

## Preferred and Super Preferred Underwriting Criteria – Ages 18 – 70\*

### Preferred Criteria

**Smoking Definition:** see page 27

#### Blood Pressure (Treated and Untreated)

Up to 140/85	Age 18-50
Up to 145/90	Age 51-70

#### Build

See Preferred Build Chart for ages 18-70

#### Cholesterol (Treated and Untreated)

Up to 250 mg/dl	Age 18-50
Up to 270 mg/dl	Age 51-70

\*Total cholesterol up to 300 is OK for Preferred if CHL/HDL ratio is 1 less than the published limit

#### Chol/HDL ratio (Treated and Untreated)

Up to 5	Age 18-50
Up to 5.5	Age 51-70

\*Total Cholesterol up to 300 is OK for Preferred if CHL/HDL ratio is 1 less than the published limit

#### Personal History

No history of Cancer,\* Coronary Artery Disease, Cerebrovascular Disease or Diabetes\*

No current rateable impairment

\*Some cases may qualify for Preferred

#### Family History

No more than one death of a parent or sibling prior to age 60 from Coronary Artery Disease or Cancer

#### Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

#### DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 5 years and no more than one conviction ever

#### MVR

Maximum of 2 moving violations within the last 2 years

#### Aviation

Only available to private pilots with more than 300 hours of experience who fly 25-200 hours yearly and have IFR or pilots and crew on regularly scheduled airline flights

Preferred with a flat extra or aviation exclusion may be available

#### Hazardous Sports

No participation in a rateable sport.

Preferred with a flat extra may be available

### Super Preferred Criteria

**Smoking Definition:** see page 27

#### Blood Pressure (Treated and Untreated)

Up to 135/85	Age 18-50
Up to 140/90	Age 51-70

#### Build

See Super Preferred Build Chart for ages 18-70

#### Cholesterol (Treated and Untreated)

Up to 230 mg/dl	Age 18-50
Up to 250 mg/dl	Age 51-70

\*Total cholesterol up to 300 is OK for Super Preferred if CHL/HDL ratio is 1 less than the published limit

#### Chol/HDL ratio (Treated and Untreated)

Up to 4.5	Age 18-50
Up to 5	Age 51-70

\*Total Cholesterol up to 300 is OK for Super Preferred if CHL/HDL ratio is 1 less than the published limit

#### Personal History

No history of Cancer, Coronary Artery Disease, Cerebrovascular Disease or Diabetes

#### Family History

No death of a parent or sibling prior to age 60 from Coronary Artery Disease or Cancer

#### Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

#### DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 10 years and no more than one conviction ever.

#### MVR

Maximum of 1 moving violation within the last 2 years

#### Aviation

No participation within the past 12 months

#### Hazardous Sports

No participation within the past 12 months

#### PREFERRED BUILD CHART AGES 18 – 70

HEIGHT	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"
WEIGHT	142	147	152	158	164	170	176	182	186	192	197	203	208	214	219	225	231	237	243	249	255	261	268

#### SUPER PREFERRED BUILD CHART AGES 18 – 70

HEIGHT	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"
WEIGHT	145	149	153	157	162	166	170	176	182	187	193	199	205	210	216	220	223	227	231	235

\* Refer to the specific product technical guide to determine the availability of Preferred and/or Super Preferred and for the ages where Preferred and Super Preferred rates are available.

# Preferred and Super Preferred Underwriting Criteria – Ages 71 and Older\*

## Preferred Criteria

**Smoking Definition:** see page 27

### Blood Pressure (Treated and Untreated)

Up to 145/90

### Build

See Preferred Build Chart for Ages 71 and older

### Cholesterol (Treated and Untreated)

Over 159 mg/dl, but less than 300 mg/dl

### HDL Cholesterol

Must exceed 35 mg/dl

### Serum Albumin

Must exceed 3.6 g/dl

### Functional

Must have the ability to independently perform all the activities of daily living

### Cognitive

No evidence of cognitive impairment

### Personal History

No history of Cancer,\* Coronary Artery Disease, Cerebrovascular Disease or Diabetes.\* No current rateable impairment.

\*Some cases may qualify for Preferred

### Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

### DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 5 years and no more than one conviction ever.

### MVR

Maximum of 1 moving violation within the last 2 years.

