



LIFE INSURANCE

Routine Underwriting Requirements

February 2011

MEDICAL REQUIREMENTS (Based on the proposed insured's age as of nearest birthday)

Face Amount	Age									
	0-15	16-40	41-50	51-55	56-65	66-70	71-74 ³	75-79 ³	80-90 ^{3, 4}	
									Initial Review	To Finalize
up to \$500,000	Health Questionnaire	Para, ² BCP, Micro	Para, ² BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	APS	Exam, BCP, Micro, EKG
\$500,001 – \$1,000,000	Health Questionnaire	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	APS	Exam, BCP, Micro, EKG
\$1,000,001 – \$3,000,000	Exam, ¹ BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	APS	Exam, BCP, Micro, EKG
\$3,000,001 – \$5,000,000	Exam, ¹ BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	APS	Exam, BCP, Micro, EKG
\$5,000,001 – \$10,000,000	Exam, ¹ BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG	Para, BCP, Micro, EKG (NS), TST (Smoker)	Para, BCP, Micro, EKG (NS), TST (Smoker)	Exam, BCP, Micro, EKG (NS), TST (Smoker)	Exam, BCP, Micro, EKG	APS	Exam, BCP, Micro, EKG
\$10,000,001 + Up	Exam, ¹ BCP, Micro	Exam, BCP, Micro	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG (NS), TST (Smoker)	Exam, BCP, Micro, EKG (NS), TST (Smoker)	Exam, BCP, Micro, EKG (NS), TST (Smoker)	Exam, BCP, Micro, EKG	APS	Exam, BCP, Micro, EKG

Legend BCP Blood Chemistry Profile EKG Electrocardiogram Exam MD Examination Micro Urinalysis Para Paramedical TST Treadmill Stress Test NS Non-Smoker

1. Discuss requirements on juveniles with your underwriter.
2. Health Questionnaire and Physical Measurements may be substituted for a Paramedical.
3. We will accept another company's exam form. For clients ages 71 and older, we will also require EITHER a completed John Hancock Medical Exam (including Mature Age Supplement) OR the other company's exam plus Nation's CareLink's Cognitive and Mobility Assessment or its equivalent. If another company's exam is submitted, the John Hancock underwriter will determine what additional requirements are needed.
4. Whether formal or informal business, do not order exam, blood or EKG until Underwriting has assessed APS and advised of initial offer.

Note: for important information about ordering your requirements, please see page 2.

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*			
Personal (Form NB5125)		Business (Form NB5124)	
Age	Face Amount	Age	Face Amount
Up to 65	\$7,500,001 and up	All Ages	\$1,000,000 and up
66-79	\$5,000,000 and up		
80-90	\$1,000,000 and up		

TELEPHONE INTERVIEW		MOTOR VEHICLE REPORT (MVR)	
Age	Face Amount	Age	Face Amount
18-70	\$10,000,001 and up	16 and Up	Required at all amounts for licensed proposed insureds
71-79	\$5,000,000 and up		
80-90	\$1,000,000 and up		

* Supporting documentation of assets may be required

IMPORTANT NOTES ABOUT ORDERING YOUR REQUIREMENTS

- For each proposed insured on a Survivorship case, routine medical underwriting requirements are based on half the amount applied for; non-medical requirements are based on the full face amount.
- Requirements are based on the amount applied for and placed with John Hancock within the last 12 months. If an Individual and Survivorship policy are applied for: **medical 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.
- 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, chest x-rays, treadmills, heart charts or cognitive assessments due to the proposed insured's medical history, circumstances of a case, or facultative reinsurance.
- Requirements do not apply to LifeCare or COLI.

TIME LIMITATIONS FOR UNDERWRITING EVIDENCE REQUIREMENTS

Time (In Months)							
Age	Application	Paramedical/ Medical Exam	Blood Chemistry Profile (BCP)	Urinalysis (Micro)	Electro-cardiogram (EKG)	Treadmill Stress Test (TST)	Motor Vehicle Report (MVR)
0-70	6	12 ¹	12	12	12	24 ³	12
71-79	6	6 ¹	12	12	12	24 ³	12
80-90	6	6 ²	6	6	6	N/A	6

1. For ages 0-79, any Paramedical or Medical Exam must be updated at 90 days by a Health Questionnaire; if the Paramedical or Medical Exam is 90 days or older at submission, the Health Questionnaire must be submitted with the application.

2. For ages 80-90, any Medical Exam must be updated at 60 days by a Health Questionnaire; if the Medical Exam is 60 days or older at submission, the Health Questionnaire must be submitted with the application.

3. Treadmill (when applicable) will be extended up to 24 months with a resting EKG done within the past 12 months.

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Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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