



Concierge Underwriting Process

Proposed insured eligibility

- Applicants ages 35-70 (backdating to qualify not permitted)
- Household net worth of \$10MM+

Product parameters and face amounts

- All John Hancock term and permanent products, single life and survivorship
- Applied coverage of \$5MM up to \$65MM, including increasing options like Return of Premium and Death Benefit Option 2
- Amount subject to available retention/capacity

Underwriting process

Initial underwriting review

- Accompanied by John Hancock HIPAA form, review of comprehensive medical records consisting of:
 - Complete medical history for the past five years, including diagnostic and prognostic testing
 - A complete physical exam, blood testing and urine testing within the past 18 months for ages 35-50 and within the past 12 months for ages 51-70
 - Favorable EKG or cardiac testing performed within the past five years, if applicable

Tentative offer

Tentative offer will be based on review of the comprehensive medical records and prescription history, and subject to a formal application, health questionnaire, non-medical information (including financial) and additional/applicable non-invasive searches (MIB, MVR, ID, etc.).

Additional underwriting evidence

John Hancock reserves the right to request additional medical and non-medical underwriting evidence.

Not available for:

- Foreign residency/foreign nationals
- Professional athletes
- Celebrities
- Proposed insureds who have had an insurance exam and labs performed by another company within the last 12 months

For Agent Use Only. This material may not be used with the public.

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

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

LIFE-7038 5/21 MLINY121019044