### Aviation

No participation in the last 12 months

### Hazardous Sports

No participation in the last 12 months

## Super Preferred Criteria

**Smoking Definition:** see page 27

### Blood Pressure (Treated and Untreated)

Up to 140/90

Pulse pressure should be less than or equal to 65

### Build

See Super Preferred Build Chart for Ages 71 and older

Demonstrated stable weight for at least the past 3 years

### Cholesterol (Treated and Untreated)

Over 175 mg/dl but less than 280 mg/dl

### HDL Cholesterol (Treated and Untreated)

Must exceed 40 mg/dl

### Serum Albumin

Must be equal to or greater than 4.0 g/dl

### Creatinine

Must be within normal limits

### Functional

Must have the ability to independently perform all the activities of daily living

### Cognitive

No evidence of cognitive impairment

### Personal History

No history of Cancer, Cardiovascular disease, Cerebrovascular disease or Diabetes. No current impairment.

### Alcohol/Drug

No history of alcohol/drug abuse or treatment within the past 10 years

### DWI/Reckless

No driving while intoxicated or reckless driving conviction within the last 10 years and no more than one conviction ever

### MVR

No moving violations within the past 2 years

### Aviation

No participation within the past 12 months

### Hazardous Sports

No participation within the past 12 months

### PREFERRED BUILD CHART AGES 71 AND OLDER

HEIGHT	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"
WEIGHT (Max.)	142	147	152	158	164	170	176	182	186	192	197	203	208	214	219	225	231	237	243	249	255	261	268
WEIGHT (Min.)	97	99	102	104	106	109	111	114	118	121	124	127	130	134	138	141	145	148	152	156	161	165	170

### SUPER PREFERRED BUILD CHART AGES 71 AND OLDER

HEIGHT	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"
WEIGHT (Max.)	132	137	142	148	154	160	166	172	176	182	187	193	198	204	209	215	221	227	233	239	245	251	258
WEIGHT (Min.)	97	99	102	104	106	109	111	114	118	121	124	127	130	134	138	141	145	148	152	156	161	165	170

\* Refer to the specific product technical guide to determine the availability of Preferred and/or Super Preferred and for the ages where Preferred and Super Preferred rates are available.

# Standard Plus Non-Smoker Underwriting Criteria

## Ages 18–70<sup>1</sup>

### Criteria

Ages 18–70

### Tobacco Use

No tobacco or nicotine products in the past 12 months with the exception of the following:

**Limited Cigar Use:** An occasional cigar smoker may qualify for Standard Plus Non-Smoker rates if he/she smokes no more than 2 cigars per month and microurinalysis is free of nicotine.

### Blood Pressure (Treated and Untreated)

145/90 Age 18–50

150/90 Age 51–70

### Cholesterol/HDL (Treated and Untreated)

Up to 5.5 Age 18–50

Up to 6 Age 51–70

### Personal History

No current rateable impairment.

History of certain cancers are eligible for Standard Plus immediately following excision or after 5 years of qualifying for Standard rates.

Some histories of melanoma, breast cancer, leukemia, Hodgkins and non-Hodgkins may qualify for Standard Plus after 10 years of qualifying for Standard rates.

### Driving Record

Must be Standard.

### Aviation

Participation in aviation does not exclude from Standard Plus.

If warranted, a flat extra or aviation exclusion will be applied.

### Hazardous Sport

Participation in a hazardous sport does not exclude from Standard Plus. If warranted, a flat extra will be applied. Preferred with a flat extra may be available.

## Ages 71 and Older<sup>1,2</sup>

### Criteria

Ages 71 and older

### Tobacco Use

No tobacco or nicotine products in the past 12 months with the exception of the following:

**Limited Cigar Use:** An occasional cigar smoker may qualify for Standard Plus Non-Smoker rates if he/she smokes no more than 2 cigars per month and microurinalysis is free of nicotine.

### Blood Pressure (Treated and Untreated)

150/90

### Cholesterol/HDL (Treated and Untreated)

HDL must exceed 35 mg/dl

### Personal History

No current rateable impairment.

History of certain cancers are eligible for Standard Plus immediately following excision or after 5 years of qualifying for Standard rates.

Some histories of melanoma, breast cancer, leukemia, Hodgkins and non-Hodgkins may qualify for Standard Plus after 10 years of qualifying for Standard rates.

Must have the ability to independently perform all activities of daily living.

No evidence of cognitive impairment.

### Driving Record

Must be Standard.

### Aviation

Participation in aviation does not exclude from Standard Plus.

If warranted, a flat extra or aviation exclusion will be applied.

### Hazardous Sport

Participation in a hazardous sport does not exclude from Standard Plus. If warranted, a flat extra will be applied.

1. Standard Plus is currently available on Term, Protection UL-G, Protection SUL-G, Performance UL and Protection Whole Life. Refer to page 28 for Build Requirements.

2. Standard Plus is available up to age 80 on Term and up to age 90 on Protection UL-G, Protection SUL-G, Performance UL and Protection Whole Life.

Insurance policies and/or associated riders and features may not be available in all states.

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