

A nighttime photograph of a city skyline. In the foreground, a large, illuminated building with a distinctive spire is visible. To its right, a tall, modern glass skyscraper is lit up. The sky is a deep blue, and the overall scene is illuminated by city lights.

JH Insurance Licensing Guide

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

Life insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY, 10595

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Welcome



- Thank you for using the John Hancock Insurance Licensing Guide. Our guide contains all of the pertinent information required to appoint your agents
 - John Hancock Insurance products are sold under two separate statutory companies. Agents must be appointed with John Hancock Life Insurance Company (U.S.A) and/or John Hancock Life Insurance Company of New York in order to sell life products.
 - Before an agent starts soliciting business, please refer to our State Restriction Guide (pages 15-19) to learn more about the specific state guidelines for obtaining an appointment.

Life Contact Information



- For Life Licensing, please submit appointment paperwork to USAgency:

- Email: USAGENCY@jhancock.com
- Fax: (416) 963-7323
- Mail:

Regular Mail:

John Hancock
Attn: Licensing - ST-3
P.O. Box 600
Buffalo, NY 14201-0600

Overnight Mail:

John Hancock (Manulife Financial)
Attn: Licensing - ST-3
200 Bloor Street East
Toronto, Ontario, Canada M4W 1E5

- Questions and general inquiries? Contact the dedicated USAgency customer service line at (800) 505-9427, Option 2, Option 1
 - Representatives are available 8 a.m. to 6 p.m.
- Appointment status is also available online via the Licensing page on JHSalesNet.com

Other Important Contact Information



- Annuities Licensing
 - National Contracts Toll Free: (800) 344-1029, Option 3, then Option 3
 - New York Contracts Toll Free: (800) 551-2078, Option 3, then Option 3
 - Fax: (617) 663-3160
 - Mail:

National Contracts Regular Mail:
John Hancock Annuities Licensing
P.O. Box 55444
Boston, MA 02205-5444

New York Contracts Regular Mail:
John Hancock Annuities Licensing
P.O. Box 55445
Boston, MA 02205-5445

Overnight Mail:
John Hancock Annuities Licensing
30 Dan Road, STE. 55444
Canton, MA 02021-2809

Other Important Contact Information (cont'd)



- Retirement Plan Services (401k) Licensing

- Toll Free: (800) 333-0963, Option 6
- Email: SRSAGENCY@jhancock.com
- Fax: (416) 852-8700
- Mail:

Regular Mail:

John Hancock RPS
Attn: Licensing ST-6
P.O. Box 600
Niagara Square Station
Buffalo, NY 14201-0600

Overnight Mail:

John Hancock (Manulife Financial)
Attn: Licensing ST-6
200 Bloor Street East
Toronto, Ontario, Canada M4W 1E5

How to Obtain a Life Appointment



- **Step 1** – Complete the Appointment Data Sheet
 - Please use form AG2029US
 - **Step 2** – Submit a current copy of state license for each state in which an appointment is required
 - **Step 3** – If requesting a variable appointment, also include a copy of the FINRA registration/CRD
 - **Step 4** – If submitting Long-Term Care Rider business, provide proof of additional LTC training requirements
 - **Step 5** – A completed W-9 (W-8, if applicable) request for Taxpayer Identification Number and Certification must be submitted if the appointment is being requested for an individual that will be the recipient of compensation
- *Note:** Anti Money Laundering (AML) training must be completed prior to application sign date. AML is required for all products, with the exception of Variable and Term products

Special Licensing Requirements



- States with specific License requirements:
 - **New York**
 - All producers/corporations **must** hold an active “LA” license type to sell John Hancock products.
 - **Puerto Rico**
 - A corporation **must** hold an “Authorized Representative” license or “General Agent” license. The corporation must have a John Hancock contract.
 - An individual/producer could sign an application submitted to John Hancock **if** that individual has an “Authorized Person” license, and is signing on behalf of a John Hancock appointed corporation that holds either an “Authorized Representative” or “General Agent” license.
 - A producer holding a “Producer” license in Puerto Rico **can only** place business with John Hancock through a corporation appointed with John Hancock holding an “Authorized Representative” or “General Agent” license.

Special Licensing Requirements



- States with specific License requirements:
 - **Guam**
 - In order to licensed and/or appointed in Guam for John Hancock, the firm or producer would need to work with our General Agency (GA), who will handle the process.
 - There will be a fee needed to be payable to the state, as well as a processing fee (payable to the GA). Please note that these fees will apply at license renewal as well, which is every July 1st.
 - Guam's licensing processing time is approximately 4-6 weeks.
 - Please contact usagency@jhancock.com to obtain information on our GA.

