

John Hancock's Group Eligibility for the Sponsored Group Program

Groups eligible for the Sponsored Group Program are those groups with a strong affinity with their employee/membership population and that offer dependable access to high potential prospects. These groups include the following, as further described below:

- Employer Groups.
- Associations whose primary purpose relates to a profession, trade, higher educational institution (e.g., alumni associations only), or property rights and/or ownership (e.g. condo, homeowner's and/or retirement community associations).
- Other Closed Groups. Examples of these groups include - Labor Unions, Chambers of Commerce, Closed Credit Unions, and Regional AAA Motor Clubs.

Employer Requirements – Employers of all types who have at least five or more actively-at-work employees, whether a corporation, partnership, limited liability company, or governmental organization, agency, or department are eligible for the program.

Association and Other Closed Group Requirements:

- 10 or more members
- In existence for two or more years.
- Have constitution, by-laws, or a charter
- Formed for purposes other than purchasing insurance
- Offer true services to its members
- Members have regular and active engagement with the organization
- Dues or fees are paid on a regular basis
- Members participate in the decision making process, such as through voting rights.

Additional Guidelines & Information

- Large Groups – Groups larger than 3,000 lives will only be considered when it is clear that the producer of record has in place a sufficient marketing plan and is capable of supporting and soliciting the group.
- Geographic Limitations - Associations and other Closed Groups approved within a certain territory will be limited to that territory.
- Procedural Guidelines – In order to preserve the integrity of this important market access program, and avoid potential market conduct issues, producers should not initiate individual membership enrollment in a Sponsored Group in order to provide a discounted policy.
- Revisions to Program - We reserve the right to review, revise or discontinue the Sponsored Group Program and its provisions at any time. In addition, the Program may be changed or discontinued at any time in order to satisfy state, legal, or other business requirements.

Examples of Groups That Qualify for the Sponsored Group Program

Chambers of Commerce – The discount extends to the individual members and eligible family members of the Chamber (typically 1-2 individuals per organization, who are listed in their membership directory and who represent the business with the Chamber).

Labor Unions – Members are linked by their common profession.

Credit Unions (closed only) – Credit unions whose membership is exclusively limited to a specified professional or trade group, such as teachers unions, municipal employees, or employees of a specific company are eligible.

Condos, Homeowner's Associations, Retirement Communities – These members must be linked through common property, share common equity, have a formal board, and possess voting rights.

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Alumni association of a higher educational institution (such as a college, university, or graduate school) – Members must have received a degree or honorary degree from such institution.

Regional AAA Motor Clubs – such as Southern New England AAA.

Groups That Do Not Qualify for the Sponsored Group Program

While the number of organizations that are appropriate for the Sponsored Group Program and discount are numerous, there are some groups that do not qualify. Based on the franchise laws which govern the parameters of the Sponsored Group Program, the following groups do not qualify for the Sponsored Group Program and discount.

Charitable/Philanthropic Organizations or Associations – Organizations such as the American Heart Association, American Cancer Society, Red Cross, PBS, etc. are not eligible.

Customer Groups and Discount Clubs – Organizations where the relationship with members is primarily a customer relationship, there is no active relationship between its members, or those whose primary purpose is to offer a member discount are not eligible.

Bank Customers – Customers or customer groups within banks are not eligible.

Credit Card Holders – Holders of particular cards such as American Express, MasterCard, Visa, or cards from an oil company or department store are not eligible.

Investment Clubs or Members of a Particular Investment Fund – Investors in a club or who invest in particular funds are not eligible.

HMOs or PPOs – Members of HMOs or PPOs are not eligible.

Open Credit Unions – We will not accept Credit Unions whose membership is open to anyone and there is only a customer relationship.

Fitness Centers – Members of health clubs or fitness centers are not eligible for a sponsored group.

Chamber of Commerce Member Employees – The discount does not automatically extend to the employees of a Chamber of Commerce member company. The employer or association could be set up as a separate sponsored group, if it meets the requirements.

Church Members – Parishioners or members of a church/congregation/temple, or any organization within a church is not eligible.

Citizens or Cultural Groups – These include any groups that are not trade, occupational, or professional and who may have only cultural heritage in common. Examples include tribal organizations, Sons of Italy, B'nai B'rith, etc.

Social/Senior Clubs - While these groups do not qualify for the Sponsored Group Program discount, some may present excellent opportunities for marketing long-term care insurance (particularly those with senior citizens).

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