



# Quit smoking incentive

## Frequently asked questions

<b>What is the Quit Smoking Incentive?</b>	<p>The Quit Smoking Incentive (QSI) allows all Standard and Preferred Smokers to receive Standard Non-Smoker policy charges for the first three policy years on certain John Hancock UL and VUL products. The earliest an insured can request a change to Standard Non-Smoker is on or after the first policy anniversary.</p>
<b>How can an insured maintain the Non-Smoker policy charges after year three?</b>	<p>If by the end of policy year three, the insured provides satisfactory evidence of having quit smoking<sup>1</sup> for at least 12 consecutive months and the microunalysis is free of nicotine and metabolites, then the policy is re-classified as Non-Smoker, and future policy values will reflect Standard Non-Smoker policy charges. Please note the following:</p> <ul style="list-style-type: none"><li>• Available for issue ages 20-70 (age nearest)</li><li>• Not available for substandard ratings</li><li>• Term conversions and internal replacements will require full underwriting if the original policy (replaced or converted) was issued more than three years ago</li></ul>
<b>What happens if the insured fails to quit smoking or does not apply for the Non-Smoker policy charges within the first three policy years?</b>	<p>If the insured fails to quit smoking and/or does not apply for the Non-Smoker policy charges within the first three policy years, the policy will remain classified as Smoker and will reflect current Smoker policy charges from that point forward.</p>

<p><b>What evidence must clients provide to prove they have quit smoking?</b></p>	<p>To qualify for Non-Smoker charges, insureds must provide evidence that they have quit smoking for 12 consecutive months as outlined below:<sup>1</sup></p> <ul style="list-style-type: none"> <li>• If the insured (nearest age 70 or younger) was rated as a Standard or Preferred Smoker and is applying for Non-Smoker policy charges within 36 months of policy issue,<sup>2</sup> a microurinalysis (that shows no nicotine and metabolites), <b>and Request for Policy Change – Smoker Changes Within 36 Months</b> are required.</li> <li>• For policies beyond 36 months of the policy issue date, for insureds ages 71+ (age nearest), or if the policy was issued on a rated basis — the above, along with full underwriting requirements, will be requested. Refer to our <b>Changing Smoking Class</b> flyer for more information.</li> </ul> <p>The earliest an insured can request a change to Non-Smoker is at the first policy anniversary, or any time after that, provided he/she has ceased use of cigarettes for a period of 12 consecutive months.</p>
<p><b>Can Smokers pay the Standard Non-Smoker premium?</b></p>	<p>Smokers will have to pay the premium that is at least the required minimum for their smoking class until such time that they are permanently classified as Non-Smoker. On some policies, this payment may be higher than on the typical premium “solve” for a Standard Non-Smoker.</p> <p>It is possible to pay Standard Non-Smoker premium for the first three years on the following products and their survivorship counterparts (where applicable): Protection UL and Protection IUL.</p>
<p><b>How is QSI illustrated?</b></p>	<p>Standard and Preferred Smoker illustrations automatically reflect lower current policy charges for the first three policy years. No action is necessary on your part.</p> <p>The policy owner must sign a sales illustration that reflects a smoker risk classification.</p>
<p><b>Is QSI available on all products?</b></p>	<p>No. QSI is available on certain John Hancock permanent products. Please note QSI is not available on Term or the Conversion UL product.</p>

<b>If the insured quit smoking nine months ago and the policy is issued today, can he/she apply for the Standard Non-Smoker rates in three months?</b>	The insured must have quit smoking for a total period of 12 consecutive months. <sup>1</sup> The earliest the insured can request a change to a Non-Smoker status is on or after the first policy anniversary.
<b>Is QSI part of the contract?</b>	No. QSI is not part of the policy contract. QSI is an incentive program and current Non-Smoker policy charges are reflected in the client's illustration.
<b>Will the policy be issued as a Smoker or as a Non-Smoker policy?</b>	The policy will be issued as a Smoker policy. The policy owner must sign a sales illustration with the insured classified as either a Preferred or Standard Smoker.
<b>Is QSI available on Smoker policies issued with substandard ratings?</b>	No. QSI does not apply to substandard ratings. Full underwriting will be required if the insured quits smoking and applies for a Non-Smoker policy.
<b>Is QSI available on term conversions or internal replacements?</b>	Yes, the QSI is available on certain fully underwritten permanent products currently for sale, including internal replacements and permanent policies issued as the result of a term conversion, subject to the eligibility requirements outlined in question 2. To determine what requirements are necessary to apply for a new smoking class on these policies, please refer to question 4.

<p><b>If the client is an insured age of 71, can the policy be backdated to age 70 to qualify for QSI?</b></p>	<p>No, applicants must be nearest age 70 or less to qualify for QSI.</p>
<p><b>If an insured is a Preferred Smoker and quits smoking, will the rating change to Preferred Non-Smoker?</b></p>	<p>No. If insured fulfill the requirements as outlined on page 1, the only risk class they will be eligible for is Standard Non-Smoker.</p> <p>When the insured has been smoke-free for 24 consecutive months (the minimum requirement for Preferred Non-Smoker), they can request another rating change via a <b>Request for Policy Changes that Require Underwriting Approval</b> to Preferred Non-Smoker. However, full underwriting will be required for that change.</p>

1. These guidelines do not apply to insureds who smoke or use marijuana in any other form (e.g., via vaporizer, oral consumption). Consult with your underwriter for more information.

2. For term conversions or internal replacements, the policy issue date equals the original issue date of the converted or replaced policy.

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