



John Hancock ExpressTrack®

A fast and easy path to underwriting decisions —
available for face amounts up to \$5M!

Eligibility parameters

- Ages 18-60
- The application (Part I) and Medical Supplement (Part II) must be submitted together
- Face amounts up to and including \$5 million
- Cases must be submitted via a preferred digital e-application platform to be eligible for expanded face amounts
- Single-life term and permanent products (including the Long-Term Care, Critical Illness, Chronic Illness and Waiver of Premium riders)
- 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
requirements¹



Underwriting decision
(Standard to Super
Preferred) in as little as
3 days²

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

Examples that will prompt traditional underwriting³

Medical impairments

- Diabetes
- Cancer history (other than basal and squamous cell skin cancers)
- Stroke/TIA
- Lupus/autoimmune disorders
- COPD/emphysema
- CAD
- Moderate/severe ulcerative colitis
- Hepatitis
- Heart murmurs, valvular disease, arrhythmias
- Moderate/severe 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
- 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 **John Hancock Underwriting**.

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. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may obtain additional information, including but not limited to medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

3. The considerations listed above are illustrative only and not exhaustive.

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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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