



Simple Term with Vitality – Important Pre-Qualification Information

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
\$250,000 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
- Diabetes treated with insulin under age 40

The following will disqualify clients from this product¹:

- DUI, reckless driving conviction within 5 years
- Currently suspended/revoked license
- Permanently disabled
- 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)
- ✓ Prescription History Check
- ✓ Motor Vehicle Registration (MVR)
- ✓ 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

Proposed insureds currently taking any of the following medications are not eligible for Simple Term with Vitality. **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.

Abacavir	Crixivan	Latuda	Reminyl
Abilify	Cyloserine	Lexiva	Ridura
Aggrenox	Cytoxan	L-Dopa/Levodopa	Retrovir
Alkeran	Digoxin	Lithium	Revia
Ampyra	Duragesic Patch	Lovenox	Ribavirin
Anoro Ellipta	Eliquis	Leukeran	Risperdal
Antabuse	Epivir Hbv	Meallaril	Saphris
Aranesp	Epogen	Mestinon	Seroquel
Aricept	Ergoloid	Methadone	Sinemet
Arimidex	Exelon	Methotrexate	Stalevo
Artane	Femara	Mirapex	Stribild
Atripla	Fentanyl Patch	Mitomycin	Suboxone
Avinza	Galantamine	Morphine Sulfate	Sustiva
Avonex	Geodon	MS contin	Symbyax
Azilect	Gleevec	Namenda	Tamoxifen
Betaseron	Gengraf	Navane	Tysabri
Campath	Haldol	Neulasta	Viracept
Campral	Haloperidol	Pegasys	Warfarin
Carbidopa/Levodopa	Hepsera	Peg-Intron	Xarelto
Carvedilol	Humira	Perphenazine	Xeljanz
Clopidogrel	Hydrea	Pradaxa	Xyrem
Clozapine	Imuran	Procrit	Zenapax
Cogentin	Infergen	Prograf	Zyprexa
Cognex	Interferon	Purinethol	
Combivir	Invega	Ranexa	
Coreg	Invirase	Razadyne	
Coumadin	Lanoxin	Rebif	

Frequently asked questions

How does height and weight impact client eligibility?	Clients who have a Body Mass Index (BMI) of 42 or below, should be eligible for Simple Term with Vitality.
Is Vaping (E-cigs) considered tobacco use?	Yes.
What if client uses 0mg 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, offers will be based on current age, age of onset, treatment, etc.
Are people with diabetes who use Insulin eligible?	If the client is insulin dependent and under forty years of age, they will not be eligible.
What type of information do you collect regarding a client's mental health?	Please refer to the ineligible conditions section above 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.

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.

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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 02210.

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