

Your Manulife Healthstyles[®] Report

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This confidential report prepared exclusively for:

JOHN SMITH

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This report provides results for some of the laboratory tests that were performed when you applied for life insurance. It may not include all of your test results because it focuses on results that our medical experts told us would be most meaningful to our clients.

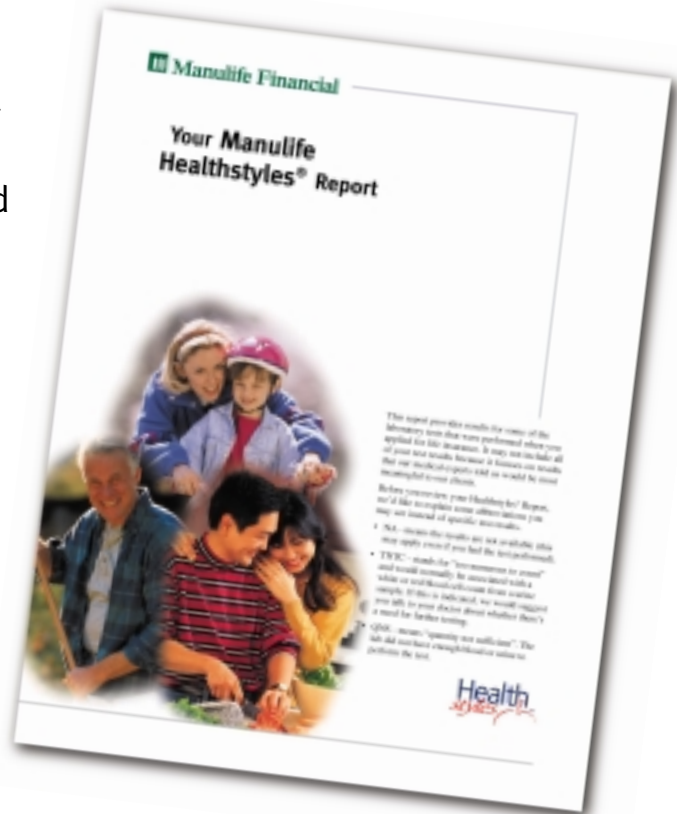
Before you review your Healthstyles[®] Report, we'd like to explain some abbreviations you may see instead of specific test results.

- NA - means the results are not available (this may apply even if you had the test performed).
- TNTC - stands for "too numerous to count" and would normally be associated with a white or red blood cell count from a urine sample. If this is indicated, we would suggest you talk to your doctor about whether there's a need for further testing.
- QNS - means "quantity not sufficient". The lab did not have enough blood or urine to perform the test.

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About your Healthstyles® Report

We're pleased to bring you this personal Healthstyles® Report. We think you'll find it a useful tool ... because the more you know about your health profile today, the better you'll be prepared to maintain or even improve your health in the future.



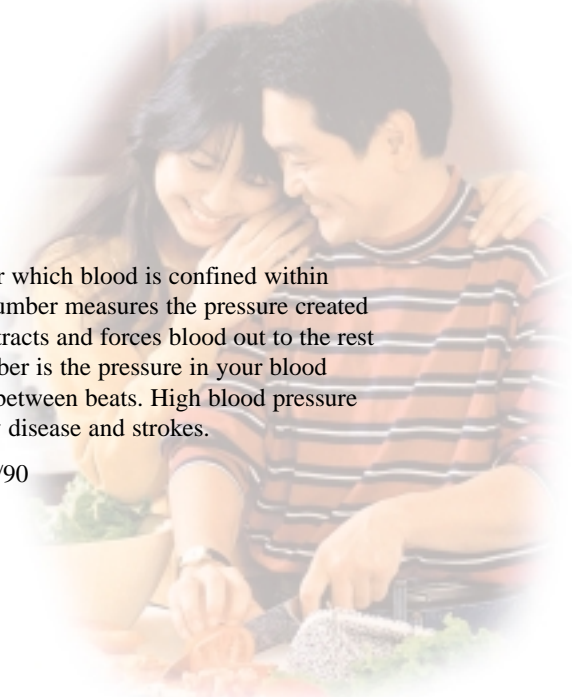
Laboratory tests like those shown in the Healthstyles® Report help Manulife and other life insurance companies assess a person's general state of health. The tests screen for different health conditions. They aren't meant to diagnose illness and they don't take the place of a comprehensive medical evaluation by your doctor.

