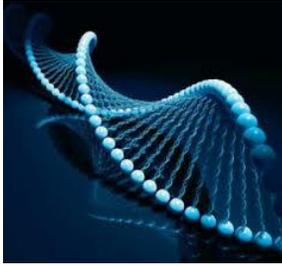


Interactive Life Insurance, The Apple Watch and How Your DNA Brings Them Together



The words life insurance and innovation don't often go together, but recently I was caught off guard by exactly that notion when I read about an "interactive life insurance policy." Interactive? How do you get interactive with a life insurance policy?

Even more intriguing was the notion that wearable technology, like the Apple Watch, could make a difference in what you PAY for life insurance. It took a couple of minutes to understand that connection.

According to Dave Lashmet at Stansberry Research (full disclosure, I am a Stansberry subscriber), "the Apple Watch could potentially save your life..."

OK, I'm game, I thought. How would that work exactly? I imagined little "defib" panels on the back of the watch to shock you during a heart attack or something. Well, not exactly, but the argument is that these devices will help improve the health and longevity of policyholders. That means you live longer and they make more money! Seems like a decent trade off.



While many folks may be skeptical of the health benefits of "wearable tech," as Dave said in his recent post that is not the case with John Hancock, apparently. John Hancock... will stop underwriting traditional life insurance and instead sell only interactive policies where they can track you. Get this! They started down this path in 2015. Who knew?

John Hancock is 156 years old and this marks a major shift for their life insurance division who will now apply the interactive model across all of its life coverage, says Dave, quoting from Reuters news service.

Scott Garliss, also from Stansberry, said he thinks this is a big deal! I agree. If insurers can get you to be more conscious about your daily health and weight by wearing a fitness device... everyone wins.

So, here's where your DNA and I come in. If you're going to track this data, wouldn't it be a good idea to know where you're starting from? Always good to start at the beginning. Your genetics determine how your body processes certain nutrients and they determine how you respond to different types of activity. By making yourself aware of these details, you can optimize your daily routine to ensure that your fitness and health goals are not only met, but exceeded. Your DNA is one of a kind. It's the REAL you.

Do your genes fit? A simple DNA fitness and nutrition test will tell the tale and allow you to create a road map to eat better, train better and feel better. Once you have your starting point, the wearable device can help you track your future progress toward better overall health. Then insurers, like John Hancock, likely will take notice and let you get "interactive" with your life insurance policy. Now that's innovation!

For more information on DNA Fitness testing, contact me at Steve@mydnafitnesstest.com.

