



# Age and amount requirements

## Medical requirements for ages 0–90

Based on the proposed insured's age as of nearest birthday.

Age	Up to \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$3,000,000	\$3,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	\$10,000,001 and up
0-10	Health Questionnaire <sup>1</sup>	Health Questionnaire plus APS <sup>2</sup>	Health Questionnaire plus APS <sup>2,4</sup>	Health Questionnaire plus APS <sup>2,4</sup>	Health Questionnaire plus APS <sup>2,4</sup>	Health Questionnaire plus APS <sup>2,4</sup>
11-15	Health Questionnaire <sup>1</sup>	Health Questionnaire plus APS <sup>3</sup>	Health Questionnaire plus APS <sup>3,4</sup>	Health Questionnaire plus APS <sup>3,4</sup>	Health Questionnaire plus APS <sup>3,4</sup>	Health Questionnaire plus APS <sup>3,4</sup>
16-40	Para <sup>5</sup> , BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro
41-50	Para <sup>5</sup> , BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro
51-55	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro
56-65	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro
66-70	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro
71-74 <sup>6</sup>	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro
75-79 <sup>6</sup>	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro
80-90 <sup>6,7</sup> Initial review	APS	APS	APS	APS	APS	APS
80-90 <sup>6,7</sup> To finalize	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro	Para, BCP, MAS, Micro

**Legend:** BCP–Blood Chemistry Profile | MAS–Mature Age Supplement | Micro–Urinalysis | Para–Paramedical | NS–Non-Smoker

See page 2 for non-medical requirements.



## Don't forget!

Before ordering any requirements, check to see if your submission qualifies for any of our accelerated processes:

- John Hancock ExpressTrack<sup>®</sup>
- Use of electronic health records
- Concierge underwriting

Each of these offers the potential for exam-and lab-free underwriting.

## 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\*

Age	Face amount
<b>Personal</b>	
<b>Up to 65</b>	\$7,500,001 and up
<b>66-79</b>	\$5,000,000 and up
<b>80-90</b>	\$1,000,000 and up
<b>Business</b>	
<b>All ages</b>	All amounts

\*Supporting documentation of assets may be required.

### Telephone interview<sup>8</sup>

Required for proposed insureds aged 80-90 for values \$1,000,000 and up.

### Motor Vehicle Report (MVR)

For licensed proposed insureds aged 16 and older, an MVR is required at all amounts.

## 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: age and amount 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, 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)	Motor Vehicle Report (MVR)
<b>0-70</b>	6	12 <sup>9</sup>	12	12	12
<b>71-79</b>	6	6 <sup>10</sup>	12	12	12
<b>80-90</b>	6	6 <sup>11</sup>	6	6	6

## For more information, contact your John Hancock underwriter.

1. APS requested at the discretion of the underwriter. • 2. For consideration, APS required and it must be from primary physician who was consulted within past 12 months. • 3. For consideration, APS required and it must be from primary physician who was consulted within past 18 months. • 4. Paramedical exam, BCP and Micro may be requested at the discretion of the underwriter. • 5. 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. • 6. 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. • 7. Whether formal or informal business, do not order paramedical, blood or EKG until Underwriting has assessed APS and advised of initial offer. • 8. A telephone interview may be requested for any age and amount at the underwriter's discretion. • 9. For ages 0-70, any paramedical must be updated at six months by a Declaration of Insurability; if the paramedical is six months or older at submission, the Health Questionnaire must be submitted with the application. • 10. For ages 71-79, any paramedical must be updated at 90 days by a Declaration of Insurability; if the paramedical is 90 days or older at submission, the Health Questionnaire must be submitted with the application. • 11. 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. • ExpressTrack is not available in New York. Consumers, 18-60, submitting an application via JH eApp, and applying for single-life coverage up to \$3 million are eligible for ExpressTrack, with an opportunity for certain applicants to obtain an instant underwriting decision. • **FOR AGENT USE ONLY. THIS MATERIAL MAY NOT BE USED WITH THE PUBLIC.** • 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. • MLINY02224339-2