



Employer *Solutions*

Guaranteed Issue (GI) Underwriting

Complete this form to determine if your Employer case potentially fits in our Guaranteed Issue parameters. The case must receive informal underwriting approval prior to submitting the formal Employer Executive Benefits case. Please attach this form with the noted approval along with your formal submission.

PLEASE NOTE THE FOLLOWING:

- **This is not a comprehensive list and submissions are subject to underwriting approval.**
- **GI Underwriting not available for: Unions, Associations, Charities taking out policies on the lives of their donors or members and Professional athletes.**

Preliminary questions

- Are there 10 or more eligible employees full-time, W-2 who are U.S. citizens or full-time residents in the U.S.?
- Is this 100% participation for eligible employees?
- Are the eligible employees 65 or under? (Consideration may be given to those aged 66-70.)
- Do most eligible employees earn at least \$100,000 or above?
- Are the eligible employees senior staff, senior management, directors, or key employees?
- Are the premiums employer-paid?
- Is the employer a well-established business (2+ years) and not a startup or newly founded company?
- Is the plan a 162 bonus, REBA, SERP, or Deferred Comp?

If all criteria listed above are met and you would like to request an informal review, please complete the questions below.

Additional details

If you are requesting an informal underwriting review, please answer the questions below and provide a census along with a composite illustration for review.

1. Describe the purpose of the plan.
2. How were the plan participants selected?
3. How is the premium being determined? (Premium must be max funded)
4. Describe the business/industry of the Employer.

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