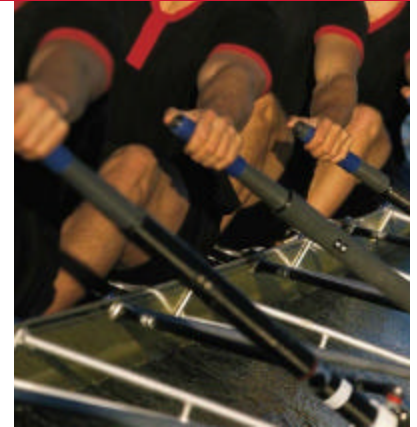


Competitive, Innovative, Flexible. Manulife Financial's NEW *HealthStyles* is Here!

HealthStyles is a unique approach to underwriting that takes risk selection to another level. By using insureds' favorable health factors to improve underwriting offers, *HealthStyles* will allow us to make even more competitive offers to clients – and help give your year-end business a boost.



Cases eligible to qualify for *HealthStyles* include:

- > Cases otherwise assessed up to Table 4
- > Face amounts less than or equal to \$10M
- > Ages up to and including age 80
- > Products including universal life, variable universal life and whole life, both single life and survivorship (both lives are eligible)
- > Tentative offers made by December 31, 2002 (offer is valid for 45 days per our regular rules)

Cases will not be eligible when:

- > Cases are rated with a medical or non-medical flat extra
- > Cases are rated for volatile risks (alcohol, drugs, hazardous hobbies)
- > Face amounts are greater than \$10M
- > Ages 81 and over
- > Product is term or SPVL
- > Only an email quotation has been submitted

Healthstyles can be used to improve an offer up to the standard rating class.

Take advantage of *Healthstyles* and submit your cases to Manulife TODAY.

Call your Manulife Representative for more information.

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