



## Possible Standard Plus or Preferred for Older Age Clients with CAD

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John Hancock's new and competitive approach to underwriting Coronary Artery Disease in older age clients may result in more competitive offers and lower premiums for up to \$5 million in life insurance coverage. Take a look!

### Who may qualify?

The following are some of the factors our underwriters will look for:

- Proposed insureds age 71 and above
- Meets all other criteria for Standard Plus or Preferred
- Not ratable for any other impairment
- Heart condition stable for at least two years
- Current favorable cardiac testing within the last year (no ischemia, EF  $\geq$ 55%)
- No associated conditions such as cerebrovascular disease, peripheral arterial disease, diabetes, etc.

### Take a look at some examples:

<b>Now offering: PREFERRED!</b>
<b>81-year-old female with PTCA diagnosed three years ago; condition stable, no symptoms, seeking \$5 million Protection UL-G policy</b>
<ul style="list-style-type: none"> <li>• 5' 5", 155 lbs., BP 116/80</li> <li>• TST this year: 6 min., no ischemia</li> <li>• Minimum base rating of Standard; meets all general criteria for Preferred and cardiac criteria</li> </ul>
<b>Now offering: STANDARD PLUS!</b>
<b>80-year-old male, 3 vessel CABG 5 years ago; condition stable, no symptoms, seeking \$4.5 million Protection UL-G policy</b>
<ul style="list-style-type: none"> <li>• 6', 190 lb., BP 130/80</li> <li>• Perfusion study within the last year: stable, no ischemia, small old inferior MI, EF 60%</li> <li>• Base rating of Standard. Meets all general criteria for Standard Plus and cardiac criteria</li> </ul>
<b>Now offering: PREFERRED!</b>
<b>73-year-old male, angioplasty plus stent 2 years ago; condition stable, no symptoms, seeking \$4.8 million Performance UL policy</b>
<ul style="list-style-type: none"> <li>• Current TST: 7 min., no ischemia</li> <li>• Minimum base rating of Standard; meets all general criteria for Preferred and cardiac criteria</li> </ul>

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