



See the flex complete process in action!

Case study 1 of 3

48-year-old male applying for a \$1M Protection Term policy with the Vitality PLUS rider

- > Instant underwriting decision
- > Brief underwriting review
- > Traditional underwriting

John, 48, was looking to supplement his portfolio with a low-cost solution. In addition, the ongoing pandemic had caused John to re-evaluate his own health and knew he needed to make some changes to live a longer, healthier life. John Hancock's 20-year Protection Term with the Vitality PLUS rider was a great solution to help him meet both needs.

Having previously purchased life insurance through a process that required him to complete a telephone interview, John expressed to his insurance agent that he found the process lengthy and unpleasant. Given this feedback from his client, the agent decided to try the new flex complete process in iPipeline for the first time. To the agent's delight, **John was approved for an instant underwriting decision at a Preferred risk class, and the policy was issued in four days from the date it was submitted to John Hancock!**



See the flex complete process in action!

Case study 2 of 3

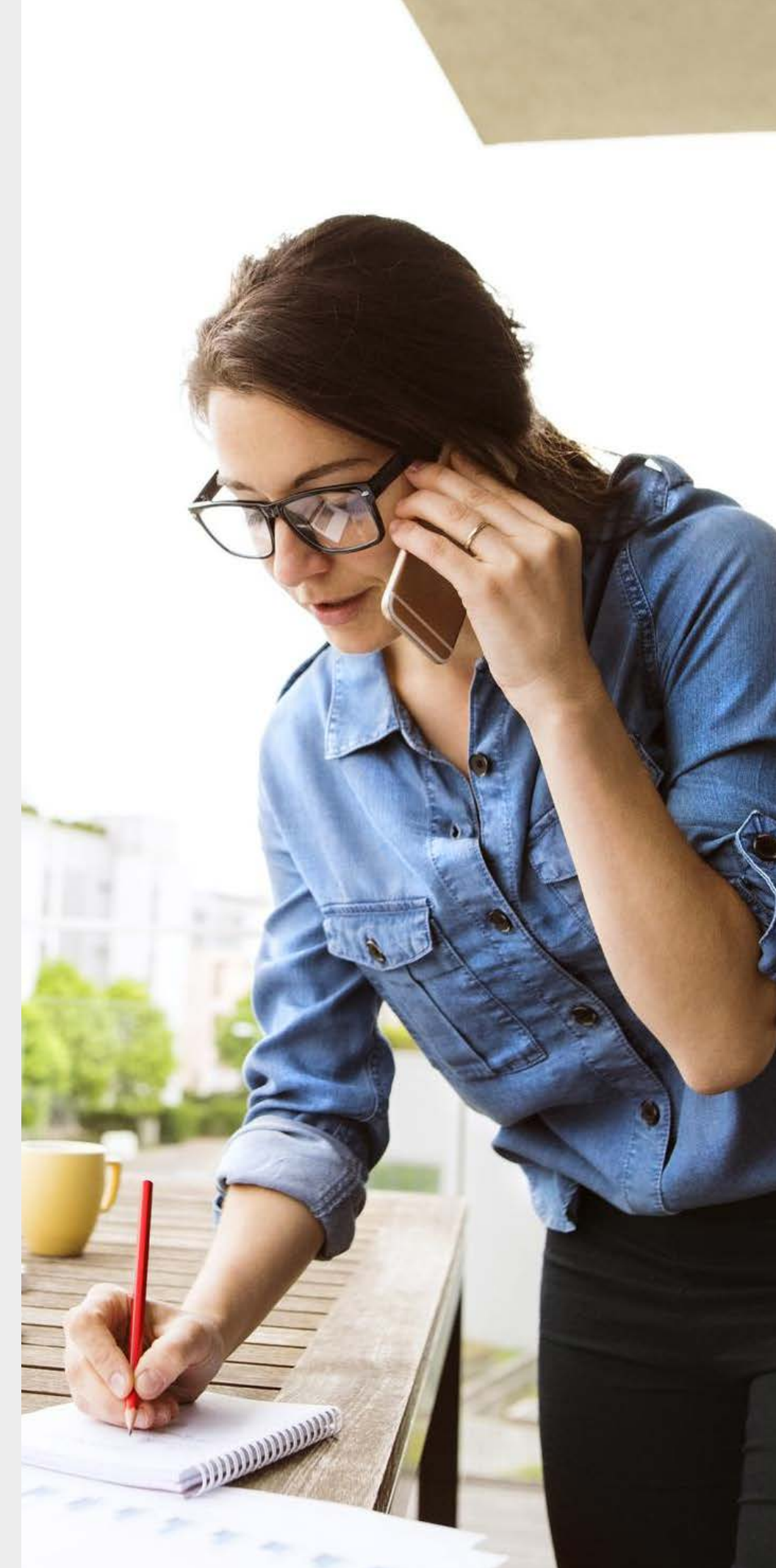
42-year-old female applying for a \$1M Accumulation VUL policy with the Long-Term Care (LTC) rider

- > Instant underwriting decision
- > Brief underwriting review
- > Traditional underwriting

Joyce, 42, was seeking the important protection that life insurance offered while also giving her the potential to accumulate cash value for future needs. In addition, she was looking for extra coverage to help manage long-term care expenses after experiencing first-hand the toll those costs can have on a family member.

Joyce worked with her insurance agent to purchase a \$1M Accumulation VUL policy with the LTC rider. Joyce's agent used the flex complete process in iPipeline iGO to submit the case to John Hancock, and the submission required a brief underwriter review due to clarifying details needed for some of the financial information provided. Still, her policy was approved for John Hancock ExpressTrack® underwriting decision at Super Preferred, and was issued in 13 days from the date it was submitted to John Hancock. Joyce was impressed that she was able to provide all her information digitally!

The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar-for-dollar, and the cash value is reduced proportionately. Please go to jhsaleshub.com to verify state availability.



See the flex complete process in action!

Case study 3 of 3

60-year-old female applying for a \$4M Protection IUL policy

- Instant underwriting decision
- Brief underwriting review
- Traditional underwriting

Insurance policies and/or associated riders and features may not be available in all states. • Consumers, 18-60, applying for single-life coverage up to \$3 million are eligible for John Hancock ExpressTrack®, with an opportunity for certain applicants to obtain an “instant” underwriting decision. 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. • **This material is for Institutional/ Broker-Dealer use only. Not for distribution or use with the public.** • *Variable life insurance is sold by product and fund prospectus, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.* • Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 and securities offered through John Hancock Distributors LLC through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116. MLI111521087-1

Kimberly, 60, wanted life insurance protection that would help enhance and protect her legacy while allowing her to eventually transfer her estate to her children income tax-free.

Knowing that John Hancock had historically competitive underwriting offers, Kimberly’s agent suggested that she apply for a \$4M Protection IUL policy. Kimberly wanted to make sure she answered the lifestyle and medical questions accurately, so she and her agent decided to complete the application together using the flex complete process in iPipeline.

Due to policy’s face amount, the submission required traditional underwriting, but Kimberly was pleased when her policy was approved — **and at a Preferred risk class! And even with a slightly longer underwriting review, the policy was issued in 27 days from the date it was submitted to John Hancock.**

Life insurance death benefit proceeds are generally excludable from the beneficiary’s gross income for income tax purposes. There are a few exceptions, such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock’s understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or licensed agents. Prospective purchasers should consult their tax professional for details.

