



Introducing Total View Credits

Seeing the full picture makes all the difference

When we introduced “**Total View**” underwriting, the goal was to provide a more precise and nuanced assessment of your Standard or better clients. Total View takes a balanced look across best class criteria, rather than focusing on one attribute being the driver of the risk class, helping to ensure your best risk clients are getting the most competitive offer they deserve.

We are excited to now extend this approach to **Total View Credits** — a new opportunity for even better decisions on your mildly substandard cases.

Giving credit where credit is due

With Total View Credits, we will underwrite the case the same way as Total View, i.e., using a holistic approach where we consider all aspects of the proposed insured’s profile, including lifestyle factors and regular preventive care. If the proposed insured is rated mildly substandard, we will apply credits based on the favorable attributes presented, resulting in an improved decision.

As a reminder, here are some of the positive attributes we look for:



What’s great about Total View Credits is that no additional action is required on your part! Simply submit a case to John Hancock as you normally would, and your usual decision notification will indicate if Total View Credits were applied.

Our team of experienced underwriters are standing by, ready to uncover the **best-possible offers for your clients.**

1. The Long-Term Care rider and Critical Illness Benefit rider may be added to the policy but are not eligible for an upgrade via Total View Credits.

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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-8576 5/23 MLINY041023535-1

Eligibility criteria

Rated applicants may be eligible for a two-table improvement (up to Standard).

- Ages 18-70
- All face amounts
- All traditionally underwritten products (individual and survivorship)¹
- Maximum rating of 200%

Important note:

our underwriters may exclude a case from Total View Credits at their discretion.