



LIFE INSURANCE

# Routine Medical Underwriting Requirements

- Requirements are based on age as of nearest birthday
- For each Proposed Insured on a Survivorship case, routine underwriting requirements are based on half the amount applied for unless one life is uninsurable

EFFECTIVE APRIL 8, 2005

AGE	0 – 15	16 – 40	41 – 50	51 – 55	56 – 65	66 – 70	71 – 74	75 – 79	80 – 90 <sup>2</sup>
<b>AMOUNT</b>									
<b>up to 500,000</b>	Health Questionnaire	Para <sup>1</sup> , BCP, Micro	Para <sup>1</sup> , BCP, Micro	Para, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG
<b>500,001 – 1,000,000</b>	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	Exam, BCP, Micro, EKG
<b>1,000,001 – 3,000,000</b>	Exam, 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	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG
<b>3,000,001 – 5,000,000</b>	Exam, BCP, Micro	Para, BCP, Micro	Para, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG
<b>5,000,001 – 10,000,000</b>	Exam, BCP, Micro	Exam, BCP, Micro	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG (Non-Smoker), TST (Smoker)	Exam, BCP, Micro, EKG (Non-Smoker), TST (Smoker)	Exam, BCP, Micro, EKG (Non-Smoker), TST (Smoker)	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG
<b>10,000,001 + Up</b>	Exam, BCP, Micro	Exam, BCP, Micro	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG	Exam, BCP, Micro, TST	Exam, BCP, Micro, TST	Exam, BCP, Micro, TST	Exam, BCP, Micro, EKG	Exam, BCP, Micro, EKG

LEGEND		
BCP	Blood Chemistry Profile	
EKG	Electrocardiogram	
Exam	MD Examination	
Micro	Urinalysis	
TST	Treadmill Stress Test	

<sup>1</sup> Health Questionnaire and Physical Measurements may be substituted for a Paramedical.

<sup>2</sup> We will accept another company's exam form as part of our routine medical requirements. However, for clients ages 80 and older, we will also require EITHER a completed John Hancock Medical Exam (April 2005 version) OR the other company's exam plus Nation's CareLink's Cognitive and Mobility Assessment (which must be completed by Nation's CareLink).

## IMPORTANT NOTES

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, requirements are based on the amount applied for under the individual policy plus half the amount applied for under the survivorship policy.

If one life is uninsurable on a survivorship case, evidence for the uninsurable life is based on the full amount applied for under the survivorship case and only a Health Questionnaire is required on the uninsurable life.

Additional underwriting requirements such as chest xrays, treadmills, PFTs or cognitive assessment may be required by the underwriter due to the Proposed Insured's medical history, or circumstances of a case or facultative reinsurance.

Requirements do not apply to COLI or LTC. For more information on COLI, call our New Business department at 1-800-505-9427, option 2 and ask for an underwriter. Requirements for stand alone LTC coverage are according to the LTC routine underwriting requirements.

# Routine Medical Underwriting Requirements

**We want to make it easier for you and your client. With this in mind, we are offering you several ways to complete the routine medical underwriting requirements.**

1. John Hancock will accept a John Hancock Medical Exam completed by the proposed insured's attending physician. The doctor can also complete the routine medical requirements.

The John Hancock Medical Exam form can be obtained from the Online New Business Forms section of [www.jhsalesnet.com](http://www.jhsalesnet.com).

