



Drop Tickets and John Hancock ExpressTrack[®]

Reference Guide



John Hancock offers **multiple ticket options** that allow you to quickly and easily initiate a life insurance application.

Ticket Name	Product Availability	How to Access
Electronic Ticket options. All required forms are incorporated, and no upfront signatures are required		
ApplicInt Express Complete Multi-Carrier Ticket	Protection Term and Vitality Term	Accessible via your firm’s website. (Please note: firm must be an ApplicInt customer)
iPipeline Drop Ticket	All single-life, fully underwritten, term and permanent life insurance products	Accessible via your firm’s website. (Please note: firm must be an iPipeline customer)
Paper Ticket option. Any applicable replacement forms as well as the Agent Report must be submitted with the Paper Ticket, and upfront signatures are required.		
JH Life Paper Ticket¹	All single-life, fully underwritten, term and permanent life insurance products	Available on John Hancock’s producer website, and through the forms vendors we support

Please note: The ticket processes are not available for survivorship policies.

John Hancock ExpressTrack[®]

When applications are initiated via the ticket processes outlined above, eligible clients will be considered for quicker underwriting decisions with ExpressTrack:

- No in-person medical screenings, lab work, or pre-issue medical requirements²
- Underwriting decision (Standard to Super Preferred) in as little as three days³ from the time John Hancock receives the completed application

Eligibility Parameters⁴

- Ages 18-60
- Face amounts up to and including \$3 million
- Single-life term and permanent products (including the Long-Term Care and Critical Illness riders)
- Generally considered Standard or better risk class
- U.S. permanent residents

Please see page 2 for examples of conditions and scenarios that would require traditional underwriting.

Examples that will prompt traditional underwriting



Medical impairments⁵

- | | | |
|---|---|--|
| <input type="checkbox"/> Diabetes/gestational diabetes | <input type="checkbox"/> COPD/emphysema | <input type="checkbox"/> Rheumatoid arthritis |
| <input type="checkbox"/> Cancer history (other than basal and squamous cell skin cancers) | <input type="checkbox"/> CAD | <input type="checkbox"/> Seizures |
| <input type="checkbox"/> Stroke/TIA | <input type="checkbox"/> Moderate/severe ulcerative colitis | <input type="checkbox"/> Significant mental health disorders |
| <input type="checkbox"/> Lupus/autoimmune disorders | <input type="checkbox"/> Fatty liver | |
| | <input type="checkbox"/> Hepatitis | |
| | <input type="checkbox"/> Heart murmurs, valvular disease, arrhythmias | |



Non-medical impairments⁵

- | | | |
|--|--|---|
| <input type="checkbox"/> Aviation & hazardous sports (resort diving is eligible) | <input type="checkbox"/> Criminal histories | <input type="checkbox"/> Previously rated or declined |
| <input type="checkbox"/> Professional athletes & entertainers | <input type="checkbox"/> Premium financing | <input type="checkbox"/> Histories of substance abuse |
| <input type="checkbox"/> Hazardous occupations | <input type="checkbox"/> Increasing riders | <input type="checkbox"/> Complex ownerships such as charities or “to-be-established” Trusts |
| <input type="checkbox"/> History of DUI | <input type="checkbox"/> Prior submissions, including trial or formal applications, received in the past 12 months | |

How it works

Producer submits ticket

- Prior to the client being contacted to complete his/her telephone interview, provide the client with our Preparing For Your Telephone Interview flyer



Telephone interview with client

- Conducted by a John Hancock representative who completes the application and orders paramedical exam if needed
- Client signs application (eSignature is encouraged for quicker processing)



Case proceeds to underwriting

Underwriting review — will be considered for ExpressTrack or go through traditional underwriting



Policy issued and delivered



Frequently Asked Questions

Submitting a Ticket

How does the ticket process work?

Step 1: Producer submits ticket

- Upon receipt of the ticket (with the exception of AppliInt's Express Complete Multi-Carrier Ticket), John Hancock will set up the submission in our New Business system so progress can be tracked via usual case status tools.
- For AppliInt's Express Complete Multi-Carrier Ticket, the ticket will go straight to the APPS call center where the status can be tracked via APPSLive.com. It cannot be tracked via your usual case status tools until the telephone interview has been completed, and all signatures have been collected.

Step 2: Telephone interview conducted

- A John Hancock representative will contact the proposed insured within 24 hours to collect the remaining application and medical information (or to schedule another more convenient time).
- At the conclusion of the interview, the client will be given the option of receiving the completed application electronically to review and eSign.
- If using AppliInt's Express Complete Multi-Carrier Ticket, the agent will also need to sign the application before the case proceeds to underwriting.
- For proposed insureds who do not meet ExpressTrack eligibility parameters, i.e., ages 61+ or applying for greater than \$3 million, a paramedical appointment to collect blood, urine and vitals will be scheduled.

