



Concierge Underwriting Process

Designed to deliver you and your clients exceptional results

Proposed insured eligibility

- Applicants ages 35-70
- 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

Precision underwriting process

Initial underwriting review

- Accompanied by John Hancock HIPAA form, review of comprehensive medical records consisting of:
 - Complete medical history for the past 5 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 5 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 to include financial information and additional/applicable noninvasive searches (MIB, MVR, ID etc.).

Additional underwriting evidence

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

Proposed insureds who have had an insurance exam and labs performed by another company within the last 12 months are not eligible for this process.

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