



## Submitting a new life insurance case?

Select the option that works best for you — and take advantage of John Hancock ExpressTrack®!

**John Hancock offers you several choices for submitting new life insurance cases — opt for the method that works best for you.**

Plus, when you use one of the submission methods below, proposed insureds ages 18-60, applying for up to and including \$3 million, will be considered for an ExpressTrack underwriting decision (no labs required<sup>1</sup>, with decisions in as little as three days<sup>2</sup>). See page 2 for additional information.

### Electronic ticket options<sup>3</sup> (term products)

All required forms are incorporated, and no upfront signatures are required; includes a telephone interview with the client to complete medical questions.

New business submission method	Product availability	How to get started
<b>JH Life eTicket</b>	Single-life term products (i.e., John Hancock Protection Term and John Hancock Vitality Term)	<b>For new users:</b> Select “register for eTicket” via your agency-specific eTicket URL. If you’re not sure how to get started, please contact your John Hancock salesperson. <b>For existing users:</b> Continue to log-in via your agency-specific link, using your eTicket user ID and password.
<b>iPipeline Drop Ticket</b>	Single-life term products (i.e., John Hancock Protection Term and John Hancock Vitality Term)	Accessible via your firm’s website. (Please note: firm must be an iPipeline customer)
<b>ApplicInt Express Complete Multi-Carrier Ticket</b>	Single-life term products (i.e., John Hancock Protection Term and John Hancock Vitality Term)	Accessible via your firm’s website. (Please note: firm must be an ApplicInt customer)

## Paper ticket option<sup>3</sup> (single-life term and permanent products)

Any applicable replacement forms as well as the Agent Report must be submitted with the Paper Ticket, and upfront signatures are required; includes a telephone interview with the client to complete medical questions.

New business submission method	Product availability	How to get started
<b>JH Life Paper Ticket</b>	All single-life, term and permanent life insurance products	<ul style="list-style-type: none"><li>• <b>Log in to JHSalesHub.com</b>, and go to the “Forms and Tickets” page</li><li>• Select “JH Life Paper Ticket” from the menu</li></ul>

## Traditional application<sup>4</sup> (all products)

To be considered for ExpressTrack when using the paper application, the application (“Part I”), Medical Supplement (“Part II”), and any other applicable authorizations must be **submitted simultaneously**.

**Please note:** The Medical Supplement (“Part II”) is not automatically included in the application kit. These forms will need to be added when downloading the application kit, and should be completed by the agent.

New business submission method	Product availability	How to get started
<b>Full paper application</b>	All John Hancock life insurance products	<ul style="list-style-type: none"><li>• <b>Log in to JHSalesHub.com</b>, and go to the “Forms and Tickets” page</li><li>• Select “Application Kit and Blank Forms.” Search from the menu, then select the applicable product and state</li></ul>

## John Hancock ExpressTrack

### ExpressTrack offers key advantages to eligible clients:

- No in-person medical screenings, lab work, or pre-issue medical requirements<sup>1</sup>
- Underwriting decisions (Standard to Super Preferred) in as little as three days<sup>2</sup>

### Eligibility parameters

- Ages 18-60
- 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

**See next page for examples of medical and non-medical impairments that will prompt traditional underwriting.**

## Examples that will prompt full underwriting with ExpressTrack

### Medical impairments<sup>5</sup>

- Diabetes/gestational diabetes
- Moderate to severe Asthma
- Moderate/Severe Sleep Apnea
- Cancer history (other than basal and squamous cell skin cancers)
- Stroke/TIA
- Lupus/autoimmune disorders
- COPD/emphysema
- CAD
- Moderate/severe ulcerative colitis
- Fatty liver
- Heart murmurs, valvular disease
- Hepatitis
- Rheumatoid arthritis

### Non-medical impairments<sup>5</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  
**your John Hancock salesperson.**



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. Please note the ticket process is not available for use in NY
4. Submissions initiated via a full paper application will be considered for John Hancock ExpressTrack on a temporary basis during COVID-19. ExpressTrack is not available with iPipeline's iGO eApp.
5. 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.

**For agent use only. Not for use with the public.**

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

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02216 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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