

Introducing ExpressTrack: A Fast and Easy Path to Underwriting Decisions

All term and permanent single-life tele-app submissions will now be considered for John Hancock’s ExpressTrack, which offers two key advantages to eligible clients:

✓ No in-person medical screenings, lab work, or pre-issue medical requirements¹

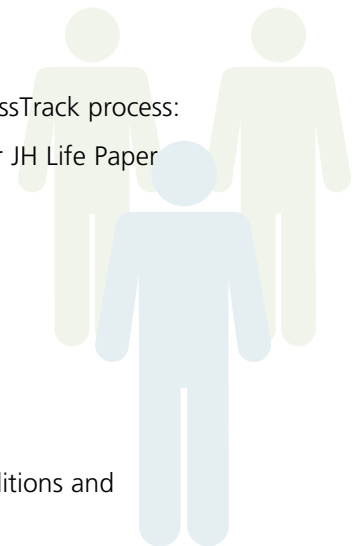
✓ Underwriting decisions in as little as three days²

WHO WILL QUALIFY FOR EXPRESSTRACK?

Clients who meet the following basic criteria will automatically be considered for the ExpressTrack process:

- Applications initiated via a John Hancock Ticket, (i.e. JH Life eTicket for term products, or JH Life Paper Ticket for term and permanent products)
- Ages 18-60
- Face amounts up to and including \$1 million
- Single-life term and permanent products (including the Long-Term Care rider)
- Generally considered Standard or better risk class
- U.S. permanent residents

In addition to the basic eligibility parameters above, please note that there are several conditions and scenarios that would disqualify a client for the ExpressTrack process, such as:



EXAMPLES THAT WILL PROMPT FULL UNDERWRITING

MEDICAL IMPAIRMENTS ³	NON-MEDICAL ³
<ul style="list-style-type: none"> • Alzheimer’s disease, etc. • Diabetes/gestational diabetes • Cancer history (other than basal and squamous cell skin cancers) • Stroke/TIA • Lupus/autoimmune disorders • COPD/emphysema • CAD • Mild ulcerative colitis • Fatty liver • Hepatitis • Rheumatoid arthritis 	<ul style="list-style-type: none"> • Aviation & hazardous sports (resort diving is eligible) • Professional athletes & entertainers • Hazardous occupations • In last five years, history of DUI or bankruptcy • Criminal histories • Premium financing • Increasing riders • Prior submissions, including trial or formal applications, received in the past 12 months • Previously rated decline

EXPRESSTRACK PROCESS

Submit your Tickets via JH Life eTicket (for term products) or JH Life Paper Ticket (for term and permanent products), and your clients will automatically be considered for the ExpressTrack process. Here's how it works.

- 1. Submit JH Life eTicket or JH Life Paper Ticket.**
- 2. Telephone interviews** are conducted by John Hancock representatives.
- 3. Completed applications** proceed to John Hancock, where eligible applicants are routed to the ExpressTrack process, while the rest receive traditional underwriting.

ExpressTrack Qualifiers

3-5 Days²

"No-touch" decision¹
**Your client is eligible
for any risk class from
Standard to
Super Preferred.**

Traditional Underwriting

30 Days²

Additional underwriting
requirements needed (e.g.,
blood/urine, APS, etc.)
**Your client may
be assessed at any
risk class from Super
Preferred to
declined.**

or

**Submit your cases today – and give your clients the opportunity
for the fast and easy ExpressTrack experience!**

- John Hancock will be requesting a post-issue attending physician statement (APS) for every issued ExpressTrack case. A policy may be rescinded if information in the APS reveals a material misrepresentation in the application submitted.
- Elapsed time to generate underwriting decision from the time Underwriting receives the interview results.
- The considerations listed above are illustrative only and not exhaustive, and John Hancock reserves the right to require additional underwriting requirements in connection with any application for insurance.

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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 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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