It's important to remember that the "normal" or expected range shown in this report is only a guideline. Your results could be outside this range and still not be a cause for concern.

If you're concerned or have questions about any of the results in your Healthstyles® Report, your doctor is the right person to talk to. He or she can discuss your concerns with you and provide perspective based on your personal health situation.

The results can also serve as a benchmark that will help you and your doctor develop a plan to keep you fit and healthy for life.

Your test results



Blood pressure

Your result

120/80

Measures the pressure under which blood is confined within blood vessels. The higher number measures the pressure created when the heart beats or contracts and forces blood out to the rest of the body. The lower number is the pressure in your blood vessels as the heart relaxes between beats. High blood pressure can lead to heart and kidney disease and strokes.

Expected result: Below 140/90

Blood profile

Blood sugar

Fructosamine

Your result

1.5

Helps detect high blood sugar levels and screens for diabetes. This test reflects the average blood sugar concentration over the last one to three weeks, which gives a more accurate result than a random blood sugar reading.

Expected range: 1.2 to 2.1

Kidney function

Creatinine

Your result

88

Creatinine is a waste product released from muscle tissue and excreted from the kidneys. This test measures how your kidneys are functioning. Creatinine production and excretion are stable and constant, as long as muscle disease isn't present.

Expected range: 44 to 132

Liver function

Aspartate Aminotransferase (AST)

Your result

21

Expected range: 0 to 41

AST and ALT are proteins contained within liver cells that are released into the blood stream when the cells are injured or die. They indicate liver damage and the more the number exceeds normal levels, the greater the damage.

Alanine Aminotransferase (ALT)

Your result

19

Expected range: 0 to 45

Gamma Glutamyl Transpeptidase (GGT)

Your result

26

Looks for a protein manufactured in the liver of heavy alcohol consumers, those using over-the-counter and prescription medications or illicit drugs and those experiencing bile tract obstruction. Damaged liver cells release this protein into the blood, making it a sensitive but nonspecific test of liver status.

Expected range: 2 to 65

Cholesterol

Cholesterol is a soft, waxy substance found among the lipids (fats) in the bloodstream and in all your body's cells. It's an important part of a healthy body because it's used to form cell membranes, some hormones and other needed tissues. But a high level of cholesterol in the blood – hypercholesterolemia – is a major risk factor for coronary heart disease, which could lead to heart attack.

Cholesterol

Your result

5.92

Measures the total cholesterol level. Knowing your total blood cholesterol level is an important first step in determining your risk for heart disease. The relative risk is modified by many factors. Generally, high levels are more significant in younger age groups.

Expected range: 3.88 to 6.5

HDL Cholesterol

Your result

1.29

HDL stands for high-density lipoprotein. Medical experts think HDL carries cholesterol away from the arteries and back to the liver, where it's passed from the body. HDL is known as "good" cholesterol because a high level of HDL seems to protect against heart attack.

Expected range: 0.83 to 1.55

CHOL/HDL Chol ratio

Your result

4.6

This ratio is one of the strongest predictors of coronary risk. The lower the value, the better – assuming an HDL value in the expected range.

Expected result: below 5

Urinalysis

Glucose

Your result

NEG

This is a screening test for diabetes. Glucose is the main source of energy for living organisms. When blood glucose levels exceed the kidney's threshold for reabsorption, glucose "spills" into the urine, which results in increased urine output.

Expected result: negative

Protein

Your result

100

A very small amount of protein is normally excreted in the urine each day. Excess protein in the urine may happen occasionally in people with congestive heart failure or an illness causing a fever ... or even after vigorous exercise. Persistent protein in the urine almost always indicates kidney disease.

Expected result: 0 to 300

Red blood cells

Your result

NA

Red blood cells don't usually appear in urine. If they're present, it could indicate kidney disease, a urinary tract infection or inflammation. We haven't provided an expected range for this test because acceptable levels depend on a person's age, sex and a number of other variables. For example, the results can be significantly affected by a woman's menstrual cycle.

White blood cells

Your result

NA

White blood cells are sometimes present in urine samples. Detecting these cells is important because they may indicate a urinary tract infection or inflammation. We haven't provided an expected range for this test because acceptable levels vary, as explained above in the section on red blood cells.

