



Competitive. Flexible.
Innovative.



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Key Benefits

- Competitive Decisions at All Ages
- Innovative and Progressive Evaluations
- Large Case Support
- Preferred and Super Preferred Criteria for Older Ages

We know that prospecting and selling new cases is hard work. That's why John Hancock underwriters work with you every step of the way to help you place your business easily and promptly.

John Hancock offers progressive evaluations, along with competitive and flexible underwriting decisions for all ages up to age 90. Our large case expertise and innovations such as age-specific Preferred and Super Preferred criteria for older ages will make it even easier for you to do business with us.

These underwriting guidelines contain the key information you need to submit a case to John Hancock. By following them, you will speed up the underwriting process and ensure that your clients receive the best possible offer.

Medical Examiners

Examining M.D.s/D.O.s (Medical Doctor or Doctor of Osteopathy), licensed to practice medicine in the state where the exam is completed, may conduct exams for any amount. *John Hancock will also accept an exam completed by the proposed insured's attending physician for any amount of coverage.*

Preferred Vendors

To ensure records are accessible by our life insurance New Business area, be clear that your requirement is being ordered for *life insurance*.

EXAMINATION VENDORS:

- APPS 800-727-2101 or www.appslive.com
- EMSI 800-872-3674
- Portamedic 800-765-1010
- Superior Mobile Medics 800-898-3926

APS VENDORS:

- APSS Inc. www.apssinc.com
User ID: jhlf1
Password: jhlf11026
800-355-5424, ext. 2446
Fax: 1-888-550-5424
E-mail: jhlf1@apssinc.com
- EMSI 800-530-0560
- Parameds.com www.parameds.com
Contact Andrew Simpson
to set up access to order APSs;
Direct number is
800-999-9589 x312
e-mail asimpson@wfi-inc.com
Through the WFI website
(www.wfi-inc.com) under
"Contact our WFI Sales Team"
- WFI Inc.

NATION'S CARELINK COGNITIVE & MOBILITY ASSESSMENT:

800-201-8897
www.ncl-link.com
User name: USLife
Password: Lifef2f

Routine Medical Underwriting Requirements

- Requirements are based on age as of nearest birthday
- For each Proposed Insured on a Survivorship case, routine underwriting requirements are based on half the amount applied for unless one life is uninsurable

AMOUNT	AGE								
	0–15	16–40	41–50	51–55	56–65	66–70	71–74	75–79	80–90 ³
Up To 500,000	Health Questionnaire	Para, ¹ BCP, Micro	Para, ¹ BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG
500,001–1,000,000	Health Questionnaire	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG
1,000,001–3,000,000	Exam, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, ² Micro, BCP, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG
3,000,001–5,000,000	Exam, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, ² BCP, Micro, EKG	Para, ² BCP, Micro, EKG	Para, ² BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG
5,000,001–10,000,000	Exam, BCP, Micro	Para, ² BCP, Micro	Para, ² BCP, Micro, EKG	Para, ² BCP, Micro, EKG	Para, ² BCP, Micro, EKG (Non Smoker), TST (Smoker)	Para, ² BCP, Micro, EKG (Non Smoker), TST (Smoker)	Exam, BCP, Micro, EKG (Non Smoker), TST (Smoker)	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG
10,000,001 + Up	Exam, BCP, Micro	Exam, BCP, Micro	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, TST	Exam, BCP, Micro, TST (ages 66–69)*	Exam, BCP, Micro, EKG (Non Smoker) TST (Smoker)	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG

*Treadmill test not required for Non Smokers ages 70 and above; a resting EKG will be required.

LEGEND

BCP Blood Chemistry Profile

Exam MD Examination

Para Paramedical

EKG Electrocardiogram

Micro Urinalysis

TST Treadmill Stress Test

1. Health Questionnaire and Physical Measurements may be substituted for a Paramedical.
2. In most instances, a paramedical will be accepted with an APS. Please note individual consideration will be applied based on an applicant's age and medical history, and additional requirements may be requested at the discretion of the underwriter.