Step 3: Case proceeds to underwriting

Once the application is reviewed by John Hancock, the case will proceed to the ExpressTrack process **or** traditional underwriting:

ExpressTrack: Proposed insureds ages 18-60 and applying for up to and including \$3 million will be considered for an ExpressTrack decision (no labs required, with decisions in as little as three days). For those clients who do not qualify for ExpressTrack, John Hancock will schedule the paramedical appointment and communicate any additional requirements that may be needed via our New Business case status systems.

Traditional underwriting: Proposed insureds ages 61+ or applying for greater than \$3 million will continue to traditional underwriting, i.e., John Hancock underwriters will review the application and medical questionnaires provided during the telephone interview and post any additional requirements (such as an APS) that may be needed to generate an underwriting decision.

PLEASE NOTE: John Hancock will order the paramedical exam on all Drop Ticket submissions, if required.

Frequently Asked Questions (continued)

	Step 4: Policy issued and delivered			
When does the producer sign the application?	<ul style="list-style-type: none"> • iPipeline’s Drop Ticket – the producer will agree to an Agent Attestation when completing the ticket that allows John Hancock to apply the producer’s signature to the application and all required forms. • ApplicInt’s ExpressComplete Multi-Carrier Ticket – the producer will be asked to eSign the completed application as soon as the proposed insured has provided his/her eSignature at the completion of the telephone interview • JH Life Paper Ticket – any applicable replacement forms along with the Agent Report must be signed and submitted with the ticket. The completed application will be signed on delivery. 			
Where can producers access the tickets?	Please refer to the chart on page 1 for details on how to access the available ticket options.			
What are the advantages of using John Hancock’s ticket process?	<p>The ticket process is easier and more convenient for both producers and clients:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>Producer advantages</p> <ul style="list-style-type: none"> • Quick and easy in-good-order submission <ul style="list-style-type: none"> – Offers the opportunity for faster decisions via ExpressTrack for some clients – Leaves more time for selling! </td> <td style="width: 50%; vertical-align: top;"> <p>Client advantages</p> <ul style="list-style-type: none"> • No-hassle telephone interview <ul style="list-style-type: none"> – Telephone interview with experienced John Hancock representative – Paramedical appointment (if required) is quick, with only the collection of blood, urine, and vitals • Potential for easier and faster underwriting: Healthier clients who meet basic eligibility parameters (see page 2) may qualify for ExpressTrack </td> </tr> </table>		<p>Producer advantages</p> <ul style="list-style-type: none"> • Quick and easy in-good-order submission <ul style="list-style-type: none"> – Offers the opportunity for faster decisions via ExpressTrack for some clients – Leaves more time for selling! 	<p>Client advantages</p> <ul style="list-style-type: none"> • No-hassle telephone interview <ul style="list-style-type: none"> – Telephone interview with experienced John Hancock representative – Paramedical appointment (if required) is quick, with only the collection of blood, urine, and vitals • Potential for easier and faster underwriting: Healthier clients who meet basic eligibility parameters (see page 2) may qualify for ExpressTrack
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Is a Temporary Insurance Agreement (TIA) available with these ticket processes?	Yes, a Temporary Insurance Agreement is available with the ticket submission methods outlined in this guide.			

Frequently Asked Questions (continued)

<p>Are replacements allowed with these ticket processes?</p>	<p>Yes, replacements are allowed:</p> <ul style="list-style-type: none"> • If using an electronic drop ticket (e.g., iPipeline’s Drop Ticket, or ApplicInt’s Express Complete Multi-Carrier Ticket), the applicable replacement questions will be asked on screen. • For JH Life Paper Ticket submissions, replacement forms are included in the ticket package. These forms must be completed and signed by the owner and the agent and submitted with the ticket.
<p>What products can be applied for via the ticket process?</p>	<p>The products that can be applied for depend on the ticket process used:</p> <ul style="list-style-type: none"> • If using ApplicInt’s Express Complete Multi-Carrier Ticket – single-life term products (i.e., Protection Term and Vitality Term). • If using iPipeline’s Drop Ticket or JH Life Paper Ticket – all single-life, fully underwritten, term and permanent life insurance products. <p>Please note: The ticket processes are not available for SmartProtect Term with Vitality or survivorship policies. Producers/firms should continue to use the current submission methods for these products.</p>
<p>Are there any age or face amount limitations on ticket submissions?</p>	<p>The ticket submission methods outlined in this guide are available for all face amounts and ages 18-80, based on regular product rules.</p>
<p>Is the ticket process available in all states?</p>	<p>The ticket process is available in all states except New York.</p>
<p>What do producers need to include with the ticket submissions before the telephone interview can move forward?</p>	<ul style="list-style-type: none"> • If using an electronic drop ticket (e.g., iPipeline’s Drop Ticket, or ApplicInt’s Express Complete Multi-Carrier Ticket) – all required fields, which are highlighted for easy reference, must be completed. • If using JH Life Paper Ticket – the completed and signed Ticket package, including any applicable replacement and authorization forms and the Agent Report, are needed before John Hancock can set up the telephone interview.
<p>When applying for a policy via the ticket submission method, is an illustration required?</p>	<p>Yes. An illustration is required for Vitality Term, Protection Term when the Vitality PLUS rider is elected, and all permanent products.</p> <ul style="list-style-type: none"> • If using iPipeline’s Permanent Drop Ticket, you will have the option to upload a signed or unsigned illustration. If you select “unsigned illustration,” the illustration will be included with the other application forms that the proposed insured eSign once the application is complete. • If using other Tickets (i.e. iPipeline’s Term Drop Ticket, ApplicInt’s Express Complete Multi-Carrier Ticket, or JH Life Paper Ticket), an illustration certificate is included in the ticket package, allowing the illustration to be signed on delivery.

