

Improved guidelines for foreign nationals make it even easier for clients with US interests to qualify for coverage!

The global high-net-worth (HNW) market is offering more opportunity than ever! In 2017, its population increased by 1 million, and their total assets grew by 10% to reach \$70 trillion.¹

As a leader in offering life insurance to this market, John Hancock is pleased to introduce several enhancements that will make it easier for you to take advantage of these sales opportunities. These include:

Revised US financial presence guideline

US “financial presence” guideline — We’ve made it easier to arrive at the amount of coverage your HNW foreign national clients can qualify for:

When determining US-based financial presence, your clients will be eligible if they have:

- **NEW!** The lesser of \$500K or 25% of requested death benefit in US assets
- Premiums funded from an existing US bank account

Enhanced US nexus (connection) criteria

Foreign national clients must also provide additional evidence of a US nexus (connection). Examples:

- US real estate ownership
- US business interests/employment
- Presence of immediate family members in the US (and requiring a 15-day stay in US annually)
- Substantial US investment holdings (also requiring a 15-day stay in US annually)

WHO QUALIFIES AS A HIGH NET WORTH FOREIGN NATIONAL?

- **Individuals with a net-worth of \$5mm+²**
- **Residing outside the US more than six months (183 days) each year**
- **A meaningful US connection**

More flexible exam process

In some instances, consideration for exams completed in Hong Kong or the United Kingdom may be available. Please contact your underwriting team lead for case-specific approval.

Please note that ExamOne is the approved vendor for this market: InternationalServices@questdiagnostics.com.

New improved country codes & capacity

We have made improvements in country codes and/or capacity in several nations key to the foreign-national market. These include:

COUNTRY	CODE	BEST CLASS	CAPACITY*	RETENTION	JUMBO
United Kingdom	A	Super Preferred	\$40,000,000	\$20,000,000	\$65,000,000
Dubai/ UAE	A	Super Preferred	\$40,000,000	\$20,000,000	\$65,000,000
Panama	B	Super Preferred	\$40,000,000	\$20,000,000	\$65,000,000
Dominican Republic	B	Super Preferred	\$40,000,000	\$20,000,000	\$65,000,000
Canada	A	Super Preferred	\$25,000,000	\$10,000,000	\$65,000,000
China	A	Super Preferred	\$34,000,000	\$17,000,000	\$65,000,000

*Capacity subject to change. Capacity grades over age 70

ADDITIONAL REQUIREMENTS

- **Solicitation must take place in the US, including completion of:**
 - Application
 - Illustration
 - Exams
 - Labs
 - Policy delivery
- **John Hancock does not accept a Power of Attorney for policy delivery**
- **Policy owner/beneficiary can be:**
 - A US or foreign individual (limited to spouse or child)
 - A US entity, i.e., trust or corporate structure
- **Cannot be a foreign entity (trust or corporate structure)**

Make John Hancock your carrier of choice.

For more information, contact your **John Hancock Underwriter**.

1. Source: World Wealth Report, 2018, Capgemini and RBC Wealth Management; Capgemini, RBC Wealth Management, and Scorpio Partnership Global HNW Insights Survey 2018.

2. Individual consideration for lower net-worth amounts.

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MLINY012919166