3. We will accept another company's exam form as part of our routine medical requirements. However, for clients ages 80 and older, we will also require EITHER a completed John Hancock Medical Exam (April 2005 version) OR the other company's exam plus Nation's CareLink's Cognitive and Mobility Assessment (which must be completed by Nation's CareLink).

IMPORTANT NOTES

- Requirements are based on the amount applied for and placed with John Hancock within the last 12 months. If an individual and survivorship policy are applied for, requirements are based on the amount applied for under the individual policy plus half the amount applied for under the survivorship policy.
- If one life is uninsurable on a survivorship case, requirements for the insurable life are based on the full amount applied for under the survivorship case and only a Health Questionnaire is required on the uninsurable life.
- Additional underwriting requirements such as chest xrays, treadmills, PFTs, heart charts or cognitive assessment may be required by the underwriter due to the Proposed Insured's medical history, or circumstances of a case or facultative reinsurance.
- Requirements do not apply to COLI or LTC. For more information on COLI, call our New Business department at 1-800-505-9427, option 2 and ask for an underwriter. Requirements for stand alone LTC coverage are according to the LTC routine underwriting requirements.

Simplifying the Process for your Clients

We want to make it easier for you and your client. With this in mind, we are offering you several ways to complete the routine medical and non-medical underwriting requirements for your clients.

1. John Hancock will accept a John Hancock Medical Exam completed by the proposed insured's attending physician. The doctor can also complete the other routine medical requirements.

The John Hancock Medical Exam form can be obtained from the Online New Business Forms section of www.jhsalesnet.com.

2. Order the current John Hancock Medical Exam and all routine medical requirements from our preferred vendors, as listed on page 4.
3. We will accept another company's exam form as part of our routine medical requirements.*
However, for clients age 80 and older, we will also require either a completed John Hancock Medical Exam OR the other company's exam plus a Nation's CareLink Cognitive & Mobility Assessment (which must be completed by Nation's CareLink). Order a Nation's CareLink Cognitive & Mobility Assessment via 800-201-8897, or online at www.ncl-link.com, User name: USLife, Password: Lifef2f.
4. When required, third-party verification of finances can be requested through the Inspection and Telephone Report vendors.

Please note: Should a Nation's CareLink exam be required, it is done in person. This differs from the telephone interview completed on individual Long Term Care applications.

* If submitting another company's exam, either the Medical Certification section of the application or a Health Questionnaire must be completed.

Standard Plus Non-Smoker Underwriting Criteria (Ages 18–70)³

Criteria

Ages 18–70

Tobacco Use

No tobacco or nicotine products in the past 12 months with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Standard Plus Non-Smoker rates if he/she smokes no more than 2 cigars per month and microureanalysis is free of nicotine.

Blood Pressure (Treated and Untreated)

145/90 Age 18–50

150/90 Age 51–70

Cholesterol/HDL (Treated and Untreated)

Up to 5.5 Age 18–50

Up to 6 Age 51–70

Personal History

No current rateable impairment.

History of certain cancers are eligible for Standard Plus immediately following excision or after 5 years of qualifying for Standard rates.

Some histories of melanoma, breast cancer, leukemia, Hodgkins and non-Hodgkins may qualify for Standard Plus after 10 years of qualifying for Standard rates.

Driving Record

Must be Standard.

Aviation

Participation in aviation does not exclude from Standard Plus.

If warranted, a flat extra or aviation exclusion will be applied.

Hazardous Sport

Participation in a hazardous sport does not exclude from Standard Plus. If warranted, a flat extra will be applied.

3. Standard Plus is available up to age 80 for Term products and up to age 90 for Protection UL-G, Protection, SUL-G, Performance UL, Accumulation UL, Accumulation VUL and Protection Whole Life.

Standard Plus Non-Smoker Underwriting Criteria (71 and Older)³

Criteria

Ages 71 and older

Tobacco Use

No tobacco or nicotine products in the past 12 months with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Standard Plus Non-Smoker rates if he/she smokes no more than 2 cigars per month and microureanalysis is free of nicotine.

