



Total View Credits

Frequently asked questions

What are Total View Credits?

Total View Credits offer an upgrade opportunity (up to a two-table improvement) on your mildly substandard cases, building off our “Total View” underwriting approach where we consider all aspects of the proposed insured’s profile, including lifestyle factors and regular preventative care.

How does it work?

In scenarios where our underwriters rate a proposed insured as mildly substandard using their usual holistic assessment, they will look for the additional favorable health and lifestyle attributes that will qualify for Total View Credits. As a result, the decision may be upgraded by as much as two table ratings — up to Standard.

What cases are eligible?

- Ages 18-70
- All traditionally underwritten products (individual and survivorship)
- All face amounts
- Smokers and non-smokers
- All submission methods
- Maximum rating of 200%

What cases are not eligible?

- Term conversions and reinstatements
- COLI cases
- Foreign nationals
- Non-medical ratings
- History of CAD or diabetes
- History of drugs and/or alcohol, DUI, etc.
- Current smoker with a history of cardiovascular, cerebrovascular, peripheral arterial disease, active COPD, or chronic bronchitis

Please note: these scenarios are illustrative only and not an exhaustive list.

What types of credits will the underwriter look for?

The underwriter assesses a variety of health and lifestyle factors, including (but not limited to)

- Preventative care and screening tests
- Lifetime non-smoker
- Regular exercise



Our underwriters may exclude a case from Total View Credits at their discretion.

What is the maximum upgrade my client can receive?

Cases rated as mildly substandard (maximum rating of 200%) will be considered for up to a two-table upgrade, up to Standard.

Does it matter how I submit my application for the case to be considered for Total View Credits?

No. Cases submitted via any submission method will be considered for Total View Credits as long as it meets the other eligibility criteria.

Will informal submissions be considered for Total View Credits?

Tentative underwriting decisions on informals are dependent on the level of detail submitted. If the informal includes enough medical information and the submission meets the eligibility criteria, the underwriter may be able to apply Total View Credits to the case.

Are submissions that include living-benefit riders (i.e., Long-Term Care and Critical Illness Benefit riders) eligible for Total View Credits?

For submissions that include living-benefit riders, Total View Credits may be applied to improve the base policy assessment, but riders are not eligible for an upgrade.

Are submissions that include flat extra ratings eligible for Total View Credits?

Cases with non-medical flat extra ratings are not eligible for Total View Credits, and some medical flat extra exclusions may apply.

If the proposed insured is insurance age 71, can they backdate to save age to meet the age eligibility requirement for Total View Credits?

The proposed insured may backdate to save age per usual guidelines, but cannot backdate to become eligible for Total View Credits.

I recently received a mild substandard rating. Will you re-evaluate the underwriting decision?

Yes. If a tentative or final underwriting offer was received within the last 60 days, the underwriter may review the case to see if there is an opportunity to improve the offer, as long as it meets the Total View Credits eligibility criteria. Please note that we will not re-review policies that have been issued and placed in force (i.e., premium has been paid).

If you need assistance, please contact your **John Hancock underwriter**.

For agent use only. This material may not be used with the public.

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

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.

MLINY041023533-1