

Routine Underwriting Requirements

APRIL 2018

MEDICAL REQUIREMENTS FOR AGES 16–90 (based on the proposed insured's age as of nearest birthday)								INITIAL REVIEW	TO FINALIZE
FACE AMOUNT	16-40	41-50	51-55	56-65	66-70	71-74 ²	75-79 ²	80-90 ^{2,3}	
Up to \$500,000	Para ¹ , BCP, Micro	Para ¹ , BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, MAS, Micro, EKG	Para, BCP, MAS, Micro, EKG	APS	Para, BCP, MAS, Micro, EKG
\$500,001 – \$1,000,000	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG (61+)	Para, BCP, Micro, EKG	Para, BCP, MAS, Micro, EKG	Para, BCP, MAS, Micro, EKG	APS	Para, BCP, MAS, Micro, EKG
\$1,000,001 – \$3,000,000	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, MAS, Micro, EKG	Para, BCP, MAS, Micro, EKG	APS	Para, BCP, MAS, Micro, EKG
\$3,000,001 – \$5,000,000	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, MAS, Micro, EKG	Para, BCP, MAS, Micro, EKG	APS	Para, BCP, MAS, Micro, EKG
\$5,000,001 – \$10,000,000	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG (NS), TST (Smoker)	Para, BCP, Micro, EKG (NS), TST (Smoker)	Para, BCP, MAS, Micro, EKG (NS), TST (Smoker)	Para, BCP, MAS, Micro, EKG	APS	Para, BCP, MAS, Micro, EKG
\$10,000,001 and up	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG (NS), TST (Smoker)	Para, BCP, Micro, EKG (NS), TST (Smoker)	Para, BCP, MAS, Micro, EKG (NS), TST (Smoker)	Para, BCP, MAS, Micro, EKG	APS	Para, BCP, MAS, Micro, EKG

LEGEND: BCP—Blood Chemistry Profile; EKG—Electrocardiogram; Exam—MD Examination; MAS—Mature Age Supplement; Micro—Urinalysis; Para—Paramedical; TST—Treadmill Stress Test; NS—Non-Smoker

AGE AND AMOUNT REQUIREMENTS FOR JUVENILES AGES 0–15

FACE AMOUNT	0–10	11–15
Up to \$1,000,000	Health Questionnaire plus APS ⁴	Health Questionnaire plus APS ⁵
\$1,000,001 and over	Health Questionnaire plus APS ^{4,6}	Health Questionnaire plus APS ^{5,6}

* Supporting documentation of assets may be required.

1. Health Questionnaire and physical measurements may be substituted for a paramedical. If a paramedical exam is not done for John Hancock, a Health Questionnaire is required.
2. For clients age 71 and older, we also require a completed John Hancock Mature Age Supplement; if another company's paramedical form is submitted, we will require an equivalent mature age evaluation. The John Hancock underwriter will determine if any additional requirements are needed.
3. Whether formal or informal business, do not order paramedical, blood or EKG until Underwriting has assessed APS and advised of initial offer.
4. For consideration, APS required and it must be from primary physician who was consulted within past 12 months.
5. For consideration, APS required and it must be from primary physician who was consulted within past 18 months.
6. Exam, BCP and Micro may be requested at the discretion of the underwriter.
7. A telephone interview may be requested for any age and amount at the underwriter's discretion.

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NON-MEDICAL REQUIREMENTS (Based on the proposed insured's age as of nearest birthday and the total face amount of product applied for, both individual and survivorship policies)

FINANCIAL SUPPLEMENT*

PERSONAL		BUSINESS	
AGE	FACE AMOUNT	AGE	FACE AMOUNT
Up to 65	\$7,500,001 and up	All ages	All amounts
66–79	\$5,000,000 and up		
80–90	\$1,000,000 and up		

TELEPHONE INTERVIEW⁷

AGE	FACE AMOUNT	AGE	FACE AMOUNT
80–90	\$1,000,000 and up	16 and up	Required at all amounts for licensed proposed insureds

IMPORTANT NOTES ABOUT ORDERING YOUR REQUIREMENTS

- All APSs must be provided in English. John Hancock does not cover translation fees and the translator should be at arm's length to the sale.
- We will accept another company's paramedical form. However, a John Hancock *Health Questionnaire* must also be included if another company's paramedical form is submitted.
- Please note the following:
 - If a survivorship policy is applied for: **routine medical underwriting requirements** for each proposed insured are based on half the amount applied for; **non-medical requirements** are based on the full face amount.
 - If an individual and survivorship policy are applied for: **routine medical underwriting requirements** are based on the amount applied for under the individual policy plus half the amount applied for under the survivorship policy; **non-medical requirements** are based on the full face amount, both individual and survivorship policies.
- Requirements are based on the amount applied for and placed with John Hancock within the last 12 months.
- If one life is uninsurable, all 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.
- The underwriter may request or order additional requirements: e.g., database searches, PFTs, echocardiograms, treadmills, heart charts, or cognitive assessments due to the proposed insured's medical history, circumstances of a case, or facultative reinsurance.

TIME LIMITATIONS IN MONTHS FOR UNDERWRITING EVIDENCE REQUIREMENTS

AGE	APPLICATION	PARAMEDICAL	BLOOD CHEMISTRY PROFILE (BCP)	URINALYSIS (MICRO)	ELECTROCARDIOGRAM (EKG)	TREADMILL STRESS TEST (TST) (SMOKER)	MOTOR VEHICLE REPORT (MVR)
0–70	6	12 ¹	12	12	12	24 ⁴	12
71–79	6	6 ²	12	12	12	24 ⁴	12
80–90	6	6 ³	6	6	6	N/A	6

1. For ages 0–70, any paramedical must be updated at six months by a *Health Questionnaire*; if the paramedical is six months or older at submission, the *Health Questionnaire* must be submitted with the application.

2. For ages 71–79, any paramedical must be updated at 90 days by a *Health Questionnaire*; if the paramedical is 90 days or older at submission, the *Health Questionnaire* must be submitted with the application.

3. For ages 80–90, any paramedical must be updated at 60 days by a *Health Questionnaire*; if the paramedical is 60 days or older at submission, the *Health Questionnaire* must be submitted with the application.

4. Treadmill Stress Test (when applicable) will be extended up to 24 months with a resting EKG done within the past 12 months.

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Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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