



# See the flex complete process in action!

## Client snapshot

- 60-year-old female, senior VP of a local non-profit
- Looking to enhance and protect her legacy
- Diagnosed with type 2 diabetes, well controlled
- Applying for a \$3M Protection IUL policy with with John Hancock Aspire®

The benefits available under Aspire can vary depending on whether the insured has Type 1 or Type 2 diabetes, the type and coverage amount of the life insurance policy purchased and the level of Onduo engagement with the John Hancock Vitality Program. Eligibility for an Onduo membership is also subject to Onduo's qualification requirements. Certain aspects of Aspire may change over time. There is no coordination between Aspire and any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in. • Aspire is not available in New York, Idaho and Puerto Rico. • Certain aspects of Aspire may change over time. There is no coordination between Aspire and any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in. • Insurance policies and/or associated riders and features may not be available in all states. • Consumers, 18-60, applying for single-life coverage up to \$3 million are eligible for John Hancock ExpressTrack®, with an opportunity for certain applicants to obtain an "instant" underwriting decision. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock may obtain additional information, including but not limited to medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application. • **This material is for agent use only. Not for distribution or use with the public.** • Insurance products issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York). LIFE-6348C 3/22 MLI030822060-C

## Case details

Maryanne, 60, wanted life insurance to help protect and grow her estate — and transfer it to her children income tax-free. However, Maryanne is worried about challenges in securing this protection because she has type 2 diabetes. She hopes she can find a carrier that recognizes how well she is managing her condition. For instance, she has had no diabetes-related complications, takes an oral medication, Metformin, and maintains excellent control of her weight and blood pressure while following an active lifestyle. Plus, her recent blood and urine tests showed great results.

## The John Hancock solution

The agent suggested Maryanne apply for a \$3M John Hancock Protection IUL policy, which would allow her to take advantage the Company's progressive approach to underwriting diabetes along with its John Hancock Aspire program, which offers personalized diabetes support.

They decided to submit the application through the flex complete process in iPipeline. While Maryanne completed some of it with the agent, she appreciated the option to work through several of the health and lifestyle questions on her own schedule as she wanted to ensure she accurately reflected her complex health history. She received a **Standard Plus offer** through traditional underwriting and the **policy was issued just 27 days** from the date it was submitted to John Hancock! Not only did Maryanne secure financial protection through a seamless application experience, but she has also obtained access to resources that will help her continue living a healthy life.

Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are a few exceptions, such as when a life insurance policy has been transferred for valuable consideration. Comments on taxation are based on John Hancock's understanding of current tax law, which is subject to change. No legal, tax or accounting advice can be given by John Hancock, its agents, employees or licensed agents. Prospective purchasers should consult their tax professional for details.

