



Underwriting Requirements Grid*

Ages 69 and younger: RN Assessment

Applicants ages 69 and younger that have not consulted with their primary care physician will require this face-to-face assessment that is scheduled with a Nation's CareLink nurse. The assessment includes a review of the applicant's medical history, medications, symptoms, names of their doctors, lifestyle, and daily activities such as meal preparation, transportation, bathing, and toileting. The nurse will also perform a blood pressure reading, height and weight measurement, and a urine specimen. Applicants ages 65 and older will be asked to participate in a brief memory exercise.

A nurse will contact the applicant to arrange an appointment at a time that is convenient for them. The assessment will take place in the applicant's home, where they are most comfortable, and usually lasts 45 minutes, depending upon the extent of their medical history. The applicant must have some form of identification, such as a driver's license or Social Security card. If the applicant wears glasses or a hearing aid, they will want to have those with them during the assessment. The nurse will present identification to the applicant upon arrival. Family members and friends can be present, but they must be in a separate room during the assessment. After the applicant completes the interview, they may receive a customer satisfaction survey allowing John Hancock to evaluate the quality of their experience.

Ages 69 and younger: Telephone Interview

For most individuals ages 69 and younger that have consulted with their primary care physician and have not been diagnosed with any chronic conditions. A nurse from Nation's CareLink will contact the applicant. The conversation will take 30 minutes and will consist of standardized medical questions focused on their medical history, medications, symptoms they may have, lifestyle, and daily activities such as meal preparation, transportation, bathing, and toileting. We'll ask the applicant the names of their doctors, and we'll also ask them to participate in a brief memory exercise if they are 65 or older, or if certain medical conditions exist. It's important that the applicant chooses a quiet time and place for their interview to ensure more favorable results.

Ages 70 and older: Medical Records and Personal Interview

For applicant's ages 70 and older, John Hancock will request copies of the applicant's medical records from their primary care physician at our own expense. A 45 minute interview between a Nation's CareLink nurse and the applicant that takes place at their home will also be required. The interview consists of a series of standardized medical questions focused on their medical history, medications, symptoms, lifestyle, and daily activities such as meal preparation, transportation, bathing, and toileting. We'll ask the applicant names of their doctors, and we'll ask them to participate in a brief memory exercise. The applicant must have some form of identification, such as a driver's license or social security card. If the applicant wears glasses or a hearing aid, they will want to have those with them during the interview. The nurse will take their blood pressure, as well as height and weight readings. However, no blood work or urinalysis is needed, nor will the applicant have to undress.

*For complete details and a listing of conditions, refer to John Hancock's LTC Underwriting Guide (LTC-1727) on www.jhltc.com.

AGES 64 and YOUNGER

Criteria	RN Assessment w/Urinalysis	Telephone Interview	Personal Interview	Medical Records
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 		✓		
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 		✓		✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 	✓			
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 	✓			
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 				✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 		✓		✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.			
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.			
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 				✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 				✓

1. Also applies to the \$1 Million B.P. in Florida and 15 Year B.P. in Connecticut.

2. Blood Disorders excluding Compensated Anemia, Cancer within 3 yrs., Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Diabetes, Discoid Lupus, Emphysema, Liver Disorders, Lymphomas, Organ Transplant, Osteoporosis, Rheumatoid/Psoriatic Arthritis, TIA.

AGES 65–69

Criteria	RN Assessment w/Urinalysis & MCAS	MCAS Telephone Interview	Personal Interview	Medical Records
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 		✓		
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 		✓		✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 	✓			
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ 	✓			
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 		✓		✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 		✓		✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.			
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ History of a significant medical condition as stated below² 	Applicant must have undergone a complete physical exam prior to application submission.			
<ul style="list-style-type: none"> Has consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 			✓	✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 			✓	✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Not applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 	✓			
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Applying for 10 yr., Lifetime B.P., or 5 Years Plus \$1 Million¹ Hearing Impaired 	✓			

AGES 70+

Criteria	RN Assessment w/Urinalysis & MCAS	Personal Interview	Medical Records
<ul style="list-style-type: none"> Has consulted PCP within 18 months 		✓	✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months 		✓	✓
<ul style="list-style-type: none"> Has not consulted PCP for 3+ years 	✓		

1. Also applies to the \$1 Million B.P. in Florida and 15 Year B.P. in Connecticut.

2. Blood Disorders excluding Compensated Anemia, Cancer within 3 yrs., Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Diabetes, Discoid Lupus, Emphysema, Liver Disorders, Lymphomas, Organ Transplant, Osteoporosis, Rheumatoid/Psoriatic Arthritis, TIA.

IN FLORIDA

AGES 64 and YOUNGER

Criteria	RN Assessment w/Urinalysis	Telephone Interview	Personal Interview	Medical Records
<ul style="list-style-type: none"> Has consulted PCP within 18 months 		✓		✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Hearing Impaired 			✓	✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months 	✓			
<ul style="list-style-type: none"> Has not consulted PCP within 18 months History of significant medical condition as stated below* 	Applicant must have undergone a complete physical exam prior to application submission.			

AGES 65–69

Criteria	RN Assessment w/Urinalysis & MCAS	MCAS Telephone Interview	Personal Interview	Medical Records
<ul style="list-style-type: none"> Has consulted PCP within 18 months 		✓		✓
<ul style="list-style-type: none"> Has consulted PCP within 18 months Hearing Impaired 			✓	✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months 	✓			
<ul style="list-style-type: none"> Has not consulted PCP within 18 months History of significant medical condition as stated below* 	Applicant must have undergone a complete physical exam prior to application submission.			

AGES 70+

Criteria	RN Assessment w/Urinalysis & MCAS	Personal Interview	Medical Records
<ul style="list-style-type: none"> Has consulted PCP within 18 months 		✓	✓
<ul style="list-style-type: none"> Has not consulted PCP within 18 months Hearing impaired 		✓	✓
<ul style="list-style-type: none"> Has not consulted PCP for 3+ years 	✓	✓	

*Blood Disorders excluding Compensated Anemia, Cancer within 3 yrs., Cardiomyopathy, Chronic Obstructive Pulmonary Disease, Diabetes, Discoid Lupus, Emphysema, Liver Disorders, Lymphomas, Organ Transplant, Osteoporosis, Rheumatoid/Psoriatic Arthritis, TIA.

Long-term care insurance is underwritten by John Hancock Life Insurance Company, Boston, MA 02117 and in New York by John Hancock Life & Health Insurance Company, Boston, MA 02117.

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