



John Hancock ExpressTrack®

A fast and easy path to underwriting decisions — available for face amounts up to \$3M!

Eligibility parameters¹

- All submission methods

Note: if you are submitting a full application (i.e., traditional paper application or iPipeline iGO), the application (Part I) and Medical Supplement (Part II) must be submitted together in order for the submission to be considered for ExpressTrack.

- 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

ExpressTrack offers key advantages to eligible clients



No
in-person
medical
screenings



No
lab work



No
pre-issue
medical
requirements²



Underwriting decision
(Standard to Super
Preferred) in as little as
3 days³

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

Examples that will prompt traditional underwriting⁴

Medical impairments

- Diabetes/gestational diabetes
- Cancer history (other than basal and squamous cell skin cancers)
- Stroke/TIA
- Lupus/autoimmune disorders
- COPD/emphysema
- CAD
- Moderate/severe ulcerative colitis
- Fatty liver
- Hepatitis
- Heart murmurs, valvular disease, arrhythmias
- Rheumatoid arthritis
- Seizures
- Significant mental health disorders

Non-medical impairments

- 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



1. ExpressTrack 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.

4. 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.

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

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