Blood Pressure (Treated and Untreated)

150/90

Cholesterol/HDL (Treated and Untreated)

HDL must exceed 35 mg/dl

Personal History

No current rateable impairment.

History of certain cancers are eligible for Standard Plus immediately following excision or after 5 years of qualifying for Standard rates.

Some histories of melanoma, breast cancer, leukemia, Hodgkins and non-Hodgkins may qualify for Standard Plus after 10 years of qualifying for Standard rates.

Must have the ability to independently perform all activities of daily living.

No evidence of cognitive impairment.

Driving Record

Must be Standard.

Aviation

Participation in aviation does not exclude from Standard Plus. If warranted, a flat extra or aviation exclusion will be applied.

Hazardous Sport

Participation in a hazardous sport does not exclude from Standard Plus. If warranted, a flat extra will be applied.

3. Standard Plus is available up to age 80 for Term products and up to age 90 for Protection UL-G, Protection, SUL-G, Performance UL, Accumulation UL, Accumulation VUL and Protection Whole Life.

Preferred and Super Preferred Underwriting Criteria (Ages 18–70)⁴

PREFERRED CRITERIA

Blood Pressure (Treated and Untreated)

- Up to 140/85 Age 18–50
- Up to 145/90 Age 51–70

Build

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (Max)	142	147	152	158	164	170	176	182	186	192	197	203
Height	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	
Weight (Max)	208	214	219	225	231	237	243	249	255	261	268	

Cholesterol (Treated and Untreated)

- Up to 250 mg/dl Age 18–50
- Up to 270 mg/dl Age 51–70

Total cholesterol up to 300 is OK for Preferred if CHL/HDL ratio is 1 less than the published limit.

Chol/HDL Ratio (Treated and Untreated)

- Up to 5 Age 18–50
- Up to 5.5 Age 51–70

Total cholesterol up to 300 is OK for Preferred if CHL/HDL ratio is 1 less than the published limit.

Personal History

- No history of Cancer,* Coronary Artery Disease, Cerebrovascular Disease, or Diabetes*
- No current rateable impairment

* Some cases may qualify for Preferred

Family History

No more than one death of a parent or sibling prior to age 60 from Coronary Artery Disease or Cancer

Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 5 years and no more than one conviction ever

MVR

Maximum of 2 moving violations within the last 2 years

Aviation

- Only available to private pilots with more than 300 hours of experience who fly 25–200 hours yearly and have IFR or pilots and crew on regularly scheduled airline flights
- Preferred with a flat extra or aviation exclusion may be available

Hazardous Sports

- No participation in rateable sport
- Preferred with a flat extra may be available

SUPER PREFERRED CRITERIA

Blood Pressure (Treated and Untreated)

- Up to 135/85 Age 18–50
- Up to 140/90 Age 51–70

Build

Height	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"
Weight (Max)	145	149	153	157	162	166	170	176	182	187
Height	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
Weight (Max)	193	199	205	210	216	220	223	227	231	235

Cholesterol (Treated and Untreated)

- Up to 230 mg/dl Age 18–50
- Up to 250 mg/dl Age 51–70

Total cholesterol up to 300 is OK for Super Preferred if CHL/HDL ratio is 1 less than the published limit.

Chol/HDL Ratio (Treated and Untreated)

- Up to 4.5 Age 18–50
- Up to 5 Age 51–70

Total cholesterol up to 300 is OK for Super Preferred if CHL/HDL ratio is 1 less than the published limit.

Personal History

- No history of Cancer, Coronary Artery Disease, Cerebrovascular Disease, or Diabetes
- No current rateable impairment

Family History

No death of a parent or sibling prior to age 60 from Coronary Artery Disease or Cancer

Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 10 years and no more than one conviction ever

MVR

Maximum of 1 moving violation within the last 2 years

Aviation

No participation within the last 12 months

Hazardous Sports

No participation within the last 12 months

4. Refer to the specific product technical guide to determine the availability of Preferred and/or Super Preferred and for the ages where Preferred and Super Preferred rates are available.

