



Overview



Step-by-step
process



Contact us



eDelivery of policy contracts

Reference guide

For agent use only. This material may not be used with the public.

LIFE-7979 1/22





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All single-life policies will now be eDelivered!

We are excited to announce that our eDelivery of policy contracts service is now available for all single-life policies — including indexed UL and variable UL. Your survivorship policies will continue to be delivered via traditional methods, as well as policies issued in New York.

Note: Any forms that need to be completed on delivery will be outlined in the policy welcome letter (included in the contract). Please ensure those forms are completed prior to signing.

How it works

1

Firm approval

Once the policy is issued, the assigned firm contact will receive an email to review and approve the policy package.

(The assigned firm contact will be kept up to date throughout the signing process.)

2

Agent approval

After the firm contact has reviewed, the agent will be notified the policy package is ready for his/her review.

3

Client approval

Once the agent has applied his/her e-signature, the final step is for the client to review and sign.

4

Policy packaged and eDelivered

After all signatures have been received, the firm contact, agent and client will receive an email that includes a link to download the complete eSigned policy package.



Protecting personal information

Protecting the privacy of our firms, producers, and clients is our top concern. Each reviewer/signer will be required to authenticate his/her identity before being able to access the policy package.

- **Firm contacts** will be asked to enter the 6-digit code that John Hancock assigns annually
- **Agents** will be asked to enter the last four digits of his/her Social Security Number
- **Owner and insured** will be asked to enter the last four digits of the insured's Social Security Number and insured's year of birth (e.g., 12341970 if the insured was born in 1970)



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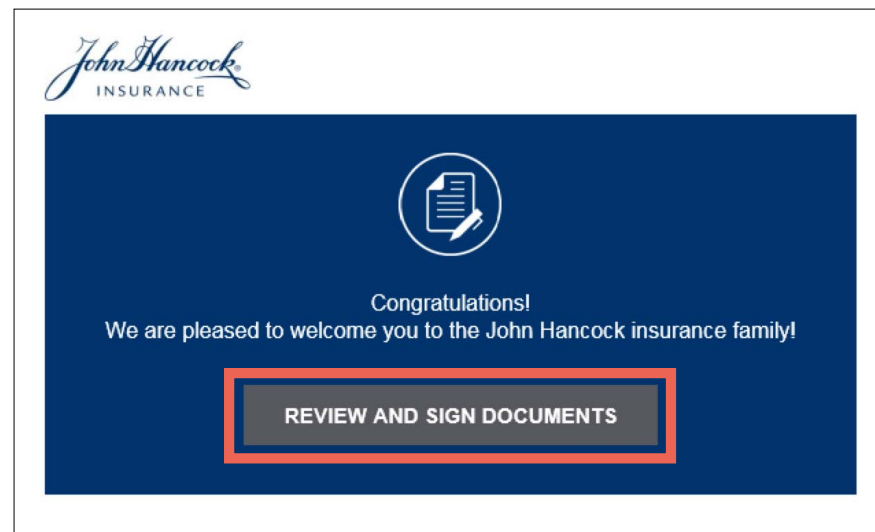
Step 1: Firm contact reviews and approves

Once the policy is issued, the assigned firm contact will receive an email to review and approve the policy package.

The email will come from “DocuSign System <dse@docusign.net> with the subject line “Your John Hancock Life Insurance Policy – 88888888.”

Please add “dse@docusign.net” to your address book and mark emails from this address as “safe” to ensure you don’t miss important notifications related to your client’s policy.

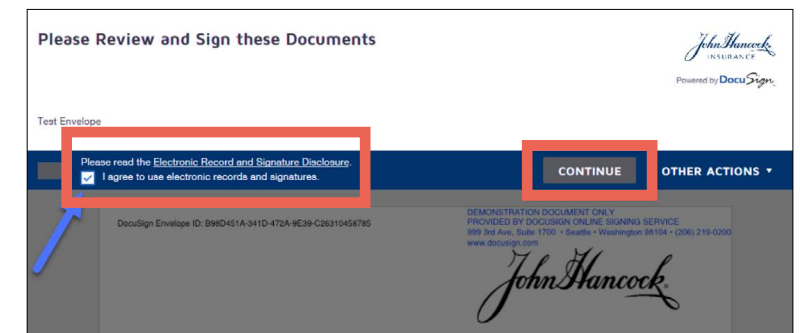
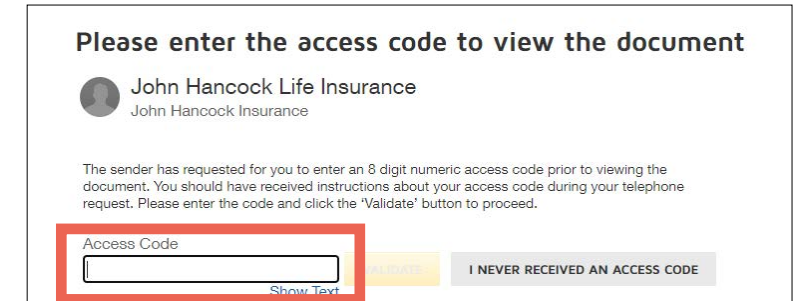
After opening the email, the firm contact will click on “Review and Sign Documents.”



