

## Important Pre-Qualification Information

SmartProtect Term with Vitality provides an opportunity for you to offer your clients a life insurance policy using a streamlined application process. However, not all individuals will be eligible for this process because of certain pre-existing medical conditions. Therefore, please check the following information prior to submitting the application.

The following conditions will NOT be eligible for coverage under the streamlined application process:

- BMI (Body Mass Index) >35
- AIDS or HIV
- Alzheimer's disease, dementia, cognitive impairment or memory loss
- Diabetes — both Types 1 and 2 (adult onset)
- Coronary disorder or vascular disease including a history of stroke, heart attack, stent placement, cardiomyopathy, heart murmur
- Peripheral vascular disease
- Diagnosis or treatment for any cancer in the past 5 years including, but not limited to, malignant melanoma, lymphoma, or leukemia (exclude skin cancers other than malignant melanoma)
- A history of treatment for alcohol or substance abuse within the past 10 years or use of drugs of abuse including marijuana within the past 5 years
- Cirrhosis of the liver
- Hepatitis B or C
- Kidney disease or failure
- Chronic obstructive pulmonary disease (including emphysema)
- Degenerative neurological disease
- Psychosis, schizophrenia or major depressive disorder
- Organ transplant recipient
- Family history of Huntington's disease or polycystic kidney disease

### Proposed insured must be:

- Ages 20 to 60
- In good health, and
- A permanent resident of the U.S.

### Additional risks that will not be allowed for issue under the streamlined process:<sup>1</sup>

- Any symptoms for which proposed insured have not yet sought medical evaluation or pending testing or surgery
- Participation in hazardous activities, such as piloting a plane or mountain climbing
- A prior life insurance application that has resulted in a less than Standard offer

Please note that if your clients do not meet the criteria outlined here, they may still be eligible for a John Hancock life insurance policy through our regular application process.

1. Please note this is not a comprehensive list, but will give you guidance regarding which risks should not be submitted.

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

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