

John Hancock

LIFE INSURANCE

Don't let an
OCCASIONAL CIGAR send
your clients' chances for
SUPER PREFERRED up in smoke.



*Occasional cigar smokers can now obtain a **Super Preferred** decision for a John Hancock life insurance policy.*

At John Hancock, if your clients meet all other Super Preferred criteria they could qualify for our best rating if they:

- Smoke 12 or less cigars per year
- Have had no other tobacco or nicotine products for the previous five years
- Test free of nicotine in microunalysis

**John Hancock's progressive smoking definition
AND underwriting expertise:
*Now that's something to celebrate!***

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

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