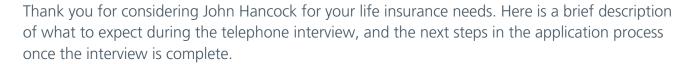


What to Expect During the Life Insurance Ticket Process



TELEPHONE INTERVIEW

Within 24 hours of your life insurance agent submitting the forms required to start the application process, a John Hancock representative will contact you (the proposed insured) to collect the information necessary to complete the life insurance application – or to set up a more convenient time. The telephone interview will take approximately 30-40 minutes. You will be asked to answer questions that encompass the following areas:







While the majority of questions can be answered without preparation, there is some information that should be on hand for quick reference. The following checklist can be used as a guide for what to prepare.

Proof of Identity and Personal Information

- O Social security number
- O Driver's license number and state (and history of any moving violations or driving while impaired)
- O Length of time in residence
- O Household net worth, including income
- O Employer information, e.g., occupation, date of hire, employer name
- O Current life insurance coverage, if applicable

Health, Medical and Lifestyle Information

- Name, address and phone number of current doctors, as well as any doctors visited recently
- O Names and dosages of current medications
- Medical history, including significant details such as diagnoses, surgeries, treatments, and pertinent close family health history, etc.
- O Use of tobacco products, alcohol and drugs
- Lifestyle questions (e.g., exercise habits, travel, and any high-risk sports such as sky diving, hang gliding, etc.)
- O If you have applied for a rider that provides longterm care coverage, you may be asked questions pertaining to how you handle activities of daily living (e.g., personal care, meal preparation, etc.)

REVIEW AND SIGN THE APPLICATION

Within 24 hours of completing the telephone interview, you will receive an email with a secure link to review the completed application and apply an eSignature. (Please note that if the proposed insured is different than the policy owner, email addresses for both individuals must be provided, as signatures will be needed from both individuals.)

THE PARAMEDICAL EXAM

John Hancock will assess the application using the information gathered from the telephone interview and will determine if additional medical information, collected via a paramedical examination, is required. In these scenarios, John Hancock will set up the appointment at a convenient time for you (the proposed insured). The paramedical examination can take place at your home or a nearby medical office, and will involve a licensed health professional collecting additional details related to your health, including a blood and urine sample, taking your blood pressure, and assessing your height and weight. Here are some tips to help you prepare for the paramedical exam if it is required:

The Basics:

- Have your personal identification handy at the examination
- Get a good rest the night before your appointment
- Don't do any heavy exercise for 24 hours before the exam
- Wear short sleeves or sleeves that can be easily rolled up
- If you are a woman, mention to the examiner if you are menstruating at the time of the exam (because it can cause blood in the urine specimen)
- If you are taking prescription medications, continue to take them as prescribed
- If you are ill or under severe stress at the time of the exam, consider rescheduling for a future date when you've fully recovered

If You Have Hypertension:

- Avoid using alcohol, cigarettes, caffeine and other stimulants prior to your exam
- Ask your examiner to take your blood pressure after you have had an opportunity to relax; aim for three attempts taken 10 minutes apart

If You Have Diabetes:

- Schedule your paramedical exam for 2½ hours after a sugar- and sweats- free meal
- Empty your bladder immediately after the meal

POLICY IS ISSUED

If your policy is approved for issue based on John Hancock's review of the information collected during the telephone interview and paramedical exam (if applicable), and any other applicable underwriting requirements, your life insurance agent will deliver a policy package for review to you.

IF YOU HAVE QUESTIONS, PLEASE CONTACT YOUR LIFE INSURANCE AGENT.