



# Shave up to 20 days

from submission to policy issue — with the potential for an instant underwriting decision!

How? By taking advantage of John Hancock's latest offering in iPipeline iGO



## The fastest path to policy issue

Your applications will be considered for one of three underwriting scenarios, each offering a faster path to policy issue than the other submission methods we offer.

- **Instant underwriting decision:** applications are typically issued within 7 days
- **Brief underwriting review (no labs!):** applications are typically issued within 14 days
- **Traditional underwriting:** applications are typically issued within 30 days



## Eliminates unnecessary delays

- Digital Part II, with **no telephone interview required**
- Product-specific rules and required forms automatically built in, ensuring an in-good-order submission
- All signatures collected electronically



## Offers convenience and flexibility

- Key sections of the application can be **electronically shared with your client**, giving them the option to complete on their own schedule



Get started by using the John Hancock “Term e-Application” or “Permanent e-Application” in the iGO eApp today!

Consumers, 18-60, applying for single-life coverage up to \$3 million are eligible for John Hancock ExpressTrack®, with an opportunity for certain applicants to obtain an “instant” underwriting decision. Policy issuance is not guaranteed as any life insurance purchase is subject to completion of an application, including health questions, and underwriting approval. John Hancock will obtain additional information, including but not limited to medical records, to evaluate the application for insurance; and after the policy is issued, to identify any misrepresentation in the application.

ExpressTrack not available in New York.

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