Long-Term Care Rider Licensing Requirements



- Most states require a Health License and Appointment to solicit Life Products with LTC Riders. There are a number of licensing requirements that must be met depending on the state
- There are three types of states that require additional licensing requirements:

1. NAIC Partnership Training Requirements:

- To view training requirements for these states [CLICK HERE](#) to view LTC- Partnership Training Guide
- Also, visit www.clearcert.com to find a list of approved courses. John Hancock only accepts DRA Partnership training courses approved by ClearCert www.clearcert.com

2. Traditional Partnership States:

- California, Connecticut, Indiana, and New York are 'traditional partnership' states
- There is no reciprocity between these and the NAIC Partnership states

3. LTC Specific Requirements:

- States requiring special continuing education, a special license, or certification for selected reading material provided by John Hancock

Long-Term Care Rider Licensing Requirements (cont'd)



- States with LTC-specific form requirements:
 - **Massachusetts**
 - Additional LTC Requirement: All producers are required to complete company developed training and acknowledgement form available on www.jhsalesnet.com. All producers need to complete the Product Training Certification prior to the sale of LTC Rider business. Training is one time only, provided that the producer remains actively appointed with John Hancock. If there is any period of inactivity, due to non-renewed licenses or appointments, the producer must meet the requirement again
 - **Michigan**
 - Additional LTC Requirement: Training on subjects relating to LTC insurance and long-term care. This training can be administered by carriers, or an 8-hour NAIC Partnership Training Course. John Hancock's Michigan LTC training document (LTC-3811) is available to download from www.jhsalesnet.com.

Long-Term Care Licensing Requirements (cont'd)



- States with LTC-specific requirements (cont'd):
 - **North Carolina**
 - Additional LTC Requirement: Special License required. Agent must hold a Life & Health License, complete 10 hours of pre-licensing LTC/Medicaid education and pass a state examination
 - Non-Resident Requirements: A non-resident is exempt from the pre-licensing education and exam, but must apply for the LTC license.
 - Continuing Education Requirement: Producer must keep their Life & Health license in good standing and its continuing education requirements current, with the additional LTC Training required by the state.
 - Corporate/Firm/Agency Requirement: An agent of the firm (the agent soliciting can also fill this requirement) must hold the LTC license in addition to the firm being licensed in the state

Dual License States



- If the owner resides in any of the states listed below, the agent must be licensed and/or appointed in the applicable state in addition to being licensed and/or appointed in the state of solicitation:
 - Alaska
 - Colorado
 - Idaho
 - Maine
 - New Mexico
 - Puerto Rico

How to Obtain a Corporate Appointment



- **Step 1:** Complete the Appointment Data Sheet
 - Please use form AG2029US
 - Alternately, form AG0202US can be used to appoint a Corporation separately from the agent.
- **Step 2:** Submit a current copy of the state license for each state in which an appointment is required
 - Please refer to page 13 for additional information regarding corporate licensing requirements
- **Step 3:** Complete *Request for Taxpayer Identification Number and Certification* form
 - Must be submitted if the appointment is being requested for a corporation that will be the recipient of compensation

Corporate Licensing Requirements



- **Corporation must be licensed and/or appointed to solicit and receive commissions in the following states for non variable business:**
 - CA, GA, GU, KY, LA, MA, MT, NC, NM, NY, PA, PR, UT, VA, WA and WV
- **Corporation must be licensed and/or appointed to solicit and receive variable commissions in all states except:**
 - FL, IA, RI, TN, VT and WI
- **States that issue Corporate licenses for verification only:**
 - AK, AZ, CO, DE, FL, GA, IA, IL, IN, MD, MO, MN, MS, NC, NE, NM, NC, OR, RI, SC, TN, WV and WI
- **Corporate Appointment automatically qualifies all individuals listed on corporate license in:**
 - CA, DC, ID, KS, KY, LA, MA, MT, NJ, NV, NY, UT and WA
 - The appointment automatically includes all affiliated agents. The corporation maintains listing directly with the Department of insurance
- **Corporate Appointment requires submission of at least one Corporate Officer, Qualifying or Responsible Individual:**
 - NE, NY, TX, VA, VW
 - In all other states when appointing a Corporation we need an agent's appointment to process the Corporation's

