



Instructions for Application For Individual Life Insurance

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)
(hereinafter referred to as The Company)

This kit is for all John Hancock new business, excluding John Hancock New York

Applications for products sold in New York, Term Conversions, and Policy Change may be obtained from www.jhsalesnet.com or any other of our producer web sites. Requests for COLI applications may be made through any John Hancock regional office.

1. Do You Have the Correct Form?

The application form must be taken in the state where solicitation took place. In most cases, the state of issue will be where the Owner resides and solicitation took place. The following governing principals must always be followed when determining state of issue:

- 1) The application form must be signed in the state where solicitation took place.
- 2) The agent must be licensed in the state where solicitation took place.
- 3) The product must be approved in the state where solicitation took place.
- 4) Policy delivery must be or must be deemed to be in the state where solicitation took place.
- 5) There must be a relationship between the owner and the state of solicitation.

For more details, see our [State of Issue Guidelines](#) flyer.

2. Survivorship Coverage

Ensure you complete and submit the **Survivorship Supplement for Second Life (ICC16 NB6001 or NB5211)**.

3. Business Coverage

Ensure you complete and submit the **Financial Supplement for Business Insurance (ICC16 NB6014 or NB5124)**.

4. Request for Taxpayer Identification Number and Certification

The **Request for Taxpayer Identification Number and Certification, NB3072** must be completed and submitted with the application.

5. Buyer's Guide

A Buyer's Guide must be given to the Owner at time of the application. A link to the correct Buyer's Guide for the state of solicitation is available on the 'View My Forms' Page when searching for a state specific kit using 'New Business Online Forms'.

6. Replacements

Ensure you are compliant with the replacement regulations for your state. For additional information refer to [Tips From Your Replacements Team](#).

7. Special Riders/Benefits Instructions

The following benefits/riders have specific instructions that must be followed if the particular benefit/rider is requested.

Long-Term Care Rider

Complete and submit the **Application Supplement, NB5018**.

Complete and submit the **Third-Party Ownership Disclosure Long-Term Care Riders, NB5193US**, if the policy will be owned by a third party.

Provide the Proposed Insured with:

- **Notice of Replacement, NB5019**, if other coverage is being replaced.
- **Notice of Protected Health Information Privacy Practices, NB5059US**.
- **Shopper's Guide to Long Term Care Insurance, LTC-1059**. This guide is available on a link to the 'View My Forms' Page when searching for a kit using 'New Business Online Forms'.
- **Guide to Health Insurance for People with Medicare, LTC-1014**, if the Proposed Insured is age 65 or older. This guide is available on a link on the 'View My Forms' Page when searching for a kit using 'New Business Online Forms'.
- **Outline of Coverage, 14OCLTCR**.

Accelerated Death Benefit (for terminal illness) - Provide the **Owner** with the **Disclosure Statement, NB1237**.

8. Client/Insured Email Needed if Selecting Healthy Engagement (Vitality) Rider

An email address must be provided for every client who elects the Healthy Engagement (Vitality) Rider. A critical component of the John Hancock Vitality Program is the client engagement with the Vitality website. Their Vitality account must be set up with a valid email address in order for them to fully participate and receive the benefits of the program. In addition, the email address will be used to communicate any critical follow-up information regarding the John Hancock Vitality Program including discounts and benefits.

John Hancock will not sell email addresses or send solicitations, and clients can limit or opt out of notifications.

9. LifeTrack – Please Note to Avoid Delays at Policy Issue

For all products that have the LifeTrack option available, JH Illustrator will default to selecting this tool when you run an illustration. In addition, it will automatically print the LifeTrack Election Form that must be signed by the client and submitted prior to policy issue.

If your client does NOT want to take advantage of LifeTrack, deselect it on JH Illustrator. Otherwise, New Business will ask for the completed LifeTrack Election Form at policy issue.

10. Employer/Corporate Owned Policies

- If the policy being applied for is employer/corporate owned with an employer/corporate beneficiary, Section 101(j) of the Internal Revenue Code (IRC) may apply.
- Please consult a tax professional prior to submission of the application to ensure compliance and understanding of the notice and consent requirements of section 101(j).

11. Military Personnel Policies

Military Personnel policies are policies where an active duty service member is the Proposed Insured or the Owner of a policy on the life of their spouse or children. For these applications, **Military Personnel Financial Services Disclosure Regarding Insurance Products, NB5109** must be submitted. This form is available in the Non Underwriting Forms section of 'View My Forms'.

12. Coverage Details

If you are applying for more than one policy with the same insured, owner and beneficiary, you may complete a stand-alone Coverage Details instead of completing an additional application. Please remember to refer to your illustration for up-to-date states approvals, and to ensure you are selecting the correct product, benefits and riders on the application. You can use the chart below as a guide to which riders and benefits are available on Flexible Premium Products.

Term Insurance	
Riders and Benefits	Available on
Total Disability Waiver Rider	All Term products excluding One-Year Term and Survivorship Term
Accelerated Benefit Rider	All Term products excluding One-Year Term and Survivorship Term
Unemployment Protection Rider	All Term products excluding One-Year Term and Survivorship Term
Healthy Engagement (Vitality) Rider	John Hancock Term

Universal Life	
Riders and Benefits	Available on
Accelerated Death Benefit	All UL single life products
Cash Value Enhancement Rider	All UL products excluding Accumulation UL, UL-G & SUL-G
Disability Payment of Specified Premium	All UL products excluding Accumulation UL
Disability Waiver of Monthly Deductions	Accumulation UL
Estate Preservation Rider (Four Year Term)	Survivorship UL products
Healthy Engagement (Vitality) Rider	Protection UL, Protection IUL, Accumulation IUL & Protection SIUL
Long-Term Care Rider	All UL single life products
Overloan Protection Rider	Accumulation UL, Accumulation IUL
Policy Split Option	Survivorship UL products
Return of Premium Rider	All UL products excluding UL-G & SUL-G

Variable Life	
Riders and Benefits	Available on
Accelerated Death Benefit	Protection VUL, Accumulation VUL
Cash Value Enhancement Rider	All Variable Life products
Disability Payment of Specified Premium	Protection VUL & Accumulation VUL
Estate Preservation Rider (Four Year Term)	Survivorship VUL products
Extended No Lapse Guarantee Rider	Protection VUL & SVUL
Healthy Engagement (Vitality) Rider	Accumulation VUL & Protection VUL
Long-Term Care Rider	Protection VUL & Accumulation VUL
Overloan Protection Rider	All Variable Life products
Policy Split Option	Survivorship VUL products
Return of Premium Rider	Accumulation VUL & SVUL

13. Vitality Program – Life insurance that rewards healthy living

Whether you enjoy healthy living today or simply aspire to live a healthier life, John Hancock Vitality offers a personalized program just for you. Available on nearly all of our life insurance policies, we'll reward you for staying active and well. The more you participate in the program, the more you can save! To access the Vitality program, select the Healthy Engagement (Vitality) Rider on the application.