

John Hancock offers progressive, competitive and flexible decisions for all ages, and across all markets. Leverage the experience and accessibility of our underwriters along with the following underwriting strengths to help you grow your business.

Progressive Approaches

1. **CAD** – possible Standard Plus or Preferred on treated CAD cases, ages 71+
2. **Diabetes** – possible Preferred for clients over age 60, with consideration of all other health indicators
3. **Cancer** – possible Standard immediately following successful treatment for early stage, localized cancers
4. **Smoking Classifications** – non-cigarette tobacco users may qualify for Standard non-smoker rates, and occasional cigar smokers may qualify for Super Preferred rates

Innovative Concepts

5. **HealthStyles** crediting program – provides many of your healthier clients up to age 65 the opportunity to receive underwriting upgrades — even as high as Super Preferred!¹

Impressive Capacity and Retention

6. With one of the highest retention limits in the industry (up to \$30 million on single-life permanent policies and up to \$35 million on survivorship) along with competitive automatic binding limits (up to \$65 million in some scenarios) – we're a leader in capacity and retention, and in managing large cases²

Flexible Process

7. Making continual improvements for an easier underwriting process, e.g.,:
 - Paramedicals accepted for all face amounts, ages 16 and up
 - Treadmill stress test not required for non-smokers, all ages and all face amounts
 - Most routine medical evidence, e.g., paramedicals, labs, EKG, etc., good for 12 months through age 70

Competitive Offers for Foreign Residents and Foreign Travel

8. **Foreign Residents** – possible Super Preferred, and up to \$35 million capacity may be available to residents of A and B countries³
9. **Foreign Travel** – Super Preferred possible for travel to most countries, up to a maximum of six months (depending on the country classification)

Generous Temporary Insurance Coverage

10. Providing 90 days of coverage under the Temporary Insurance Agreement for the amount applied for up to a maximum of \$1 million Individual and \$5 million Survivorship³

1. Clients up to age 70 who are rated Substandard (150% or better) are also eligible for HealthStyles upgrades to a maximum of Standard.

2. Jumbo, Automatic Binding and Retention Limits may be reduced by age, mortality assessment, for aviation risks and for entertainment figures. Coverage may be reduced or not available for foreign risks and sports figures.

3. Certain restrictions apply. Please refer to JH SalesNet for additional details.

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