Step 2: Enter access code

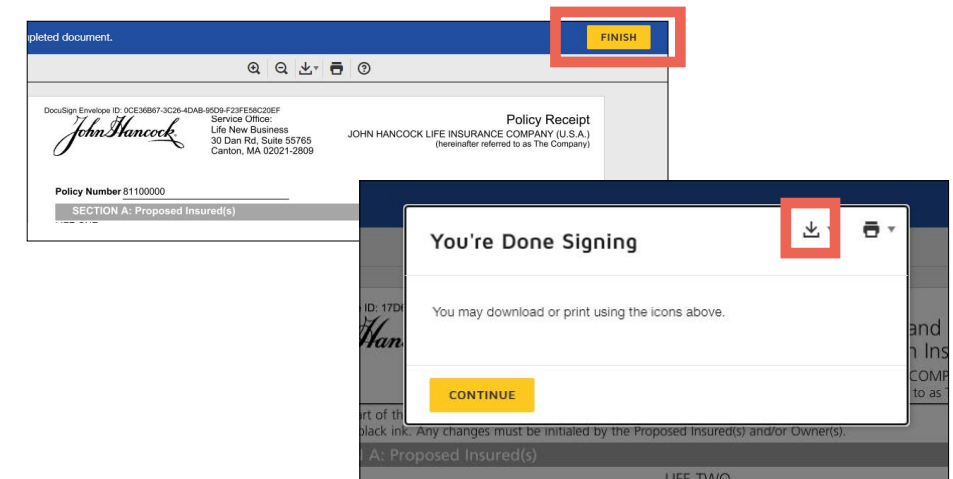
The firm contact will then need to enter the John Hancock access code – 20JH22 – and agree to electronic signature.

Note: the access code will change each year, on January 1, to reflect the current year (e.g., on January 1, 2023, the access code will become 20JH23).



After reviewing the policy package, the firm contact will click “Finish.” He/she can **download and/or print** a copy of the policy package before it is sent to the agent for review.

Note: the firm contact does not actually sign any of the documents. They simply review the policy package before it is sent to the agent.





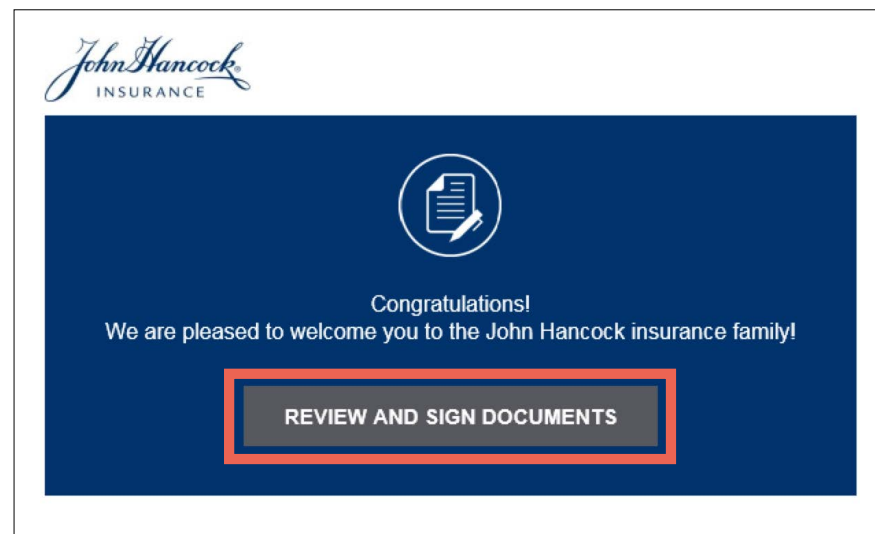
Step-by-step, cont

Step 3: Email notification

After the assigned firm contact has reviewed and approved the policy package, **the agent will receive an email notifying him/her that the policy package is ready for their signature.**

Similar to the email the firm contact received, the email will come from “DocuSign System” with the subject line “Your John Hancock Life Insurance Policy – 88888888,” and the first few steps will be the same, i.e., the agent will click on **“Review and Sign Documents,”** validate their identity, and agree to electronic signature.

