



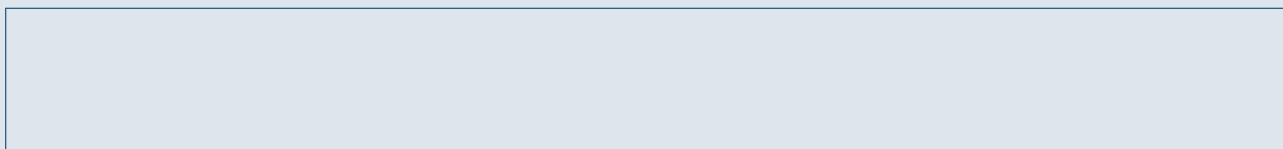
LIFE INSURANCE



# Your older clients can **step off** the treadmill...

The steps to a John Hancock life insurance policy have just become easier for your older clients. We have eliminated the requirement for a treadmill test for non-smoker life insurance applicants ages 70 and older, for all face amounts.<sup>1</sup>

## John Hancock offers an easier way!



1. A treadmill test may be required at the discretion of the underwriter, depending on medical history.

Insurance policies and/or associated riders and features may not be available in all states.

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