2. Order the John Hancock Medical Exam and all routine medical requirements:

APPS	Order requirements via 1-800-727-2999 or <a href="http://www.appslive.com">www.appslive.com</a>
EMSI	Order requirements via 1-800-872-3674
Portamedic	Order requirements via 1-800-765-1010
Superior Mobile Medics	Order requirements via 1-800-898-3926

3. We will accept another company's exam form as part of our routine medical requirements. However, for clients ages 80 and older, we will also require EITHER a completed John Hancock Medical Exam OR the other company's exam plus Nation's CareLink's Cognitive and Mobility Assessment (which must be completed by Nation's CareLink). Order a Nation's CareLink Cognitive & Mobility Assessment via 1-800-201-8897, or Online at [www.ncl-link.com](http://www.ncl-link.com), Username: USLife, Password: Lifef2f

**For more information, call our New Business department at 1-800-505-9427, option 2 and ask for an underwriter.**

## Individual Non-Medical Requirements

### To Age 65

\$1,000,001 – \$2,500,000	BBR if applicable
\$2,500,001 – \$7,500,000	telephone interview, BBR if applicable
\$7,500,001 and up	inspection report, BBR if applicable, third party verification of income and net worth <sup>1</sup>

MVR is required at all amounts for Proposed Insureds age 16 and older

### Age 66 – 79

\$1,000,001 – \$5,000,000	telephone interview, BBR if applicable
\$5,000,001 – \$7,500,000	telephone interview, BBR if applicable, third party verification of income and net worth <sup>1</sup>
\$7,500,001 and up	inspection report, BBR if applicable, third party verification of income and net worth <sup>1</sup>

If a Nation's CareLink Cognitive & Mobility Assessment is requested, a telephone interview will not be required

MVR is required at all amounts

### Age 80 – 90

\$1,000,001 – \$2,500,000	telephone interview, BBR if applicable
\$2,500,001 – \$7,500,000	telephone interview, BBR if applicable, third party verification of income and net worth <sup>1</sup>
\$7,500,001 and up	inspection report, BBR if applicable, third party verification of income and net worth <sup>1</sup>

If a Nation's CareLink Cognitive & Mobility Assessment is requested, a telephone interview will not be required

MVR is required at all amounts

**LEGEND** MVR Motor Vehicle Record BBR Business Beneficiary Report

### IMPORTANT NOTE

John Hancock has distributed its own telephone interview and inspection report scripts to vendors — Reliable, EMSI, and Portamedic. Please request a John Hancock script when ordering either a telephone interview or an inspection report on a John Hancock application. Nation's CareLink does not perform telephone interviews for life business.

Insurance policies and/or associated riders and features may not be available in all states.

1. Third party verification of income (earned and unearned) and net worth must be provided by someone who is independent of the sale such as a CPA, personal attorney or personal banker. We will accept verification of finances either through an inspection report, telephone interview or a letter from the third party.

## Survivorship Non-Medical Requirements

### To Age 65

\$2,500,000 – \$5,000,000	BBR if applicable
\$5,000,001 – \$7,500,000	telephone interview, BBR if applicable
\$7,500,001 – \$10,000,000	telephone interview, BBR if applicable, third party verification of income and net worth <sup>1</sup>
\$10,000,001 and up	inspection report plus spouse inspection report, BBR if applicable, third party verification of income and net worth <sup>1</sup>

MVR is required at all amounts for Proposed Insureds ages 16 and older

### Age 66 – 79

\$1,000,001 – \$2,000,000	BBR if applicable
\$2,000,001 – \$5,000,000	telephone interview, BBR if applicable
\$5,000,001 – 10,000,000	telephone interview, BBR if applicable, third party verification of income and net worth <sup>1</sup>
\$10,000,001 and up	inspection report plus spouse inspection report, BBR if applicable, third party verification of income and net worth <sup>1</sup>

If a Nation's CareLink Cognitive & Mobility Assessment is requested a telephone interview will not be required

MVR is required at all amounts

### Age 80 – 90

\$2,000,001 – \$2,500,000	telephone interview, BBR if applicable
\$2,500,001 – \$10,000,000	telephone interview, BBR if applicable, third party verification of income and net worth <sup>1</sup>
\$10,000,001 and up	inspection report, BBR if applicable, third party verification of income and net worth <sup>1</sup>

If a Nation's CareLink Cognitive & Mobility Assessment is requested a telephone interview will not be required

MVR is required at all amounts

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