Frequently Asked Questions (continued)

<p>Who orders the paramedical exam and any other requirements associated with ticket submissions?</p>	<p>All paramedical visits (i.e., blood, urine and vitals) are scheduled by John Hancock as follows:</p> <ul style="list-style-type: none"> • For ages 18-60 and face amounts up to and including \$3 million – will be ordered, as needed, once the completed application has been reviewed by John Hancock underwriters • For 61+ and/or face amounts greater than \$3 million – at the conclusion of the telephone interview <p>Other applicable underwriting requirements:</p> <ul style="list-style-type: none"> • John Hancock will post any additional requirements necessary to generate a decision via the usual case status notifications. The firm will order any attending physician statements (APSS) required per the usual practice.
<p>Can producers/firms continue to use submission methods other than the ticket process?</p>	<p>Yes, John Hancock will continue to accept submissions through firm-proprietary drop ticket platforms, as well as via our full paper application and JH eApp/iPipeline's iGO.</p> <p>Please note: Only applications submitted via a Drop Ticket will be considered for ExpressTrack.</p>

What happens after the Ticket is submitted?

<p>How can producers prepare their clients for the process?</p>	<p>Refer to our client flyer, Preparing For Your Telephone Interview. It provides important information to help applicants prepare for the telephone interview, and also outlines what they can expect after the interview.</p>
<p>How soon after the ticket is submitted will my client be contacted for the telephone interview?</p>	<p>A John Hancock representative who specializes in carrying out these types of interviews will contact the proposed insured within 24 hours to collect the remaining application information (or to schedule another more convenient time).</p>
<p>How can firms/producers track Ticket submissions?</p>	<p>Status of submissions via iPipeline's Drop Ticket, or JH Life Paper Ticket can be tracked using your usual pending case status tools. Available details include when the ticket was received at John Hancock and whether the proposed insured's telephone interview has happened.</p> <p>Status of submissions via AppliCnT's Express Complete Multi-Carrier Ticket is only available via APPSLive.com until the telephone interview has been completed, and both the client and agent have both eSigned the application.</p>

Frequently Asked Questions (continued)

Do all ticket submissions proceed to traditional underwriting?	No, only submissions falling outside the ExpressTrack parameters will automatically proceed to traditional underwriting. ExpressTrack is available on cases initiated via a John Hancock ticket, and gives eligible clients the opportunity for a faster and more convenient underwriting experience, with no need for fluids or other pre-issue medical requirements, and with the underwriting decision offered in as little as three days once the telephone interview is completed. For submissions meeting the basic ExpressTrack parameters, John Hancock will review the completed tele-application and determine whether the case will proceed on the ExpressTrack or the traditional underwriting route.
What is the likelihood an applicant will receive an ExpressTrack offer?	The likelihood of an applicant receiving an ExpressTrack offer is dependent on the risk profile of the insured. In addition to the basic age and face amount ExpressTrack parameters, applicants most likely to receive an ExpressTrack offer have favorable risk profiles (e.g., insureds who do not have serious medical impairments/histories or participate in hazardous sports or occupations, or have complex financials, criminal histories, etc.).
How will firms/producers know if a client has qualified for ExpressTrack?	Within 3-5 days from receipt of the application, and assuming all required questions have been answered, John Hancock underwriters will assess the information and either post an underwriting decision so the case can proceed to issue, or they will order a paramedical visit to collect labs and any required medical records to complete the underwriting process. Firms will be able to track the status of the case on their usual case tracking tools and feeds, which will indicate if additional underwriting requirements are needed to complete the risk assessment process.
Will smoker applicants be considered for ExpressTrack?	Yes, smokers who meet the published eligibility parameters will be considered for ExpressTrack.
Are any APS or other medical requirements ever ordered pre-issue for clients who qualify for ExpressTrack?	No, however, we will be requesting post-issue attending physician statements (APS) on ExpressTrack cases for quality assurance review purposes.

For more information, contact your John Hancock salesperson or National Sales Support at **888-266-7498, option 2.**



1. The Ticket process is available for all ages and face amounts based on regular product rules, and is not available for juveniles.
2. John Hancock will be requesting post-issue attending physician statements (APS) on ExpressTrack cases for quality assurance review purposes.
3. Elapsed time to generate underwriting decision from the time underwriting receives the interview results. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval.
4. ExpressTrack is not available in New York.
5. The considerations listed above are illustrative only and not exhaustive, and John Hancock reserves the right to require additional underwriting requirements in connection with any application for insurance.

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Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock. Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

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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