

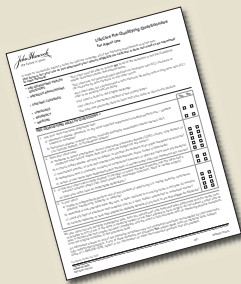
LifeCare Application Process Overview



1. NEW CLIENT
Identify a potential new LifeCare client



6. TELEPHONE INTERVIEW
Interview – a nurse calls your client¹



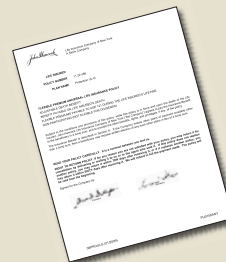
2. PRE-QUALIFYING QUESTIONNAIRE
Complete the *LifeCare Pre-Qualifying Questionnaire* with your client



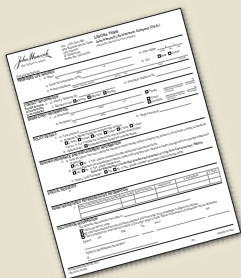
7. UNDERWRITING DECISION
John Hancock contacts you with our underwriting decision



3. POLICY ILLUSTRATION
Run a LifeCare policy illustration on JH Illustrator



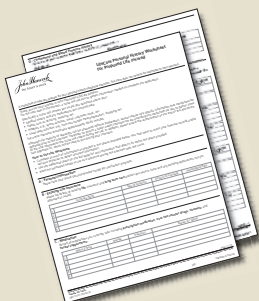
8. POLICY ISSUE
John Hancock issues the policy and delivers it to you with some additional forms, including an application to be signed by the insured



4. LIFECARE TICKET
Complete a *LifeCare Ticket* either online or in written form (Note: A signed *HIPAA Compliant Authorization form (NB5025)* must be submitted with the Ticket)



9. DELIVER POLICY; COLLECT PREMIUM & SIGNATURES
You collect the premium and obtain signatures; leave the policy with the client



5. INTERVIEW PREPARATION
Give your client a copy of the *LifeCare Personal History Worksheet for Proposed Life Insured*



10. POLICY IS IN FORCE
Once John Hancock receives outstanding signed requirements, your client's policy is placed in force, and compensation is processed

1. Telephone interviews are performed by a third-party vendor on behalf of John Hancock.

LifeCare is a single-premium whole life insurance policy with long-term care benefits.

LifeCare, the Acceleration rider, and the Continuation rider may not be available in some states. The Acceleration rider is automatically included with every LifeCare policy, and the Continuation rider is optional. There are additional costs associated with these riders that are included in the single premium. LifeCare with the Acceleration and/or Continuation rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally. Replacement of LifeCare for a different John Hancock insurance product will require full underwriting. Please go to www.jhsalesnet.com for the most current state approvals.

The Acceleration rider has exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.

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Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY04291012972 05/10

