



To our valued distribution partners,

As the situation around the COVID-19 pandemic evolves, John Hancock Underwriting remains focused on continuing to deliver critical services and solutions to our customers. To that end, we want to share with you how our underwriters are assessing your applications at this time.

We will continue to follow our guidelines related to the evidence required to complete the underwriting process, including paramedical exams where indicated. To the extent our vendors are still offering paramedical exams in your area, please be assured that these vendors are taking extra precautions as they relate to conducting their business and completing insurance specimen testing, including following the Center for Disease Control and Prevention (CDC)'s interim guidance. They have also stepped-up safety precautions to safeguard the health and integrity of our customers. That said, we understand that some of your clients may be uncomfortable being in close contact with other individuals, including paramedical examiners. If paramedical exams are not available in your area, or if your client is uncomfortable completing an exam, please contact the underwriter on your case so that we can determine how we might obtain the required evidence without necessitating the presence of an examiner in their home, for example by ensuring you are taking full

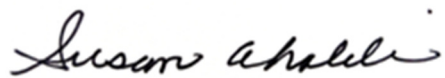
advantage of our non-invasive underwriting process eligibility or through evidence obtained from an applicant's physician.

Further, due to the global impact of COVID-19, guidance from the U.S. Department of State advises U.S. citizens to reconsider travel abroad and not to travel by cruise ship at this time. Consistent with this State Department guidance, we offer the following update applicable to all new and pending applications:

- We will require a statement in the "Special Instructions" box in Part I, Section L of the application indicating whether or not each proposed insured or any household member has within the past 30 days traveled or resided outside of the U.S. or has traveled by cruise ship, or has come into close contact with anyone known to the insured to have tested positive for COVID-19. If travel has occurred, we would also expect the statement to indicate where they traveled and when they returned. If an affirmative or negative responsive statement is not included in the application for each proposed insured, we may ask for an application amendment.
- As a reminder, any consultations with medical professionals or completed or pending tests by a proposed insured that are related to COVID-19 should be disclosed in response to the relevant questions on the application and/or supplemental application forms.
- In some cases, we may choose to defer an underwriting decision for a period of time (e.g., 30 days).

Due to the rapid changes arising from this pandemic, we are continuously monitoring the updates published by the U.S. Department of State, CDC, as well as local, state or other federal agencies. We will provide additional updates as new information becomes available.

During times like these, open communication with our business partners is key. We are poised to address any questions you have or unique situations that may arise — please don't hesitate to contact us at any time. Thank you for your business as we continue to work together to meet this challenge. We are doing our utmost to limit the disruption to your cases, while also being prudent in our approach as needed.



Susan Ghalili, FALU, FLMI, CLU

VP, Underwriting Transformation

Chief Underwriter

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