



# John Hancock ExpressTrack®

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

ExpressTrack offers  
*key advantages*  
to eligible clients

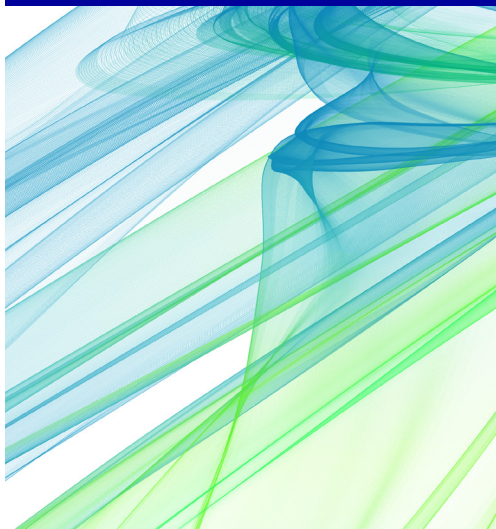
**NO** in-person medical  
screenings

**NO** lab work

**NO** pre-issue medical  
requirements<sup>1</sup>

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

**3 days**<sup>2</sup>



## Eligibility parameters

- Applications initiated via a John Hancock proprietary Ticket or ApplicInt's Express Complete Multi-Carrier Ticket<sup>3</sup>
- Ages 18-60
- **NEW:** 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.



### Producer submits ticket

- JH Life eTicket, JH Life Paper Ticket, or ApplicInt's Express Complete Multi-Carrier Ticket
- Prior to the client being contacted to complete his/her tele-interview, provide the client with our **Preparing For Your Telephone Interview** flyer



### Telephone interview with client

- Conducted by a John Hancock representative who completes the application and orders paramedical exam if needed
- Client signs application (eSignature is encouraged for quicker processing)



### Case proceeds to underwriting

Underwriting review — will be considered for ExpressTrack or go through traditional underwriting



### Policy issued and delivered

## Examples that will prompt traditional underwriting



### Medical impairments<sup>4</sup>

- 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 impairments<sup>4</sup>

- 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



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. Submissions via firm-proprietary Tickets may not be eligible for ExpressTrack.
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.

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