Total View Credits

Seeing the full picture makes all the difference

At John Hancock, offering progressive, competitive underwriting decisions has always been our guiding principle – even on your more challenging cases.

With **Total View Credits,** clients who are rated mildly substandard may be eligible for an upgrade – giving them the opportunity to receive a better underwriting decision and helping you place more business.

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Giving credit where credit is due

With Total View Credits, we underwrite the case using a holistic approach where we consider all aspects of the proposed insured's profile, including lifestyle factors and regular preventive care. If the proposed insured is rated mildly substandard, we apply credits based on the favorable attributes presented, whic can result in an improved decision.

As a reminder, here are some of the positive attributes we look for:

- Regular screening tests
- Lifetime non-smoker
- Regular exercise
- Preventative care

What's great about Total View Credits is that no additional action is required on your part! Simply submit a case to John Hancock as you normally would, and your usual decision notification will indicate if Total View Credits were applied.

Eligibility criteria

Rated applicants may be eligible for a two-table improvement (up to Standard).

- Ages 18-70
- All face amounts
- All traditionally underwritten products (individual and survivorship)[1]
- Maximum rating of 200%

Important note: our underwriters may exclude a case from Total View Credits at their discretion.

Our team of experienced underwriters are standing by, ready to uncover the **best-possible offers for your clients.**

1. The Long-Term Care rider and Critical Illness Benefit rider may be added to the policy but are not eligible for an upgrade via Total View Credits.