



Shave up to 20 days from submission to policy issue

Our eApplication process offers you and your clients a better buying experience, and provides a faster path to policy issue than the other submission methods we offer.

Potential for exam and lab-free underwriting

Your applications will be considered for one of three underwriting paths, including the potential for instant underwriting decisions.

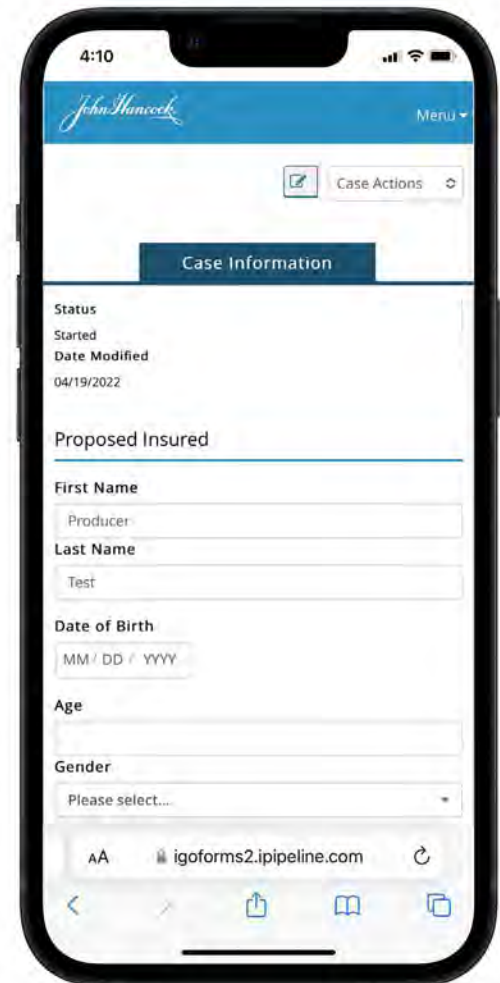
- **Instant underwriting decision:** 7-day average cycle time
- **Brief underwriting review:** 14-day average cycle time
- **Traditional underwriting:** 30-day average cycle time

Eliminates unnecessary delays

- Digital Part II, with **no telephone interview required**
- Product-specific rules and required forms automatically built in, ensuring an in-good-order submission
- All signatures collected electronically

Offers convenience and flexibility

- Key sections of the application can be **electronically shared with your client**, giving them the option to complete on their own schedule



Let us help you **get started today!**

For agent use only. This material may not be used with the public.

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 will 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.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York).

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