



## Spotlight on current events

# COVID-19 and doing business with John Hancock

March 15, 2021

To our valued distribution partners,

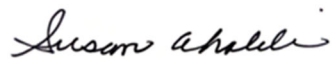
As the situation around the COVID-19 pandemic continues to evolve and with the recent introduction of vaccines, John Hancock remains focused on delivering critical solutions to our customers and keeping open lines of communication with our business partners. To that end, we would like to address certain inquiries we have received related to COVID-19 vaccines and the potential impact they may have on life insurance underwriting and claims.

Our underwriting assessment of an applicant's insurability is not impacted by the vaccination status of the individual. John Hancock's application for life insurance does not contain a question related to whether an individual has received a COVID-19 vaccine, and should such information present itself in the underwriting evidence received in connection with an application, the information would not be a factor in the risk classification process.

Further, John Hancock life insurance policies do not contain exclusions related to any specific medical condition, pandemic, or vaccine, and all claims continue to be processed according to John Hancock's well-established guidelines and practices.

The pace of change and learnings related to the COVID-19 pandemic and the newly developed vaccines remains rapid. As such, John Hancock continues to monitor and follow guidance from the CDC and other organizations, and we will continue to provide additional updates to the extent necessary as new information becomes available.

Sincerely,



**Susan Ghalili, FALU, FLMI, CLU**

VP, Underwriting Transformation

Chief Underwriter

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