follow us on Twitter and LinkedIn.

About GRAIL

GRAIL is a healthcare company whose mission is to detect cancer early, when it can be cured. GRAIL is focused on alleviating the global burden of cancer by developing pioneering technology to detect and identify multiple deadly cancer types early. The company is using the power of next-generation sequencing, population-scale clinical studies, and state-of-the-art computer science and data science to enhance the scientific understanding of cancer biology, and to develop its multi-cancer early detection blood test. GRAIL is headquartered in Menlo Park, CA with locations in Washington, D.C., North Carolina, and the United Kingdom. GRAIL, LLC, is a subsidiary of Illumina, Inc. (NASDAQ:ILMN) currently held separate from Illumina Inc. under the terms of the Interim Measures Order of the European Commission.

For more information, visit grail.com.

About Galleri®

The earlier that cancer is detected, the higher the chance of successful outcomes. The Galleri multi-cancer early detection test can detect a shared cancer signal across more than 50 types of cancer, as defined by the American Joint Committee on Cancer Staging Manual, through a routine blood draw. When a cancer signal is detected, the Galleri test predicts the cancer signal origin, or where the cancer is located in the body, with high accuracy to help guide the next steps to diagnosis. The Galleri test requires a prescription from a licensed health care provider and should be used in addition to recommended cancer screenings such as mammography, colonoscopy, prostate-specific antigen (PSA) test, or cervical cancer screening. It is intended for use in people with an elevated risk of cancer, such as those aged 50 or older.

For more information about Galleri, visit galleri.com. MLINY022223337-1

John Hancock Media Contact:

Emma McMillen
Emcmillen@ihancock.com

GRAIL Media Contacts:

Trish Rowland Cammy Duong pr@grail.com

Investor Relations:

Alex Dobbin ir@grail.com