



Offering Better Decisions to More Clients With Elevated Liver Function Tests (LFTs)

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For some time, John Hancock has offered as high as Super Preferred for proposed insureds with one slightly elevated LFT who meet all our Super Preferred criteria.

Now we've introduced enhancements that may result in better underwriting offers – even Preferred! – for many more of your life insurance clients with one or more elevated LFTs.

The chart below highlights the recent improvements we've made and the factors our underwriters consider for best possible class:

Liver Function Test Results	Elevation Level	Best Possible Class	Considerations for Best Possible Class*
One elevated LFT	Up to 2 times normal	Super Preferred	<ul style="list-style-type: none"> Favorable additional lab testing No alcohol criticism Favorable MVR No adverse medical history related to liver disease
	2.1 to 4 times normal	New! Standard Plus (formerly Standard)	
Two elevated LFTs	Up to 1.5 times normal	New! Preferred (formerly Standard)	
	1.5 to 3.0 times normal	New! Standard Plus (formerly Standard)	
Three elevated LFTs	Up to 1.5 times normal	New! Preferred (formerly Standard)	
	1.5 to 3 times normal	New! Standard Plus (formerly Standard)	

* Proposed insureds must also meet John Hancock's criteria for each of the indicated classes.

**Clients with Elevated Liver Enzymes?
Let John Hancock Make a Better Offer.**

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