



Our Strength. Your Success.

- **Our ability to differentiate medical risks by age can translate into more value for older age clients.** For an example, take a look at the sample case on the next page.
- **Age-Specific Preferred, Super Preferred and Standard Plus criteria are geared to the health realities of older people.** We evaluate each applicant according to health criteria that are realistic for his or her age.
- **Many older clients have built large estates.** Our competitive capacity allows us to meet clients' large case planning needs.



You Asked Us

Why does John Hancock require a cognitive and mobility test on life insurance applicants age 71 and older?

Recent research shows a significant correlation between cognitive and mobility impairments in older ages and mortality. Therefore, the John Hancock Medical Exam includes a few questions designed to help determine the cognitive and mobility status of proposed insureds 71 and older. This information gives a more complete picture of their health. Our understanding of factors such as the link between cognitive and mobility impairments and mortality allow us to continue to offer Super Preferred up to and including age 80, and Preferred up to and including age 90. We want to know if the applicant is active physically and mentally – do they exercise; do they mentally challenge themselves with anything from work to knitting; are they involved in their communities?

Experts on the CASE

Take a look at the three-way advantage we offer your older age clients:

1. Underwriters Experienced in Older Age Markets

- Our powerful team of more than 100 underwriters offers a wealth of experience in underwriting the older age, affluent market:
 - Have worked in this market for more than 20 years
 - Unlike many of our competitors, it is a market that we continue to be committed to, e.g., issuing up to age 90
 - Take the time to uncover the details that will allow us to make the best possible offer

2. Backed by Dedicated Medical Staff

- Our underwriters can consult with one of eight on-site doctors to ensure they have considered all possibilities on a case
- Our medical staff represent a wide range of specialties including geriatrician, cardiologist and pathologist. Several of our doctors also have extensive experience in brokerage underwriting
- We stay abreast of the changes in medical treatment and expected outcomes through the research conducted by our medical staff

3. Proprietary Underwriting Manual

- Allows us to more quickly reflect improvements in mortality in our underwriting decisions
- Specific impairments tailored by age for this market, e.g.:
 - **Prostate cancer**, clients 70 and older in “watchful waiting” scenarios – possible Standard!
 - **Diabetes**, clients 60+ – possible Preferred!
 - **CAD**, clients 70+ – possible Standard in some scenarios!

Several secrets to John Hancock's strength in older age underwriting:

Expertise – our approach to underwriting multiple impairments at older ages may (pleasantly) surprise you.

Eight doctors in the house – and experienced underwriters – help your older clients get the best possible decision.

Knitting, doing crosswords, playing golf – all these activities can help your older clients get a better rating. Make sure we know about your older clients' hobbies and activity levels.

FEATURED CASE

Our ability to differentiate medical risks by age translates into a better decision for this 75-year-old life insurance applicant

75-year-old active man, non-smoker with history of coronary artery disease (CAD) and prostate cancer. Seeking \$5 million UL policy.

What underwriting strengths helped this client?

- Ability to differentiate medical risks by age
- Poor family history not a factor for applicants age 71 and over. In fact, family longevity generates credits.

John Hancock's decision?

This is a case where John Hancock's ability to differentiate medical risks by age added a lot of value for this client. Even though he has a history of two serious illnesses – CAD and prostate cancer – we noted that his current health with regard to those conditions is good. For instance, his most recent stress test is negative. We also took into account that he was treated successfully for prostate cancer as indicated by the favorable follow-up test. Finally, we looked at this client's current general health – he is active, at a normal weight, and healthy. If this man was 55 years old, he would be rated Two Tables (150%) plus an additional \$10/\$1000 of insurance coverage for four years. But because he is over 60, and his current general health is good, i.e., he is active, normal weight and healthy, we would rate him **Standard**.

It is worthwhile to note that because this man is over 71, his parents' history of cancer and heart disease does not factor into our underwriting decision.

HEALTH HISTORY

Attends theatre, plays golf and bridge and sings in choir. Father died at age 52 of cancer and mother died at age 63 of a heart attack.

APS

Normal routine care until 2003. Patient experienced chest pain at that time. Investigated with cardiac catheterization and shown to have 90% blockage in right coronary artery. Successfully treated with stent.

2004 diagnosed with prostate cancer, State T2A, Gleason Grade 6. Treated with radical prostatectomy.

2007 Stress test negative. Current PSA < 0.1

EXAM 5 – 2007

5' 10", 180 pounds

BP 130/80

Blood Profile within normal limits

Total Cholesterol 180

Cholesterol/HDL Ratio 3.2

Serum Albumin 4

Regular exercise, golf, yard work, walking

Activities of daily living (ADL/IADL) – all normal

STANDARD

To learn more about our underwriting expertise, call your John Hancock representative today or contact our New Business and Underwriting Department at 1-800-505-9427, Option 2.

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