



Answering Your Questions About The New and Improved HealthStyles Program

Our enhanced proprietary crediting program allows your clients with favorable health and lifestyle factors the opportunity to receive underwriting upgrades. The improved HealthStyles program now offers:

- ✓ Upgrades on Standard or better risks to a maximum of Super Preferred, for clients ages 20-65
- ✓ Upgrades of Substandard decisions (150% or better) to a maximum of Standard, for clients ages 18-70

How does it work?

Our underwriters follow a two-step process on all cases:

1. Make usual progressive, competitive assessment of the case.
2. If the proposed insured meets the HealthStyles program eligibility parameters, additional health and lifestyle credits are applied which could lead to a more favorable decision.

What types of credits does the underwriter look for?

The underwriter will assess a variety of health and lifestyle factors, such as:

- Annual check-ups
- Favorable cardiac tests
- Regular screening tests, e.g. mammograms and colonoscopies
- Lifetime non-smoker
- Regular exercise
- Family history of longevity

Example

52-year-old female, attorney, life-long non-smoker. Applying for \$2 Million Universal Life policy; plays tennis twice per week and jogs two times per week for 30 minutes. Father died of colon cancer at age 58. Goes for annual check-ups with her primary care physician, gets regular routine screening and preventive care.

Previous Decision

Preferred. Although the proposed insured is active, leads a healthy lifestyle and has great build, blood pressure and lab work, Preferred was the best possible decision the underwriter could offer based on family history.

New Decision

Super Preferred. With the enhanced HealthStyles program, the underwriter was able to apply favorable health and lifestyle credits to provide a more favorable underwriting decision.

What cases are eligible?

Cases must meet all of the following criteria to be eligible for HealthStyles:

- Proposed insureds ages 20-65¹ on Standard or better cases; 18-70¹ for Substandard (150% and better)
- All permanent products, both Individual and Survivorship
- Maximum face amount of \$5 Million, both Individual and Survivorship

What cases are NOT eligible?

- Term products
- Cases with medical flat extra ratings
- COLI/BOLI cases
- Policies with a Long-Term Care rider or policies with increasing features, including: Return of Premium rider and Supplemental Face Amount (SFA) rider
- Cases with volatile risk histories (e.g., drugs and/or alcohol habits, etc.)
- Term conversions

1. Backdating to save age to meet HealthStyles program parameters is not permitted.

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