

3 Simple Steps to Get Your Clients the Coverage They Need

*SmartProtect Term with Vitality's streamlined application process is fast and simple, helping you easily and promptly place more business. Get started by completing these 3 simple steps and get an underwriting decision in as little as two days!**



Step 1

Prequalify your client with the Pre-Qualification Information flyer and then **run an illustration.**



Step 2

Complete the streamlined application with no invasive medical screenings, tests or telephone interviews.



Step 3

Receive an underwriting decision in as little as two days.*

Frequently Asked Questions

Q: Who is eligible for this product?

A: This product is for clients ages 20-60, looking for coverage up to \$1,000,000 and generally eligible for Standard class through traditional underwriting. Please see the Pre-Qualification Information flyer for conditions that may not be eligible for coverage using this product.

Q: What happens if clients are not approved for SmartProtect Term with Vitality?

A: The underwriting decision will indicate if the client is eligible for a fully underwritten product.

Q: Which application do I use with SmartProtect Term with Vitality?

A: There is a streamlined application (NB5213), which can be found on all websites where fully underwritten applications are located.

Q. What other information is being used to make an underwriting decision?

A: Other than the application, non-invasive underwriting requirements such as an MVR will be reviewed. Medical records may be ordered post issue to validate the information provided on the application.

Q. Where do I run a SmartProtect Term with Vitality Illustration?

A: The product is available to illustrate on JHillustrator.

For additional information, please call your local John Hancock Representative or National Sales Support at 888-266-7498, option 2.

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.

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