



John Hancock ExpressTrack®

A fast and easy path to underwriting decisions — available for face amounts up to \$3M!

ExpressTrack offers *key advantages* to eligible clients

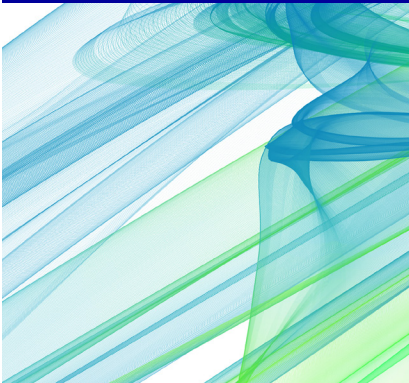
NO in-person medical screenings

NO lab work

NO pre-issue medical requirements¹

Underwriting decision (Standard to Super Preferred) in as little as

3 days²



Eligibility parameters³

- Ages 18-60
- Face amounts up to and including \$3 million
- Single-life term and permanent products (including the Long-Term Care rider)
- Generally considered Standard or better risk class
- U.S. permanent residents

How it works

Track the submission's progress via your usual pending case status tools.



1 Producer submits paper application

- To be considered for ExpressTrack, the application ("Part I"), Medical Supplement ("Part II"), and any other applicable authorizations must be **submitted simultaneously**.
- The Medical Supplement ("Part II") is not automatically included in the application kit. These forms will need to be added when downloading the application kit, and should be completed by the producer.



2 Case proceeds to underwriting

Once the application is reviewed by John Hancock, the case will proceed to the ExpressTrack process or traditional underwriting:

- **ExpressTrack:** Proposed insureds ages 18-60 and applying for up to and including \$3 million will be considered for a "no touch" decision.¹ For those clients who do not qualify for ExpressTrack, John Hancock will schedule the paramedical appointment and communicate any additional requirements that may be needed via our New Business case status systems.
- **Traditional underwriting:** Proposed insureds ages 61+ or applying for greater than \$3 million will continue to traditional underwriting, i.e., John Hancock underwriters will review the application and medical questionnaires and post any additional requirements (such as an APS) that may be needed to generate an underwriting decision.



Policy issued and delivered

- Once all administrative requirements are received and are in good order, e.g., licensing, replacement statements, etc, the policy will be issued and delivered within 3-4 business days.

Please note: Submissions initiated via a full paper application will be considered for ExpressTrack on a temporary basis during COVID-19.

Examples that will prompt traditional underwriting



Medical impairments⁴

- Diabetes/gestational diabetes
- Cancer history (other than basal and squamous cell skin cancers)
- Stroke/TIA
- Lupus/autoimmune disorders
- COPD/emphysema
- CAD
- Moderate/severe ulcerative colitis
- Fatty liver
- Hepatitis
- Heart murmurs, valvular disease, arrhythmias
- Rheumatoid arthritis
- Seizures
- Significant mental health disorders



Non-medical impairments⁴

- Aviation & hazardous sports (resort diving is eligible)
- Professional athletes & entertainers
- Hazardous occupations
- 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 or declined
- Histories of substance abuse
- Complex ownerships such as charities or “to-be-established” Trusts

For more information, please contact **John Hancock Underwriting**.



1. John Hancock will be requesting post-issue attending physician statements (APS) on ExpressTrack cases for quality assurance review purposes.
2. Elapsed time to generate underwriting decision from the time Underwriting receives the interview results.
3. ExpressTrack is not available in the state of New York
4. 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.

MLINY042020137 Approved ML 20-002267 Expiration 6/1/2021