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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?

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

1. Make usual progressive, competitive assessment of the case
2. If case is still substandard and meets the parameters of HealthStyles, credits are applied
3. 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:

- Proposed insureds 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,¹ Long-Term Care rider^{1,2} 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

For more information about HealthStyles, call your John Hancock Representative.

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

The Long-Term Care rider is an accelerated death benefit rider and may not be available in all states. Maximum face amount: \$5 million with the Long-Term Care rider. The Long-Term Care rider is not considered long-term care insurance in all states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the cash value is reduced proportionally. The policy account value is also reduced proportionally. 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.**

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.

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