Preferred and Super Preferred Underwriting Criteria (Ages 71 and Older)⁴

PREFERRED CRITERIA

Blood Pressure (Treated and Untreated)
Up to 145/90

Build

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (Max)	142	147	152	158	164	170	176	182	186	192	197	203
Weight (Min)	97	99	102	104	106	109	111	114	118	121	124	127
Height	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	
Weight (Max)	208	214	219	225	231	237	243	249	255	261	268	
Weight (Min)	130	134	138	141	145	148	152	156	161	165	170	

Cholesterol (Treated and Untreated)
Over 159 mg/dl, but less than 300 mg/dl

HDL Cholesterol
Must exceed 35 mg/dl

Serum Albumin
Must exceed 3.6 g/dl

Functional
Must have the ability to independently perform all the activities of daily living

Cognitive
No evidence of cognitive impairment

Personal History

- No history of Cancer,* Coronary Artery Disease, Cerebrovascular Disease, or Diabetes*
- No current rateable impairment

* Some cases may qualify for Preferred

Alcohol/Drug
No history of alcohol/drug abuse or treatment within the past 10 years

DWI/Reckless
No driving while intoxicated or reckless driving conviction within the last 5 years and no more than one conviction ever

MVR
Maximum of 1 moving violation within the last 2 years

Aviation
No participation in the last 12 months

Hazardous Sports
No participation in the last 12 months

SUPER PREFERRED CRITERIA

Blood Pressure (Treated and Untreated)

- Up to 140/90
- Pulse pressure should be less than or equal to 65

Build

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"
Weight (Max)	132	137	142	148	154	160	166	172	176	182	187	193
Weight (Min)	97	99	102	104	106	109	111	114	118	121	124	127
Height	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	
Weight (Max)	198	204	209	215	221	227	233	239	245	251	258	
Weight (Min)	130	134	138	141	145	148	152	156	161	165	170	

Demonstrated stable weight for at least the past 3 years

Cholesterol (Treated and Untreated)

Over 175 mg/dl but less than 280 mg/dl

HDL Cholesterol (Treated and Untreated)

Must exceed 40 mg/dl

Serum Albumin

Must be equal to or greater than 4.0 g/dl

Creatinine

Must be within normal limits

Functional

Must have the ability to independently perform all the activities of daily living

Cognitive

No evidence of cognitive impairment

Personal History

- No history of Cancer, Cardiovascular Disease, Cerebrovascular Disease, or Diabetes
- No current rateable impairment

Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 10 years and no more than one conviction ever

MVR

No moving violations within the past 2 years

Aviation

No participation within the last 12 months

Hazardous Sports

No participation within the last 12 months

Guidelines for Attending Physician Statement (APS)

AGE AND AMOUNT

Generally, an APS is required as follows. If you have any questions, contact your underwriter.

To Age 19

- \$500,001 and over if Attending Physician (AP) seen within 1 year

Age 20–40

- Up to and including \$1,000,000 if AP seen within past 30 days
- \$1,000,001 and over if AP seen within 1 year

Age 41–50

- Up to and including \$1,000,000 if AP seen within past 30 days
- \$1,000,001 and over

Age 51–65

- Up to and including \$500,000 if AP seen within past 30 days
- \$500,001 and over

Age 66–90

- All face amounts

MEDICAL HISTORY

An APS is required regardless of the amount if the proposed insured has consulted a doctor or has had any history of the following:

Within the past 10 years:

- Alcohol/drug abuse and/or treatment
- By-pass surgery (CABG), angioplasty (PTCA), heart attack, myocardial infarct, chest pain, angina, arrhythmia, TIA, stroke, heart murmur, peripheral vascular disease (PVD), abnormal EKG/treadmills
- Cancer: not basal cell or squamous cell skin cancer
- Dementia, Alzheimer's Disease, memory loss
- Diabetes
- Emphysema, chronic bronchitis, COPD
- Falls and injuries over age 65
- Hepatitis, liver disease, cirrhosis
- Kidney/renal disease
- Multiple Sclerosis
- Parkinson's Disease
- Ulcerative Colitis, Crohn's disease

Within the past 3 years:

- Asthma
- Depression
- Epilepsy, seizures, convulsions
- Hypertension
- Sleep apnea

Smoking Definition⁵

John Hancock offers six classifications based on Smoker/Non-Smoker differentiation:

Super Preferred Non-Smoker

Meets the Super Preferred criteria and has not used any form of tobacco or nicotine products within the last 5 years.