Healthy living with Healthstyles

Tips to live better, longer and healthier

How's your health? If you answered "excellent", congratulations! If you're like most of us, there's always room for improvement. At Manulife Financial, your good health is important to us. That's why we've included these tips on how to live a more healthy life ... suggestions that may help you live better, longer and healthier.

Cholesterol: A level approach

We need cholesterol because it's used to form cell membranes, some hormones and other tissues. The level of cholesterol in your blood is important – high cholesterol levels are a proven risk factor for heart disease. Lowering your serum (blood) cholesterol level slows or prevents the growth of plaque build up in your arteries. This, in turn, can help prevent heart attacks.

Cholesterol comes from two sources. It's produced in your body, mostly in the liver. And it's found in foods that come from animals, such as meats, poultry, fish, seafood and dairy products.

The skinny on fat

For many people, fat is a four-letter word. But fat is an important part of our diet. It helps nutrient exchange between cells and helps us absorb fat-soluble vitamins. It also plays a role in blood clot formation. The problem is that most of us eat way too much fat and often the wrong kind. Canada's Food Guide suggests limiting our fat intake to no more than 30% of our daily calories.

Eating more breads, cereals, grains, vegetables, fruit, and dried beans, peas and lentils will help you cut down on fat. You can also choose lower-fat dairy products and leaner meats, poultry and fish.

Each of the four basic food groups includes foods that contain fat. Eat lower-fat foods from each group every day. Choose smaller amounts of the higher-fat foods. If you do, you'll be able to enjoy the foods you love and eat well at the same time.

Tips to reduce fat

- spread less butter or margarine on bread, buns or bagels
- cut down on dressing on your salads or substitute a low-fat dressing
- try vegetables without butter, margarine or rich sauces
- try skim, partly-skim or reduced-fat milk products in recipes
- bake, broil or microwave your meat, poultry or fish
- cut down on fried or deep-fried foods
- substitute wholesome snacks like popcorn for chips and chocolate bars

Putting pressure on the silent killer

Blood is carried from the heart to all of your body's tissue and organs in vessels called arteries. Blood pressure is the force of the blood pushing against the walls of those arteries.

Different actions make your blood pressure go up or down. For example, if you run for a bus, your blood pressure goes up. When you sleep at night, your blood pressure goes down. These changes in blood pressure are normal.

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Some people, about 20 to 25% of Canadians, have blood pressure that stays up all or most of the time. Their blood pushes against the walls of their arteries with higher-than-normal force. If untreated this can lead to serious medical problems such as arteriosclerosis (hardening of the arteries), heart attack, enlarged heart, kidney damage and stroke.

Anyone can develop high blood pressure but some people are more likely to develop it than others. For example, high blood pressure is more common in African-Americans than in Caucasians.

In the early and middle adult years, men have high blood pressure more often than women. But as men and women age, the reverse is true. More women after menopause have high blood pressure than men of the same age. And the number of both men and women with high blood pressure increases rapidly in older age groups. Heredity can also make some families more likely than others to get high blood pressure.

Everyone, regardless of race, age, sex or heredity, can help lower their chance of developing high blood pressure. Here's how:

1. Maintain a healthy weight. Lose weight if you are overweight.
2. Be more physically active.
3. Choose foods lower in salt and sodium.
4. If you drink, do so in moderation. For men this is one to three drinks a day, for women it's one.

Fitting fitness into your life

Any program to improve your health should include a plan for keeping you active and fit. A lifestyle filled with activity not only improves your health and reduces the risk of disease, it increases your energy levels and improves your outlook on life.

This is confirmed by Health Canada in the following comparison of the benefits of regular activity with the health risks of inactivity.

Benefits of regular activity

- better health
- improved fitness
- better posture and balance
- better self-esteem
- weight control
- stronger muscles and bones
- feeling more energetic
- relaxation and stress reduction
- continued independent living in later life

Health risks of inactivity

- premature death
- heart disease
- obesity
- high blood pressure
- adult-onset diabetes
- osteoporosis
- stroke
- depression
- colon cancer

If you haven't yet done so, why not make fitness part of your everyday activities? Walk as much as possible (it's free and doesn't require any special equipment other than comfortable shoes), play in the park with your kids, ride a bike, skate, swim or toboggan – simple ways to get fit and stay healthy.

