



eDelivery

Reference Guide

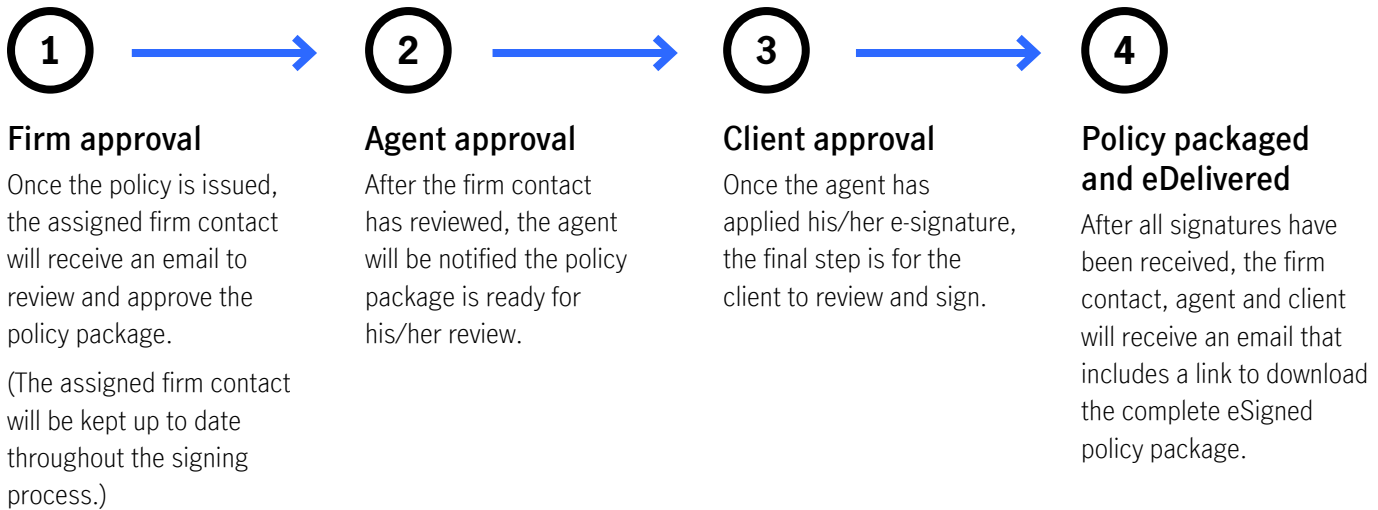


Your single-life term and universal life policies will now be eDelivered!

We are excited to introduce eDelivery for Protection Term, Vitality Term and single-life Protection UL policies. Your survivorship, indexed UL and variable UL policies will continue to be delivered via traditional methods at this time, as well as policies issued in New York.

Refer to the information below for details on how eDelivery works.

How it works



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)

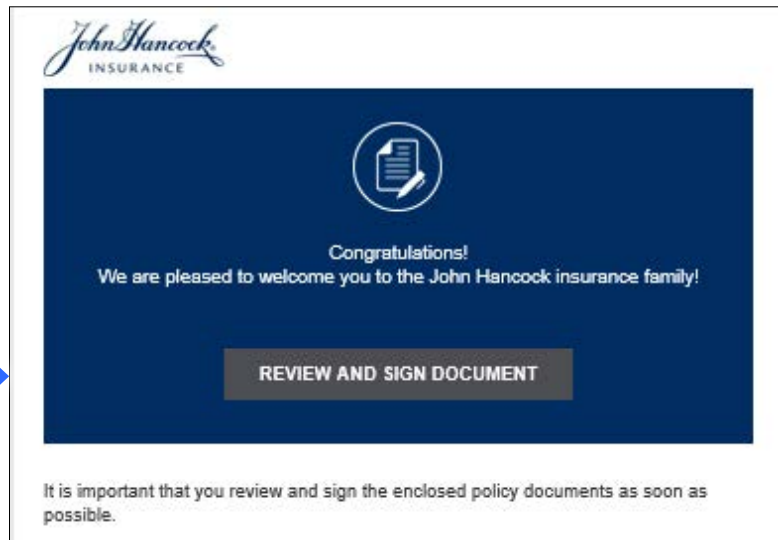
See next page for a step-by-step view of the process.

Step 1:

Firm contact reviews and approves

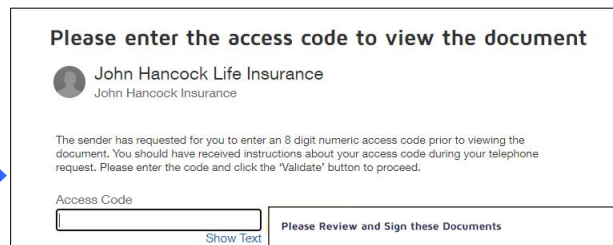
Once the policy is issued, the assigned firm contact will receive an email to review and approve the policy package. The email will come from “DocuSign System <dse@docusign.net>” with the subject line “Your John Hancock Life Insurance Policy – 88888888.” Please add “dse@docusign.net” to your address 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.”

