

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.

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

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.

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.

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Page 3 of 3. Not valid without all pages.

Simple Term with Vitality specifications

Features

Product design	Level premium for 10-, 15-, 20-, 25- and 30-year term durations										
Ownership	Individual (non-entity) with insurable interest. No trust or corporation ownership allowed.										
Issue ages	<table border="0"> <tr> <td>10-year</td> <td>15-year</td> <td>20-year</td> <td>25-year</td> <td>30-year</td> </tr> <tr> <td>20 – 60</td> <td>20 – 60</td> <td>20 – 55</td> <td>20 – 50</td> <td>20 – 45</td> </tr> </table> <p>Renewability through age 94; must be a resident of the United States</p>	10-year	15-year	20-year	25-year	30-year	20 – 60	20 – 60	20 – 55	20 – 50	20 – 45
10-year	15-year	20-year	25-year	30-year							
20 – 60	20 – 60	20 – 55	20 – 50	20 – 45							
Risk classes	Tobacco and Non-tobacco										
Minimum face amount	\$25,000										
Maximum face amount	\$500,000 (per life)										
Payment frequency	Issued with monthly premium payments only*										
Monthly policy fee	\$7										
Face amount increases	Face amount increases not permitted										
Face amount decreases	<p>Years 1–3</p> <ul style="list-style-type: none"> No face amount reductions allowed during the first three policy years <p>Years 4+</p> <ul style="list-style-type: none"> Any reduction allowed, starting in year 4, as long as the remaining Face Amount is at least the contracted minimum face Amount of \$25,000. <p>Note: Decreases are processed only at the policy owner’s request.</p>										
Return of Premium (ROP) rider	<p>Provides a supplemental cash back benefit and provides a return of up to 75% of premiums paid during the level-term period.</p> <ul style="list-style-type: none"> Available at the time of policy issue and cannot be added post issue Available for 25- and 30-year term durations Rider premiums and benefits will cease after the level term period Premiums must be paid through the year in which the percent of the ROP grading scale is greater than zero The return-of-premium benefit will be offered in a grading scale, which scales to a maximum of 75% at the end of the level-term period Rider rates will be based on the insured's issue age, length of the level-term period, risk class, gender, and band 										

*Insureds can switch to annualized payments post issue

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
- Diagnostic testing completed or recommended in the past 3 months.
- Diabetes treated with insulin prior to age 40 or with complications (all ages)

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)



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.

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