



Term Policy Quotes No Longer Required!

May 2010

It's easier than ever to submit your Term life insurance applications to John Hancock. Effective immediately, we will no longer require a Term Policy Quote to be submitted (see sidebar for exceptions).

Straight to Issue

There is no longer any risk of your policy being held up from issue waiting for an illustration to match the final underwriting offer.¹ In fact, your case will go straight to issue once a final offer has been made and all other administrative requirements are received.

We'll Produce the Policy Quote

John Hancock will produce a Term Policy Quote based on the final offer and include the quote in the policy package for delivery to your client. (Please note: This quote does not need to be signed and returned to John Hancock.)

Exceptions: Continue to Submit a Term Policy Quote in the Following Scenarios:

- Applying for Temporary Life Insurance
- When your case is a replacement²
- When your case is solicited in Pennsylvania (**signed** quote on or before date of application)
- When your case is solicited in Maine (quote run on or before date of application)

Submitting John Hancock Term Applications — Faster and Easier for You and Your Clients.

1. If the offer is substandard, your Case Manager will confirm whether or not you wish to proceed with the rated offer before the case is sent to issue.
2. For replacements in the state of New York, the quote must be run on or before the date of the application to comply with New York replacement regulations.

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Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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