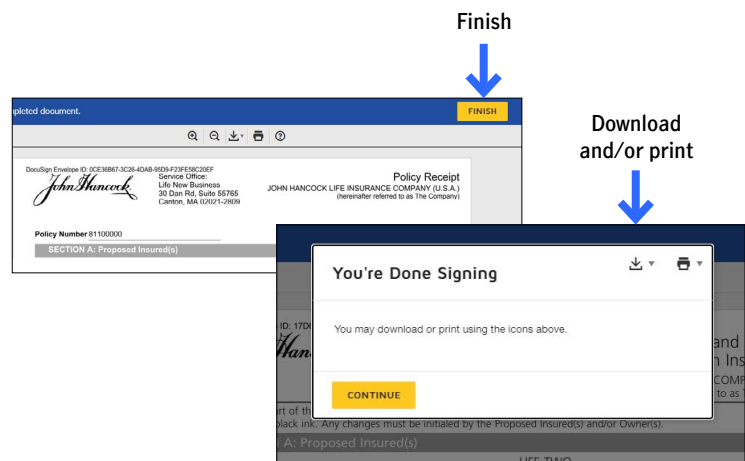


He/she will then need to validate their identity, and agree to electronic signature.

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.



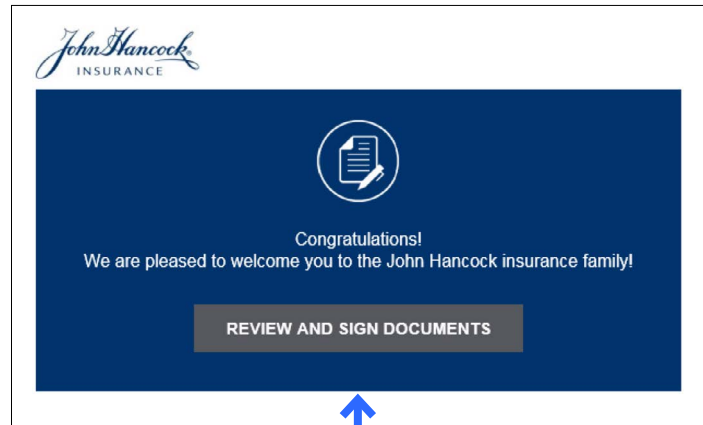
After reviewing the policy package, the firm contact will click “Finish.” He/she can **download and/or print** a copy of the policy package before it is sent to the agent for review.



Step 2: Agent reviews and signs

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”.**

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.

Download and/or print

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.

Step 3: Client 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.

The screenshot shows the DocuSign online signing service interface for a 'Short Form Declaration of Insurability'. The document is titled 'Short Form Declaration of Insurability' and is provided by DocuSign Online Signing Service. The document is for 'JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) (hereinafter referred to as The Company)'. The document is a 'DEMONSTRATION DOCUMENT ONLY' and is provided by DocuSign Online Signing Service. The document is for 'JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) (hereinafter referred to as The Company)'. The document is a 'DEMONSTRATION DOCUMENT ONLY' and is provided by DocuSign Online Signing Service.

The form includes a 'SECTION A: Proposed Insured' section with the following questions:

1. Name: FIRST, MIDDLE, LAST. A dropdown menu for 'Required - Owner+Insured DoB Month' is highlighted in yellow.
2. REIN: Owner+Insured: JARJUN. Name: [Redacted]
3. The information you provide in this Questionnaire is critical to our consideration of your request for insurance coverage. You are hereby pledged to answer all questions completely and accurately so that we may provide you with the best coverage we can. Initial here to acknowledge that you have carefully reviewed and fully understand the above statement.
4. Since the date of the last Medical Supplement form:
 - a. Have you consulted with a member of the medical profession for any illness, injury, operation or treatment? Yes No
 - b. Have you consulted, or been examined by a member of the medical profession? Yes No
 - c. Has there been any medical concerns or symptoms for which a medical professional should be consulted? Yes No
 - d. Has there been any medical tests or investigation recommended by a member of the medical profession which is pending or has not yet been completed? Yes No
5. Since the date of the Application for Individual Life Insurance:
 - a. Have you submitted an application to any other life insurance company or have you been declined, postponed, modified, or offered at other than standard rates by any other company? Yes No
 - b. Have you engaged in any of the following activities within the last 12 months: skydiving/parachuting, skin or water skiing, bungee base jumping, backcountry skiing/snowmobiling, or other high risk activities? Yes No
 - c. Have you used any of the following substances within the last 12 months: alcohol, marijuana, cocaine, opiates, or other illegal substances? Yes No
 - d. Have you used any of the following substances within the last 12 months: tobacco or nicotine use? Yes No

The form also includes a 'DETAILS' section and a footer with 'Change Language - English (US)', 'Terms Of Use & Privacy', and 'Copyright © 2018 DocuSign Inc. | V2R'.

Step 4: 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.

For more information, please contact your **John Hancock Case Manager**.



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