

Find the Best Match for Your Clients!

Introduce them to the best possible decision

John Hancock's progressive, innovative and flexible approach to underwriting impairments can ensure your clients get our best possible offer — and helps you close your cases.

When you submit a case to John Hancock, our underwriting team digs deep into the details of each case to create more possibilities for you and your clients. We also look at the requirements from the client's point of view and build in flexibility whenever possible.

What's your client's situation?

Male 58 seeks Preferred

Executive/owner needs \$10 million Protection UL for buy-sell agreement

- Non Smoker, social drinker (4-5/week)
- Runs daily, completed the Boston marathon; plans to run Chicago or New York marathon this year
- Family history of CAD, both parents lived into 80s
- Personal history – hyperlipidemia, Rx – Lipitor
- No alcohol criticism in APS, Clear MVR, CDT Test negative
- Blood Chemistry Profile (BCP) received with LFTs AST & ALT both elevated 1.4 times normal

Partner with John Hancock's underwriters to meet the needs of your business clients — call today!

Female 81 seeks Preferred

Diagnosed with PTCA three years ago

- \$5 million permanent insurance policy
- 5'5", 155 lbs., BP 116/80
- TST this year: 6 min., no ischemia
- Condition stable, no symptoms
- Minimum base rating of Standard; meets all general criteria for Preferred and cardiac criteria (maximum \$5 million coverage with this health history)

For impairments of the heart, obtain the best possible decision by calling John Hancock!

Male 60 seeks Standard

Successfully treated localized prostate cancer

- Localized prostate cancer
- T2c, Gleason 6 cancer
- Successfully treated with surgery

For clients looking for a progressive approach to underwriting cancer; call John Hancock. It will be a win-win relationship!

Female 50 seeks Standard

Localized breast cancer

- Non Smoker
- Low grade breast cancer; T1a
- Successfully treated with lumpectomy and radiation

John Hancock's strengths in underwriting cancer just keep getting stronger — call today for an offer to remember!

Male 80 seeks Standard Plus

3 vessel Coronary Artery Bypass Graft 5 years ago

- Seeking \$4.5 million UL-G policy
- 6', 190 lbs., BP 130/80
- Condition stable, no symptoms
- Perfusion study within the last year: stable, no ischemia, small old inferior MI, EF 60%
- Base rating of Standard; meets all general criteria for Standard Plus and cardiac criteria

Don't lose heart — for the best possible offer call John Hancock!

Female 55 seeks Standard Plus

Excellent control of diabetes with medication (glucophage)

- Executive, small business owner
- 5'8", 197 lbs., Non Smoker
- Seeking \$2.5 million Protection UL policy
- No history of any diabetic complications; follows excellent diet and exercise regime
- No family history of diabetes or vascular disease
- Total Cholesterol 230; Cholesterol/HDL ratio 4.5
- Blood Pressure 118/70
- Hemoglobin A1C reading over last two years in 6.5 range

The chemistry is definitely there with John Hancock's expertise in underwriting diabetes. Call today!

Male 46 seeks Super Preferred

History of mild asthma

- Non Smoker
- Diagnosed with mild asthma
- Treated with Ventolin (particularly with exercise)
- No hospitalizations or ER visits
- Pulmonary function tests normal

For clients with many mild impairments, find the most compatible offer at John Hancock!

Female 41 seeks Preferred

Diagnosed with rheumatoid arthritis in 2001

- 5'6", 160 lbs., BP 135/85; blood profile within normal limits
- Mild pain and swelling in hands; no deformity or limitation in daily or vocational activities
- No surgery; no history of anemia, ESR (sedimentation rate) ≤ 30
- Treatment: non-steroidal anti-inflammatory as needed

At John Hancock, we dig deep to get the true picture of a client's health and mortality risk.

Male 56 seeks Preferred

Mild depression

- Business executive
- Mild depression relating to family issues and business stress
- Under care of psychiatrist for last 5 years
- Taking Lexapro
- No hospitalization
- Continues to work full time and sees Psych MD once per month for medication maintenance

Expand your possibilities with John Hancock's underwriters — providing you with the best possible offer on a wide range of impairments.

**Let John Hancock
find the best match
for your next case.**