

# New HealthStyles Guidelines

**November 1, 2007**

John Hancock's proprietary crediting program known as HealthStyles is being modified as follows:

- the maximum issue age will be age 70<sup>1</sup> (it will no longer be available to insureds age 71 to 75)

## **Transition Rules**

John Hancock underwriters will continue to use HealthStyles for ages 71 to 75 until year end, providing the policy can be issued by December 31, 2007, and placed by January 31, 2008.

## **Continuing Underwriting Advantages for Older Clients**

Your older clients can continue to benefit from John Hancock's older age underwriting expertise and strengths, including:

- Differentiating medical risks by age
- Offering Age Specific Standard Plus (71 and up)<sup>2</sup>, Preferred (71–90) and Super Preferred (71–80) criteria geared to the health realities of older people<sup>3</sup>
- Leadership in capacity, allowing us meet older clients' estate planning needs

Attached is a flyer that answers questions we typically receive about our HealthStyles program.

1. Please note that backdating to save age to age 70 will not qualify a case for the HealthStyles program.
2. Standard Plus is available up to age 80 for Term and up to age 90 for Protection UL-G.
3. Refer to specific product guide to determine availability of these risk classes.



# Explaining HealthStyles

HealthStyles is a proprietary crediting program that allows John Hancock to apply a proposed life insureds' favorable health and lifestyle factors to improve underwriting offers. Specifically, we can credit up to three tables. Here are a few of the types of credits our underwriters use:

- Favorable heart studies, such as EBCT, Perfusion studies, ECHOs
- Favorable lipid and blood tests for the past three years
- Annual check-ups
- Family history of longevity
- Regular screening studies, e.g. mammograms and colonoscopies

## How does it work?

Underwriters follow a three-step process on all cases submitted to Life New Business:

- Make usual progressive, competitive assessment of the case
- If case is still substandard and meets the parameters of HealthStyles, credits are applied
- Underwriters adjust credits based on a formula to determine improvement to the original assessment

## What cases are eligible?

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

- Up to and including age 70
- Cases assessed up to and including 175%
- Universal life, variable life and whole life products, both Individual and Survivorship
- Maximum face amounts of \$5 million for both Individual and Survivorship products

## What cases are NOT eligible?

- Term products
- Policies with Return of Premium rider,<sup>1</sup> LifeCare Benefit rider<sup>1,2</sup> and increasing features, such as increasing Additional Sum Insured and Premium Cost Recovery Benefit
- Volatile risks (i.e., drug and alcohol habits) and permanent and temporary extras
- Cases that are backdated to save age to age 70

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1. Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.
2. When the policy death benefit is accelerated for long term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionately. The policy account value is also reduced proportionately. There may be additional costs associated with this rider. **For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long term care services and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law; it does not qualify for the New York State Partnership for Long-Term Care program and is not a Medicare supplement policy.**

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