After agreeing to the electronic signature process, **the agent will click “Start.”**

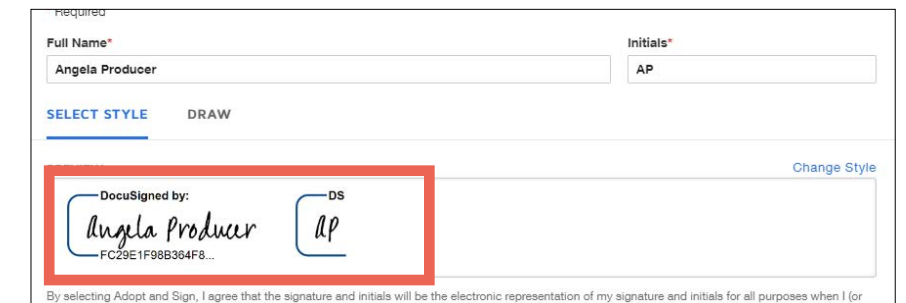


Step 4: Agent reviews and signs

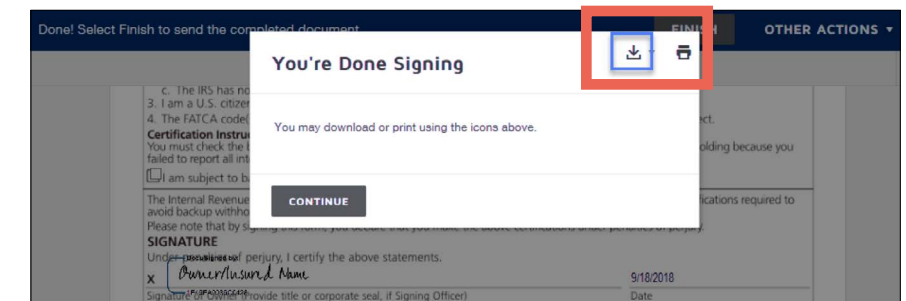
A yellow tab will indicate where the agent’s signature is required.



The first time the agent selects the yellow **“Sign” button,** he/she will be asked to set up their signature and initials. After clicking the **“Adopt and Sign”** button, the signature and initials shown in the **“Preview”** section and will be used as the agent’s signature for the policy.



After all signatures have been applied, and the agent hits **“Finish,”** he/she will have the option to **print and or save** the signed forms before they are sent for the client’s signature.





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Step 5: Customer reviews and signs

The client will follow the same steps as the agent to apply his/her signature.

If there are unanswered questions on the application, the client will need to answer the questions before the signature process is complete. Unanswered questions will be highlighted in yellow.

Policy Receipt
 Policy Number 01100000
 SECTION A: Proposed Insured(s)
 LIFE ONE
 1. Name FIRST MIDDLE LAST
 SAMPLE INSURED
 LIFE TWO
 2. Name FIRST MIDDLE LAST

Full Name* Angela Producer Initials* AP
 SELECT STYLE DRAW
 DocuSigned by: Angela Producer FC29E1F98B94F8... DS AP
 Change Style

You're Done Signing
 You may download or print using the icons above.
 CONTINUE

Step 6: Policy packaged and eDelivered

After the client applies his/her signature, all parties (assigned firm contact, agent, and client) will receive an email indicating that the signature process has been completed.

The email will include a link to the fully signed policy package, which can be downloaded and saved. (Each party will need to verify their identity prior to accessing the signed forms.)

Please note: You do not need to send a copy of the fully signed forms back to John Hancock.



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Strength. Stability. John Hancock.

John Hancock is among the highest-rated companies for financial strength and stability as demonstrated by its A+ rating from A.M. Best.* Financial strength ratings are a comprehensive measure of a company's financial strength and stability, and are important as they reflect a life insurance company's ability to pay claims in the future. With nearly 160 years of experience, John Hancock offers clients a diverse range of insurance products and services through its extensive network of employees, agents, and distribution partners.

Still have questions?

For more information regarding the policy-delivery process or any of our products, please contact your **John Hancock case manager.**

*Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of September 30, 2021, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation, or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

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