



Foreign national criteria

John Hancock is a leader in offering life insurance to high-net-worth (\$5MM+) foreign nationals with strong US connections. To establish a US connection, clients must demonstrate to John Hancock's satisfaction one or more of the US Nexus criteria, along with each of the other factors listed below. Underwriting reserves the right to request evidence supporting qualification of foreign national candidates.

1 US Nexus

The client must present US interests that would be protected by the purchase of the insurance. The extent of the client's US interests must be substantial relative to the amount of insurance applied for. Evidence of insurance need may include the following:

- US real estate ownership
- US business interests/employment
- Presence of immediate family members in the US
- US investment holdings with a minimum deposit of \$200,000 directly titled to the proposed insured (where a separate financial presence exists — see section 3 below)

2 Physical US presence

The client must demonstrate a regular and recurring physical presence within the US, related to the US insurance need. The length and purpose of the client's US stays will be taken into consideration.

3 Financial US presence

The client must demonstrate a substantial US financial presence. The extent and nature of the client's US assets will be taken into consideration. The client must have a minimum of \$200k or 25% of the coverage amount applied for in verifiable US assets.

4 US source of funds/policy ownership

Premiums must be paid from a US account directly connected and titled to the client. Designating foreign entities (e.g., trusts, holding companies) or individuals other than immediate family members as owner or beneficiary of the contract will not be considered. All designations are subject to underwriting review.

Solicitation requirements

Solicitation must take place in the US, including completion of:

- Application
- Illustration
- Exams¹
- Labs

Please note: John Hancock does not accept a Power of Attorney

Policy e-Delivery availability

- Electronic delivery may be available if all other solicitation activities take place in the US
- Consult your underwriter for more details

Submission cover letter

A cover letter may be helpful in providing more details to an Underwriter on a HNW foreign individual's US nexus. A cover letter could include the following information:

- Introduction to client
- Details on coverage and insurance needs
- Information on nexus and connections to US
- Details surrounding the client's health or financial history

Restricted occupations

Any individuals with the following occupation(s) are not insurable, regardless of whether they meet our eligibility criteria.

- Government or judiciary officials security or military personnel and their families
- Diplomats
- Members of a Royal family
- Missionaries
- Journalists
- Trade union officials
- Professional team athletes
- Entertainers

1. Exams performed in Hong Kong may be considered with pre-approval from your 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.

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