



HealthyEdge

Offering risk class upgrades to more customers

Our HealthyEdge program rewards your clients for living healthy, through things like regular preventative and maintenance care, by offering them the opportunity to qualify for a better risk class.

HealthyEdge is better than ever

- **More eligible ages:** 20-70
- **More face amounts:** All face amounts
- **More products:** All term and permanent products

You don't have to do a thing

- Our underwriters will automatically consider your Standard or better cases, taking into account additional health and lifestyle factors that can improve the offers
- Your decision memo will indicate when a HealthyEdge upgrade has been applied

What do we look for?

Our underwriters assess a variety of health and lifestyle factors to see if your clients are eligible for a HealthyEdge upgrade, such as:

- **Annual checkups**
- **Favorable cardiac tests**
- **Regular screenings**, e.g., mammograms and colonoscopies
- **Lifetime non-smoker**
- **Regular exercise**

What cases are NOT eligible for a HealthyEdge upgrade?

- Substandard cases are not eligible for HealthyEdge upgrades.*
- Cases with volatile risk histories (e.g., drugs and/or alcohol habits, etc.)
- Term conversions



For more information, talk to your *John Hancock Underwriter*.

*Our underwriters will continue to apply applicable health and lifestyle crediting to provide the most competitive offers.

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