Preferred Non-Smoker

Meets the Preferred criteria and has not used any form of tobacco or nicotine products within the last 2 years with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Preferred Non-Smoker rates if he/she smokes less than 1 cigar per month and microurinalysis is free of nicotine.

Standard Plus Non-Smoker

No tobacco or nicotine products in the past 12 months with the exception of the following:

Limited Cigar Use: An occasional cigar smoker may qualify for Standard Plus Non-Smoker rates if he/she smokes no more than 2 cigars per month and microurinalysis is free of nicotine.

Standard Non-Smoker

No cigarette use within the last 12 months and either:

- does not meet all Preferred or Standard Plus criteria or,
- uses other tobacco or nicotine products.

Preferred Smoker

Meets the Preferred criteria but has used cigarettes within the last 12 months.

Standard Smoker

Does not meet the Preferred criteria and has used cigarettes within the last 12 months.

5. Standard Plus is available up to age 80 for Term products and up to age 90 for Protection UL-G, Protection, SUL-G, Performance UL, Accumulation UL, Accumulation VUL and Protection Whole Life.

Financial Underwriting at John Hancock

When assessing a new life insurance application, John Hancock’s underwriters apply financial underwriting to ensure there is insurable interest between the proposed life insured and the owner. We also assess current and projected wealth to make sure that the amount issued is appropriate and justified given the purpose of the sale. Financial underwriting ultimately protects the interests of the proposed insured. Early claims, particularly those related to violent deaths, have been strongly linked to poor financial underwriting lacking legitimate insurable interest.

At John Hancock, we take a “purpose-driven” approach to financial underwriting. We recognize that life insurance may be purchased to cover many different purposes. These purposes can be broadly separated into personal (income replacement, estate planning, charitable giving, etc.) and business related (buy/sell, key person, etc.). Taking the purpose of the insurance into consideration, we look at the total amount of insurance requested plus the amounts already inforce and see if we can establish a total potential loss that is as much as or greater than the total amount of insurance requested.

Financial Underwriting Requirements

Our underwriters access the following tools – among others – during the underwriting process to consider the purpose of the coverage and assess the presence or absence of insurable interest. In all instances, our underwriters have the discretion to order additional financial requirements as they deem necessary.

1. Telephone Interview

What is it? An interview by telephone of the life insurance applicant in which questions relevant to the purchase of life insurance such as occupation, health history and avocations will be asked.

When is it required?

Age	Face Amount
18–70	\$10,000,001 and up
71–79	\$5,000,000 and up
80–90	\$1,000,000 and up

A team of dedicated John Hancock underwriting specialists schedule and perform the telephone interview with the applicant. Our underwriters are experienced in handling the sensitive and confidential nature of large and older age risks in a professional, respectful and courteous manner.

2. Financial Verification

What is it? John Hancock has introduced a new financial verification process. Your clients can now complete our new *Financial Supplement Worksheet*⁶ and submit it with the application. Select and submit a *Financial Supplement Worksheet* that is applicable to the sale. John Hancock’s underwriters will handle the rest of the financial verification process.⁷

Where can I obtain a Financial Supplement Worksheet?
You can obtain a worksheet at New Business forms on JH SalesNet (www.jhsalesnet.com) as well as the other forms’ vendors that John Hancock supports.

When is it required?

FINANCIAL SUPPLEMENT WORKSHEET	
Personal	
Age	Face Amount
Up to 65	\$7,500,001 and up
66–79	\$5,000,000 and up
80–90	\$1,000,000 and up
Business	
Age	Face Amount
All Ages	\$1,000,000 and up

- 6. The Financial Supplement is in the process of being filed and will ultimately form part of the application, with signature, for certain ages and face amounts. In the meantime, use the *Financial Supplement Worksheet*.
- 7. In some scenarios, additional information to support the representation of assets and income may be required, such as brokerage statements or tax returns.

