

Simple Term with Vitality: Underwriting Guide

Simple Term with Vitality provides your clients affordable, instant-decision life insurance protection. However, not all individuals will be eligible for this product. Please check the following information for product eligibility.

Proposed insured must be:

- **Ages 20 to 60**
- **A permanent resident of the U.S.**
- **Applying for no more than \$500,000 in coverage**

The following conditions will NOT be eligible for this product

Do not apply for Simple Term with Vitality if your client has any of these conditions:¹

- AIDS or HIV
- Alzheimer's disease, dementia, cognitive impairment or memory loss
- Coronary disorder or vascular disease including a history of stroke, heart attack, stent placement, cardiomyopathy
- Peripheral vascular disease
- Cancer (excluding basal cell/squamous cell skin cancer). Including, but not limited to, malignant melanoma, lymphoma, brain tumor, or leukemia.
- A history of treatment for alcohol or substance abuse or advised to discontinue/limit use by a medical professional
- Cirrhosis of the liver
- Kidney disease or failure
- Chronic obstructive pulmonary disease (including emphysema)
- Degenerative neurological disease (e.g. Parkinson's Disease, Multiple Sclerosis, Muscular Dystrophy)
- Psychosis, schizophrenia, attempted suicide
- Organ transplant recipient
- Family history of Huntington's disease or polycystic kidney disease
- Diagnostic testing that has been recommended but not completed
- Diabetes treated with insulin prior to age 40

The following will disqualify clients from this product¹:

- DUI, reckless driving conviction within 5 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



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

- ✓ Medical Information Bureau (MIB)
- ✓ Prescription History Check
- ✓ Motor Vehicle Registration (MVR)
- ✓ 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.



Prescription drug exclusions

There is a likelihood that proposed insureds will be declined if they are currently taking or have taken any of the following medications. **This is not an all-inclusive drug list.** Additional medications or combinations of medications may be added to this list at John Hancock's discretion.

Medication	Generic Name (if available)	Medication	Generic Name (if available)
Abacavir		Invirase	Saquinavir
Abilify	Aripiprazole	Lanoxin	Digoxin
Aggrenox		Latuda	Lurasidone
Alkeran	Melphalan	Lexiva	Fosamprenavir
Ampyra	Dalfampridine	L-Dopa/Levodopa	
Anoro Ellipta		Lithium	Eskalith, Lithobid, Carbolith, Lithane, Lithmax
Antabuse	Disulfiram	Lovenox	Enoxaparin
Aranesp	Darbepoetin Alfa	Leukeran	Chlorambucil
Aricept	Donepezil	Meallaril	Thioridazine
Arimidex	Anastrozole	Mestinon	Pyridostigmine
Artane	Trihexyphenidyl	Methodone	Dolophine
Atripla		Methotrexate	Amethopterin
Avinza	Morphine Sulfate	Mirapex	Pramipexole
Avonex	Interferon Beta - 1a	Mitomycin	
Azilect	Rasagiline	Morphine Sulfate	MS Contin
Betaseron	Interferon Beta - 1b	MS contin	Morphine Sulfate
Campath	Alemtuzumab	Namenda	Memantine
Campral	Acamprosate	Navane	Thiothixene
Carbidopa/Levodopa		Neulasta	Pegfilgrastim
Carvedilol	Coreg	Pegasys	Peginterferon Alfa - 2a
Clopidogrel	Plavix	Peg-Intron	Peginterferon Alfa - 2b
Clozapine	Clozaril	Perphenazine	Trilafon
Cogentin	Benzotropine Mesylate	Pradaxa	Dabigatran
Cognex	Tacrine	Procrit	Epoetin Alfa
Combivir	Lamivudine/Zidovudine	Prograf	Tacrolimus
Coreg	Carvedilol	Purinethol	Mercaptopurine
Coumadin	Warfarin	Ranexa	Ranolazine
Crixivan	Indinavir	Razadyne	Galantamine
Cyloserine	Seromycin	Rebif	Interferon Beta - 1a
Cytosan	Cyclophosphamide	Reminyl	Galantamine
Digoxin	Lanoxin	Ridura	Auranofin
Duragesic Patch	Fentanyl Transdermal System	Retrovir	Zidovudine
Eliquis	Apixaban	Revia	Naltrexone
Epivir Hbv	Lamivudine	Ribavirin	Tribavirin
Epogen	Epoetin Alfa	Risperdal	Risperidone
Ergoloid	Hydergine	Saphris	Asenapine
Exelon	Rivastigmine	Seroquel	Quetiapine
Femara	Letrozole	Sinemet	Carbidopa-Levodopa
Fentanyl Patch		Stalevo	Carbidopa, Levodopa & Entacapone
Galantamine		Stribild	Elvitegravir, Cobicistat, Emtricitabine, Tenofovir
Geodon	Razadyne	Suboxone	Buprenorphine/Naloxone, Subutex
Gleevec	Imatinib	Sustiva	Efavirenz
Gengraf	Cyclosporine	Symbyax	Olanzapine/Fluoxetine
Haldol	Haloperidol	Tamoxifen	Nolvadex, Soltamox
Haloperidol	Haldol	Tysabri	Natalizumab
Hepsera	Adefovir Dipivoxil	Viracept	Nelfinavir
Humira	Adalimumab	Warfarin	Coumadin, Jantovin
Hydrea	Hydroxycarbamide, Hydroxyurea	Xarelto	Rivaroxaban
Imuran	Azathioprine	Xeljanz	Tofacitinib
Infergen	Interferon Alfacon - 1	Xyrem	Sodium Oxybate
Interferon		Zenapax	Daclizumab
Invega	Paliperidone	Zyprexa	Olanzapine

Note: We've made some of the more common prescriptions bold.

Build chart (BMI 42)

Applicants who exceed the parameters of the build chart will not be eligible for Simple Term with Vitality.

Height	Weight	Height	Weight	Height	Weight
4' 8"	187 lbs	5' 5"	252 lbs.	6' 2"	326 lbs.
4' 9"	194 lbs	5' 6"	260 lbs.	6' 3"	335 lbs.
4' 10"	201 lbs.	5' 7"	268 lbs.	6' 4"	344 lbs.
4' 11"	208 lbs.	5' 8"	276 lbs.	6' 5"	354 lbs.
5' 0"	215 lbs.	5' 9"	284 lbs.	6' 6"	363 lbs.
5' 1"	222 lbs.	5' 10"	292 lbs.	6' 7"	373 lbs.
5' 2"	229 lbs.	5' 11"	301 lbs.	6' 8"	382 lbs.
5' 3"	237 lbs.	6' 0"	309 lbs.	6' 9"	392 lbs.
5' 4"	244 lbs.	6' 1"	318 lbs.	6' 10"	402 lbs.

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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. Use of either of these three products within the past 12 months renders the tobacco risk class.

Are people with diabetes eligible for this product?

Yes, but if they are/were insulin dependent before age 40, it will result in a decline in coverage.

What type of information do you collect regarding a client's mental health?

Please refer to the ineligible conditions section on page 1 for details.

Does John Hancock accept Individual Taxpayer Identification Number (ITIN) holders or only US citizens?

Only US citizens, permanent residence/green card holders are eligible.

What if my client has a condition or is taking a prescription medication that is not on this list, how should I proceed?

We've provided the most common list of conditions and prescription drugs that will cause a decline in coverage. If your client's condition or prescription is not on this list, we encourage you to apply.

Am I able to sell other John Hancock products?

No, Simple Term with Vitality is currently the only product available at this time.

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.

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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.

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