



Preparing for your life insurance Telephone Interview

Thank you for considering John Hancock for your life insurance needs. Here is a brief description of what to expect during the telephone interview, and the next steps in the application process once the interview is complete.

Telephone Interview

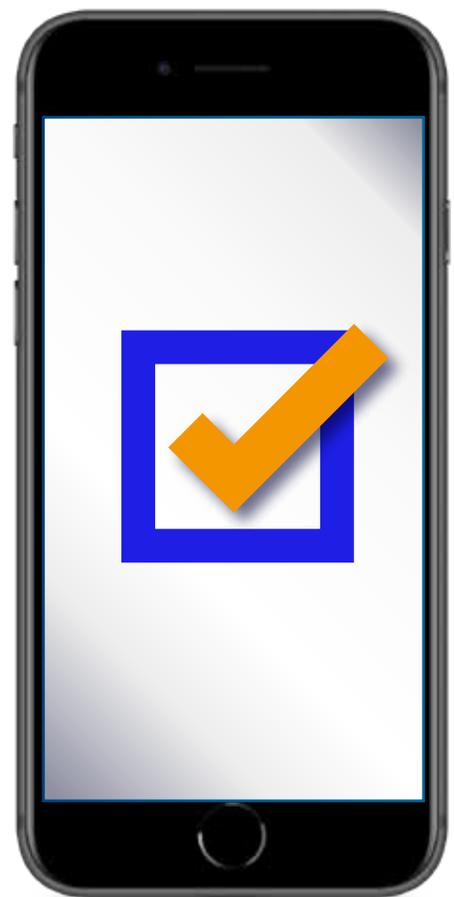
Within 24 hours of your life insurance agent submitting the forms required to start the application process, a John Hancock representative will contact you (the proposed insured) to collect the information necessary to complete the life insurance application — or to set up a more convenient time. The telephone interview will take approximately 30-40 minutes. You will be asked to answer questions that encompass the following areas:

 Proof of identity and financial information

 Health and medical information

 Additional information on lifestyle, hobbies, etc.

While the majority of questions can be answered without preparation, there is some information you should have on hand for quick reference. The checklist on the following page can be used as a guide to help you prepare.



INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

Telephone Interview Checklist

Have the following information on hand for quick reference during your telephone interview.

Proof of Identity and Personal Information

- Social security number
- Driver's license number and state (and history of any moving violations or driving while impaired)
- Household net worth, including income
- Employment information, e.g., occupation, employer name
- Current life insurance coverage, including policy numbers, insurance company names, etc., if applicable

Health, Medical and Lifestyle Information

- Name, address, and phone number of current doctors, as well as any doctors visited in the last two years
- Names and dosages of current medications
- Medical history, including significant details such as diagnoses, surgeries, treatments, and pertinent close family health history, etc.
- Use of tobacco products, alcohol, and drugs
- Lifestyle questions (e.g., exercise habits, travel, and any high-risk sports such as sky diving, hang gliding, etc.)
- If you have applied for a rider that provides long-term care coverage, you may be asked questions pertaining to how you handle activities of daily living (e.g., personal care, meal preparation, etc.)



PLEASE NOTE:

It is important to answer all questions in the telephone interview truthfully and completely. John Hancock will obtain additional information, e.g., prescription histories, medical records, etc., to evaluate your application for insurance and identify any misrepresentation in the application. Any material omissions or misrepresentations may invalidate coverage and result in a denial of benefits or rescission of any policy issued on the basis of such application.

Review and Sign the Application

Within 24 hours of completing the telephone interview, you will receive an email with a secure link to review the completed application and apply an eSignature. (Please note that if the proposed insured is different from the policy owner, email addresses for both individuals must be provided, as signatures will be needed from both individuals.)

The Paramedical Exam

John Hancock will assess the application using the information gathered from the telephone interview and will determine if additional medical information, collected via a paramedical examination, is required. In these scenarios, John Hancock will set up the appointment at a convenient time for you. The paramedical examination can take place at your home or a nearby medical office, and will involve a licensed health professional collecting additional details to your health, including blood and urine samples, taking your blood pressure, and assessing your height and weight. Here are some tips to help you prepare for the paramedical exam if it is required:

The basics:

- Have your personal identification handy at the examination
- Get a good rest the night before your appointment
- Don't do any heavy exercise for 24 hours before the exam
- Wear short sleeves or sleeves that can be easily rolled up
- If you are a woman, mention to the examiner if you are menstruating at the time of the exam (because it can cause blood in the urine specimen)
- If you are taking prescription medications, continue to take them as prescribed
- If you are ill or under severe stress at the time of the exam, consider rescheduling for a future date when you've fully recovered

If you have hypertension:

- Avoid using alcohol, cigarettes, caffeine and other stimulants prior to your exam
- Ask your examiner to take your blood pressure after you have had an opportunity to relax; aim for three attempts taken 10 minutes apart

If You Have Diabetes:

- Schedule your paramedical exam for 2½ hours after a sugar- and sweets-free meal
- Empty your bladder immediately after the meal

If your policy is approved for issue based on John Hancock's review of the information collected during the telephone interview and paramedical exam (if applicable), and any other applicable underwriting requirements, **your life insurance agent will deliver a policy package to you.**

If you have questions, please contact your *Life Insurance Agent*.



Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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