Financial Underwriting at John Hancock

- Please note that the Financial Supplement Worksheet requires a detailed breakdown of assets and liabilities
- For any asset type representing more than 25% of total assets, copies of latest statements of values are required, for example, copies of insurance policies for jewelry or art

3. Trust Review Process

What is it? A review of Trust documents to assist us in determining the presence of insurable interest.

When is it required? A review of a Trust Certification form and/or actual Trust document is required on any policy where a Trust has been identified as the Owner/Beneficiary.

What is required?

- For any case where a Trust is identified as being the Owner/Beneficiary, we need a completed Trust Certification form (PS5101US 04/2008), regardless of whether a properly executed Trust agreement has been submitted or not
- In addition, for all applications on proposed insureds age 70 and older,⁸ a copy of the executed Trust document is required for our review
 - Please note that on cases age 70 or older where the funding is to be accomplished via a 1035 Absolute Agreement or the Trust has been executed prior to January 1, 2005, we will not require a copy of the executed trust but do require a completed Trust Certification form
- Our underwriters also review documents on certain policies including but not limited to Trust, Family Partnership and LLC agreements prior to policy issue

8. Please note that John Hancock reserves the right to request a fully executed copy of the Trust regardless of the proposed insured's age

4. Inforce and Settled Policies

Understanding a complete picture of a client's current inforce and applied for coverage is an important part of the financial underwriting process. Inforce coverage disclosed on the application must include any settled or sold policies. Our underwriters include settled policies in determining justification of the total amount of insurance in force as well as the Jumbo Limit for reinsurance requirements. Providing incorrect or incomplete information in an application for life insurance, even if it is unintentional, is misrepresentation.

Our underwriters consider several factors when determining new coverage on these types of policies:

- The overall financial status of the proposed insured
- Whether a history of settlement activity exists
- The duration of the policies that have been settled or sold, or are currently being settled. John Hancock will not participate in new applications for life insurance associated with concurrent early duration settlements, or where a history of early duration settlement exists. For these purposes, "early duration" is defined as less than five years old

5. Financial Underwriting Guidelines and Case Positioning Tips

Since you – as the agent – know your clients best, you are a key source of their financial information. A cover letter is recommended with all applications; it is your chance to explain the background of the sale, including:

- The purpose of coverage and how that amount was determined
- Clarification of any points that may not be obvious in the application
- Details that will help the underwriter understand the need for life insurance and the amount requested

Financial Underwriting at John Hancock

For additional information on John Hancock's approach to financial underwriting, the following chart provides an outline of some of the financial purposes and methods used by our underwriters in arriving at acceptable amounts of insurance. The information is presented as follows:

- **Underwriting Formula** – how the underwriter calculates the amount of coverage that can be approved according to the type of insurance and need
- **Important Notes** – check here to see if there are any specific details about your case that you should include in your cover letter. The underwriter uses this information to justify the amount of coverage requested, and to make the most competitive decision right from the outset. Providing this information upfront can streamline the underwriting process by reducing the need for additional information about the sale

