

# An upgrade is waiting for you

## Introducing a **NEW** and **IMPROVED** HealthStyles Program

Our enhanced proprietary HealthStyles crediting program gives your healthier clients the opportunity for an upgrade — to Preferred or even Super Preferred!

**Now offers class upgrades  
on Standard or better  
decisions for clients ages  
20-65 based on favorable  
health and lifestyle factors!\***

### **Healthy Lifestyles, Healthy Rewards:**

Here are a few health and lifestyle credits that may allow your clients to get upgraded to a better class:

- ✓ Annual check-ups
- ✓ Favorable cardiac tests
- ✓ Regular screening tests
- ✓ Lifetime non-smoker
- ✓ Regular exercise

1. Clients up to age 70 who are rated Substandard (150% or better) will continue to be eligible for HealthStyles upgrades to a maximum of Standard.

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