State Restriction Guide



State States in bold are not paid commissions until appointment has been approved by the state. Status on Licensing must be active	Non-Restricted State does not process appointments. A valid license is required to represent insurer	Non-Restricted Appointment must be requested within 15, 30, or 45 days of submission of the first piece of business	Non-Restricted Appointment must be requested within 15, 30, or 45 days of the date the application was signed	Restricted Appointment must be requested before the date the application was signed	Restricted Appointment must be confirmed by the state before the date the application was signed
Alabama		✓ (15)			
Alaska	✓				
Arizona	✓				
Arkansas		✓ (15)			
California		✓ (14)			
Colorado	✓				
Connecticut		✓ (15)			
Delaware		✓ (15)			
District of Columbia		✓ (30)			
Florida			✓ (30)		
Georgia		✓ (15)			

State Restriction Guide (cont'd)



State States in bold are not paid commissions until appointment has been approved by the state. Status on Licensing must be active	Non-Restricted State does not process appointments. A valid license is required to represent insurer	Non-Restricted Appointment must be requested within 15, 30, or 45 days of submission of the first piece of business	Non-Restricted Appointment must be requested within 15, 30, or 45 days of the date the application was signed	Restricted Appointment must be requested before the date the application was signed	Restricted Appointment must be confirmed by the state before the date the application was signed
Guam				✓	
Hawaii		✓ (15)*			
Idaho		✓ (15)			
Illinois	✓				
Indiana	✓				
Iowa		✓ (30)			
Kansas			✓~		
Kentucky			✓ (15)		
Louisiana		✓ (14)			
Maine		✓ (15)			
Maryland	✓				

* If an agent has an affiliation notice with a Firm, and that Firm has an active appointment with a John Hancock company, no appointment is required for the individual.

~ Appointment effective date should match the date paperwork was received.

State Restriction Guide (cont'd)



State States in bold are not paid commissions until appointment has been approved by the state. Status on Licensing must be active	Non-Restricted State does not process appointments. A valid license is required to represent insurer	Non-Restricted Appointment must be requested within 15, 30, or 45 days of submission of the first piece of business	Non-Restricted Appointment must be requested within 15, 30, or 45 days of the date the application was signed	Restricted Appointment must be requested before the date the application was signed	Restricted Appointment must be confirmed by the state before the date the application was signed
Massachusetts		✓ (15)			
Michigan		✓ (15)			
Minnesota		✓ (15)			
Mississippi		✓ (15)			
Missouri	✓				
Montana				✓	
Nebraska		✓ (15)			
Nevada		✓ (15)			
New Hampshire		✓ (15)			
New Jersey			✓ (15)		
New Mexico		✓ (15)			

State Restriction Guide (cont'd)



State States in bold are not paid commissions until appointment has been approved by the state. Status on Licensing must be active	Non-Restricted State does not process appointments. A valid license is required to represent insurer	Non-Restricted Appointment must be requested within 15, 30, or 45 days of submission of the first piece of business	Non-Restricted Appointment must be requested within 15, 30, or 45 days of the date the application was signed	Restricted Appointment must be requested before the date the application was signed	Restricted Appointment must be confirmed by the state before the date the application was signed
New York		✓ (10)			
North Carolina		✓ (15)			
North Dakota		✓ (30)			
Ohio		✓ (30)			
Oklahoma		✓ (15)			
Oregon	✓				
Pennsylvania				✓	
Puerto Rico				✓	
Rhode Island	✓				
South Carolina		✓ (15)			
South Dakota		✓ (15)			

State Restriction Guide (cont'd)



State States in bold are not paid commissions until appointment has been approved by the state. Status on Licensing must be active	Non-Restricted State does not process appointments. A valid license is required to represent insurer	Non-Restricted Appointment must be requested within 15, 30, or 45 days of submission of the first piece of business	Non-Restricted Appointment must be requested within 15, 30, or 45 days of the date the application was signed	Restricted Appointment must be requested before the date the application was signed	Restricted Appointment must be confirmed by the state before the date the application was signed
Tennessee		✓ (15)			
Texas			✓ (30)		
Utah		✓ (15)			
Vermont			✓ (15)		
Virgin Islands				✓	
Virginia		✓ (30)			
Washington		✓ (15)*			
West Virginia		✓ (15)			
Wisconsin				✓	
Wyoming		✓ (15)			

* If an agent has an affiliation notice with a Firm, and that Firm has an active appointment with a John Hancock Company no appointment is required for the individual.