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Simple Term with Vitality

Underwriting Guide



Simple Term with Vitality offers customers cost-effective, instant-decision life insurance protection.

Ensure you target the right clients with this exciting opportunity by checking the following parameters to see if your clients can qualify.



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Proposed insureds must be:

- Ages 20 to 60
- A permanent resident of the US
- Applying for no more than \$500,000 in coverage and not replacing any inforce coverage

The following medical conditions are NOT eligible for Simple Term with Vitality:

- | | |
|---|---|
| <input type="checkbox"/> AIDS or HIV | <input type="checkbox"/> Chronic obstructive pulmonary disease (including emphysema) |
| <input type="checkbox"/> Alzheimer's disease, dementia, cognitive impairment or memory loss | <input type="checkbox"/> Degenerative neurological disease (e.g. Parkinson's disease, multiple sclerosis, muscular dystrophy) |
| <input type="checkbox"/> Coronary disorder or vascular disease including a history of stroke, heart attack, stent placement, cardiomyopathy | <input type="checkbox"/> Psychosis, schizophrenia, attempted suicide |
| <input type="checkbox"/> Peripheral vascular disease | <input type="checkbox"/> Organ transplant recipient |
| <input type="checkbox"/> Cancer, including, but not limited to malignant melanoma, lymphoma, brain tumor or leukemia — and excluding basal cell/squamous cell skin cancer and Stage 0 melanoma <i>in-situ</i> . | <input type="checkbox"/> Family history of Huntington's disease or polycystic kidney disease |
| <input type="checkbox"/> A history of treatment for alcohol or substance abuse or advised to discontinue/limit use by a medical professional | <input type="checkbox"/> Diagnostic testing that has been recommended but not completed |
| <input type="checkbox"/> Cirrhosis of the liver | <input type="checkbox"/> Diagnostic testing completed or recommended in the past three months |
| <input type="checkbox"/> Kidney disease or failure | <input type="checkbox"/> Diabetes with complications, including but not limited to nerve pain, skin ulcers, vision problems, or kidney problems, all ages |

The following will disqualify clients from Simple Term:¹

- DUI conviction within five years
- Currently suspended/revoked license within the past 12 months
- Permanently disabled (receiving benefits)
- History of criminal record

Disqualifying occupations:¹

- Bridge worker
- Celebrity
- Diplomat
- Embassy personnel
- Explosive handler
- Fishing
- Foreign aid worker
- Foreign journalist
- Government officials
- Oil worker
- Mining
- Professional car racing
- Professional diver
- Professional athlete
- Steeplejack
- Structural steel or iron worker



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Applicants who exceed the parameters of the following build charts are not eligible for Simple Term with Vitality:

BMI 43

Height	Weight
4' 8"	192 lbs
4' 9"	199 lbs
4' 10"	206 lbs
4' 11"	213 lbs
5' 0"	220 lbs
5' 1"	228 lbs
5' 2"	235 lbs
5' 3"	243 lbs
5' 4"	251 lbs
5' 5"	258 lbs
5' 6"	266 lbs
5' 7"	275 lbs
5' 8"	283 lbs
5' 9"	291 lbs
5' 10"	300 lbs
5' 11"	308 lbs
6' 0"	317 lbs
6' 1"	326 lbs
6' 2"	335 lbs
6' 3"	344 lbs
6' 4"	353 lbs
6' 5"	363 lbs
6' 6"	372 lbs
6' 7"	382 lbs
6' 8"	391 lbs
6' 9"	401 lbs
6' 10"	411 lbs

BMI 39: People living with diabetes

Height	Weight
4' 8"	174 lbs
4' 9"	180 lbs
4' 10"	187 lbs
4' 11"	193 lbs
5' 0"	200 lbs
5' 1"	206 lbs
5' 2"	213 lbs
5' 3"	220 lbs
5' 4"	227 lbs
5' 5"	234 lbs
5' 6"	242 lbs
5' 7"	249 lbs
5' 8"	256 lbs
5' 9"	264 lbs
5' 10"	272 lbs
5' 11"	280 lbs
6' 0"	288 lbs
6' 1"	296 lbs
6' 2"	304 lbs
6' 3"	312 lbs
6' 4"	320 lbs
6' 5"	329 lbs
6' 6"	337 lbs
6' 7"	346 lbs
6' 8"	355 lbs
6' 9"	364 lbs
6' 10"	391 lbs

- Individuals with well controlled Type II diabetes diagnosed after age 30 and without serious risk factors



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An underwriting decision will be determined after the completion of the following database checks:

- Medical Information Bureau (MIB)
- Motor Vehicle Registration (MVR)
- Prescription history check
- Identification

John Hancock may conduct a post-issue quality review to verify the accuracy of the information in the application received. This may include, but is not limited to, request for medical records. A policy may be rescinded if the review of post issue information reveals a material misrepresentation.

Frequently asked questions

Is vaping (E-cigs) or taking Chantix considered tobacco use?	Yes.
What if client uses 0 mg nicotine e-cigs?	The Simple Term with Vitality application asks for nicotine, tobacco and smoking-cessation products. Using any of these three products within the past 12 months renders the tobacco risk class.
Are people who are in the military and on disability eligible for Simple Term with Vitality?	If the applicant is working full-time but receiving military or own-occupation disability, they will be eligible.
What type of information do you collect regarding a client's mental health?	Please refer to the disqualifying medical conditions section on page 2 for details.
Does John Hancock accept Individual Taxpayer Identification Number (ITIN) holders or only US citizens?	Only US citizens and permanent residence/green card holders are eligible to apply for Simple Term with Vitality.
Am I able to sell other John Hancock products?	No, Simple Term with Vitality is currently the only product available at this time.

For more information, visit JHSimpleTerm.com.

1. Please note this is not a comprehensive list, but is intended to give you guidance regarding what will not be eligible for this product. **For agent use only. This material may not be used with the public.** Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application and underwriting approval. 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 02116. MLI081321843-1