






# Streamlined underwriting

Many of your cases have the potential for exam- and lab-free underwriting, thanks to our expedited processes. Take a look at the snapshot below for a quick summary of the various ways your customers may qualify. **Important note:** this chart does not reflect the full guidelines for these processes. Please refer to the applicable guideline flyers for complete details.

	Age	Face amounts	Submission method	Additional parameters	What you should know	Full guidelines
<b>John Hancock ExpressTrack<sup>®1</sup></b> Our original exam- and lab-free accelerated underwriting approach <sup>2</sup>	18 – 60	Up to and including \$5M	<ul style="list-style-type: none"> <li>Application Part I and Part II must be submitted together</li> <li>Cases must be submitted via a preferred digital eApplication platform to be eligible for expanded face amounts</li> </ul>	<ul style="list-style-type: none"> <li>Single-life term and permanent products (including living benefit and waiver of premium riders)</li> <li>Generally considered Standard or better risk class</li> </ul>	Underwriting decision (Standard to Super Preferred) in as little as 3 days <sup>3</sup> — with the potential of an instant offer	 <b>ExpressTrack</b>
<b>EHR Express<sup>1</sup></b> Our exam-free underwriting process for submissions that don't qualify for ExpressTrack	18 – 70	Up to and including \$5M	Cases must be submitted via a preferred digital eApplication platform	<ul style="list-style-type: none"> <li>Single-life term and permanent products (including living benefit riders)</li> <li>For submissions that are submitted via a digital application and require traditional underwriting</li> <li>All risk classes considered</li> </ul>	<ul style="list-style-type: none"> <li>John Hancock will order electronic health records from available health data sources</li> <li>If electronic health data is unavailable or too limited to attempt an offer, the underwriter will request the necessary requirements</li> </ul>	 <b>EHR Express</b>
<b>Concierge Express</b> Non-invasive underwriting for your high-net-worth cases	35 – 70	\$5M-\$65M	Cases must start as informal submission	<ul style="list-style-type: none"> <li>All single-life and survivorship products (including Return of Premium, Death Benefit Option 2 and living benefit riders)</li> <li>Household net worth of \$10M</li> <li>Amount subject to available capacity/retention</li> </ul>	A John Hancock HIPAA form and comprehensive medical records should be included with your informal submission	 <b>Concierge Express</b>

John Hancock reserves the right to request additional medical and non-medical underwriting evidence.

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

1. ExpressTrack and EHR processes not available in New York.
2. John Hancock will be requesting post-issue attending physician statements (APS) on ExpressTrack cases for quality assurance review purposes.
3. Elapsed time to generate underwriting decision from the time Underwriting receives the interview results. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may obtain additional information, including but not limited to medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

For more information, please contact John Hancock Underwriting.

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

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MLINY081825187-1