GUIDELINES FOR AMOUNT – PERSONAL LIFE INSURANCE

Purpose of Insurance	Underwriting Formula	Important Notes
Income Replacement	<p>Age Factor x Earned Income</p> <p>18–30: 30x</p> <p>31–40: 25x</p> <p>41–50: 20x</p> <p>51–60: 15x</p> <p>61–65: 10x</p> <p>66–74: 5x</p> <p>71+: 5x</p>	For individuals whose personal income is low but future earnings potential is high, it may be possible to consider higher amounts
Estate Conservation	<p>Usually based on Projected Net Worth x Estate Tax Rate (55%)</p> <p>Maximum Projections</p> <p>Based on a growth rate of 5–7% based on historical growth – higher or lower growth rates subject to individual consideration</p> <p>General Guidelines</p> <p>INDIVIDUAL:</p> <ul style="list-style-type: none"> • Up to 75% of life expectancy to a maximum of 20 years <p>SURVIVORSHIP:</p> <ul style="list-style-type: none"> • Based on the younger or healthier life • Up to 75% of life expectancy up to a maximum of 20 years 	For policies with increasing face amount riders that are issued by John Hancock’s approved financing programs, the rider portion of the coverage will be justified based on 100% life expectancy
Bequest to Charity (Charitable Contribution)	<p>Face Amount = present value of future contributions to $\frac{3}{4}$ of life expectancy</p>	Provide contribution record to establish pattern of support and involvement in the charity. Also, include details of any volunteer work with the charity to demonstrate the strength of the relationship

Financial Underwriting at John Hancock

GUIDELINES FOR AMOUNT – PERSONAL LIFE INSURANCE

Purpose of Insurance	Underwriting Formula	Important Notes
Charitable Remainder Trust with Wealth (asset) Replacement Trust	Value of donated assets	Confirmation of actual value of assets is required
Employee Benefits – Deferred Compensation	Insurable value = amount required to fund the benefits for each executive	Provide rules for participation, formulas used to determine individual amounts of coverage
Dependent Spouse	<ul style="list-style-type: none">• 75–100% of the insurance in force on employed spouse subject to overall family financial situation and ability to fund policy• If face amount exceeds 100%, we require a cover letter with explanation	Require details of amount in force on employed spouse and income, net worth
Juvenile Insurance	For face amounts up to \$100,000, coverage should not usually exceed 50% of the amount on parents	For the state of New York, please contact your underwriter for special rules
Estate Equalization	<ul style="list-style-type: none">• Insurable value = up to 100% of the transferred asset subject to ability to pay• For retroactive cases, Insurable value = asset value at time of transfer indexed at a growth rate of 5% per year	<ul style="list-style-type: none">• Value of total estate and value of asset transferred is required• For retroactive cases, proof of asset transfer and current value is required

GUIDELINES FOR AMOUNT – PERSONAL LIFE INSURANCE

Purpose of Insurance	Underwriting Formula	Important Notes
Personal loan	100% of outstanding loan balance to creditor with remainder to life insured's estate subject to collateral assignment	Require details of loan which include source, amount, purpose, repayment schedule and interest rate
Annuity Maximization	Coverage should not significantly exceed income and estate conservation guidelines	
Future Inheritance (Adult)	Value of inheritance including a growth rate of up to 5% per year for a maximum of 10 years	Cover letter is required with complete details
Key Person	5–10 x Income (depending on circumstances)	<ul style="list-style-type: none"> • Following information may be required: Income , role in organization, specialized skills, experience • For the state of New York, please contact your underwriter for special requirements
Buy/Sell	Percentage Ownership x Fair Market Value of the business plus a modest growth factor	Require percent ownership, fair market value of business, information as to whether other partners are insured

Financial Underwriting at John Hancock

GUIDELINES FOR AMOUNT – BUSINESS

Purpose of Insurance	Underwriting Formula	Important Notes
Key Person	5–10 x Income (depending on circumstances)	<ul style="list-style-type: none"> Following information may be required: Income, role in organization, specialized skills, experience For the state of New York, please contact your underwriter for special requirements
Buy/Sell	Percentage Ownership x Fair Market Value of the business plus a modest growth factor	Require percent ownership, fair market value of business, information as to whether other partners are insured
Sole Proprietor	Fair market value of the business plus a modest growth factor	Require confirmation of ownership, fair market value of business, copy of buy out agreement for some cases
Creditor – Business	Usually cover a percentage of outstanding debt equal to non-collateralized portion of debt up to 70%	<ul style="list-style-type: none"> Insured must be a key person Require loan details: source, amount, purpose, duration, repayment terms
Line of Credit Coverage	May be considered up to 70% of documented line of credit	Require role of insured, source of LOC, details of LOC including amount, average amount utilized, purpose, repayment terms, interest rate
Venture Capital and Start Up Companies	Face amount should not exceed key person limits when key person is the primary purpose. If loan, use creditor guidelines	May require capital needed, profitability projections, product/service descriptions, product cost/pricing, salability, and experience/skills of management team

Glossary

Automatic Binding Limits: a guaranteed acceptance reinsurers give us based on John Hancock's underwriting decision on a case. The Automatic Binding Limits are comprised of pool shares that are participated in by a number of reinsurers plus John Hancock's share of the risk. Automatic Binding Limits must also be within Jumbo Limits and other reinsurance treaty parameters.

Cognitive and Mobility Assessment: John Hancock's Medical Exam for persons over age 71 and older requires completion of the cognitive and mobility portions of the exam. These are comprised of a series of straightforward questions that give the underwriter knowledge of both the thinking and remembering abilities of the applicant, and the movement capability of the older age applicant. Both cognition and mobility have proven to be important indicators of early mortality in the elderly. A cognitive and mobility assessment completed outside the John Hancock Exam is a more comprehensive interview, completed by a Registered Nurse in the client's home.

Jumbo Limits: specified in treaties between reinsurance and insurance carriers. The wording on Jumbo Limits in these treaties refers to the amount of coverage an applicant may have in force (or pending) with all other insurance carriers. Once the total amount of insurance in force and applied for exceeds the Jumbo Limit, that policy cannot be placed in the automatic reinsurance pool. John Hancock defines Jumbo Limits as the total amount of in force and pending formal applications with all companies including ultimate increasing amounts of John Hancock's policies. The Jumbo Limit also includes all amounts that are being replaced, both internally and externally.

Nation's CareLink: a vendor that specializes in cognitive and mobility assessments at older ages. (See definition for Cognitive and Mobility Assessment on page 21.) Please note that the assessment does not include a blood profile or physical exam. You can find contact information for Nation's CareLink Cognitive & Mobility Assessments on page 4.

Retention Limits: amount of risk a company is prepared to accept on an individual life basis and is independent of automatic reinsurance limits. The amount is normally determined by the company's Board of Directors and is influenced significantly by the financial strength of the company.

Telephone Interview: an interview by telephone of the life insurance applicant in which questions relevant to the purchase of life insurance such as occupation, health history and avocations will be asked. A team of dedicated John Hancock underwriters schedule and perform the telephone interview with the applicant.

John Hancock's Underwriting Advantages

Helping You Close Sales

Competitive Decisions at All Ages up to Age 90

We lead the way with progressive evaluations of coronary disease, diabetes, build, prostate cancer and multiple impairments.

Experience, Experience, Experience

We offer the expertise of a large and powerful underwriting organization comprising more than 110 underwriters with an average of over 20 years of experience.

Progressive Approach to Underwriting Impairments

Check out our Agent and Broker Companion (ABC) at www.jhsalesnet.com or ask your John Hancock representative for a copy. This guide — which includes medical impairments and non-medical risks — outlines John Hancock's approach to various impairments and the information we need to provide the best possible offer.

Proven Success in Offering Standard or Better at Ages 71+

- Most permanent products are available to age 90
- Age-specific Super Preferred criteria for ages 71–80
- Age-specific Preferred criteria for ages 71–90

Generous Temporary Insurance Coverage and Locked-In Insurability

John Hancock's Temporary Insurance Agreement provides 90 days' temporary coverage that is equal to the lesser of the amount applied for or \$1,000,000 individual and \$5,000,000 survivorship.* We disregard changes in insurability that occur while the TIA is in effect.**

Increase your sales with John Hancock's underwriting edge!

* The maximum amount is the lesser of the amount applied for or \$1,000,000 individual, \$5,000,000 survivorship.

** Only applies to the lesser of the amount applied for, or \$1,000,000 individual, \$5,000,000 survivorship.

**For more information, contact your
John Hancock underwriter.**

Please contact 1-800-827-4546 to obtain product and fund prospectuses (for New York, contact 1-877-391-3748, option 4). The prospectuses contains complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing.

Insurance policies and/or associated riders and features may not be available in all states.

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