

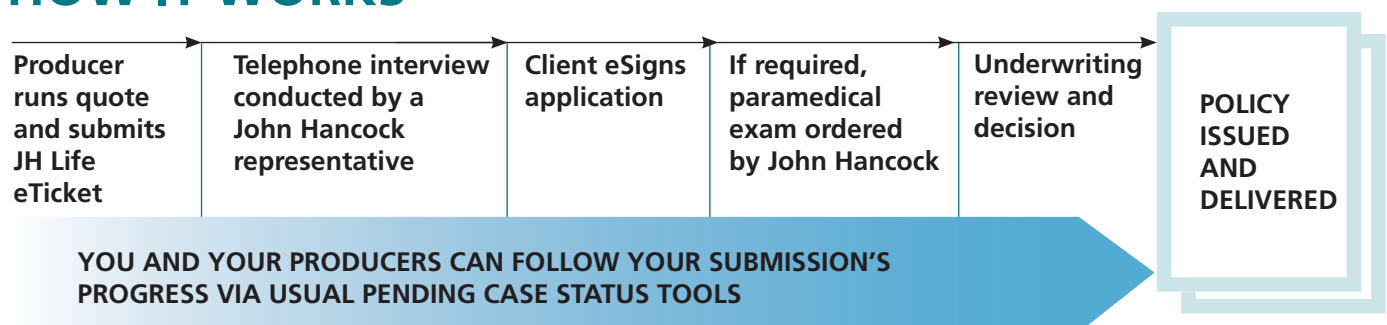
JH Life eTicket

START TODAY!

JH Life eTicket offers an easy and convenient way to initiate your John Hancock single-life Term life insurance applications.

- ✓ **Easy tracking** – Submissions are set up in our New Business system so that progress can be tracked once the Ticket has been dropped
- ✓ **Convenient access** – We offer a custom URL that allows you to embed JH Life eTicket on your website at no cost
- ✓ **Saves your producers' time** – The application is completed by a John Hancock representative via a telephone interview with the client
- ✓ **You're in control** – By taking advantage of the our innovative principaling feature, you can review the Ticket prior to it being submitted it to John Hancock

HOW IT WORKS



ADDITIONAL INFORMATION

The following provides some additional information about JH Life eTicket.

Product availability	Single-life Term and single-life Term with Vitality. Please note: You cannot apply for SmartProtect™ Term with Vitality with JH Life eTicket.
Age and face amount limits for Ticket submission	Regular product rules apply.
Temporary Insurance Agreement (TIA)	TIA is not available with a Ticket submission at this time.
Replacements	Replacements can be submitted via Life JH Life eTicket.
Owner other than insured	Yes – owner could be person, business or trust. Please note, when the owner is a trust, additional paperwork will be required.
Illustrations	An illustration will be generated once you've completed the eTicket. <ul style="list-style-type: none"> You will need to review the illustration and approve it The illustration will be eSigned along with the application
Fulfillment center	APPS conducts the telephone interview and submits the completed application to John Hancock. The proposed insured will be contacted within 24 hours of the Ticket submission. Once completed, "Part One" of the application will be available for download on APPSLive.com.
Producer registration	Producers will need a user ID and password to use JH Life eTicket. The producer can self-register the first time he/she accesses JH Life eTicket, or you can pre-register the producers' behalf.
Ordering the exam	John Hancock will order the paramedical exam.
Ordering an APS	No change to the current process. If you order it today, you will continue to order it. If John Hancock orders the APS today, we will continue to order it.
Access to completed application	You can download the complete application from the APPS portal.
Access to medical files	Yes, available for policies where an underwriting decision has been offered.
Another carrier's exam	We will accept another company's exam. However, a signed John Hancock <i>Health Questionnaire</i> must also be submitted.
Agent signature	Completed at policy delivery.
Client signature	After the interview, the client will be invited to eSign the application and other necessary forms. While wet signature is also available, it may cause delays in the case proceeding to underwriting.
Multiple agents	Yes, you may enter multiple agents.
Agent appointment and Ticket submission	While agents do not need to be pre-appointed prior to Ticket submission, we do recommend getting appointed in Pennsylvania and Montana prior to submission due to their state guidelines.
Case status information	Once the Ticket is submitted to the fulfillment center, John Hancock is notified. We assign a policy number and set up the submission in our New Business system so progress can be tracked via usual pending case status tools.
JH Life eTicket state availability	JH Life eTicket can be used in all states except Guam, New York and Puerto Rico.
Single Sign On (SSO)	Contact ApplcInt at support@applicint-USA.com to get set up.

For additional information or Life eTicket support, contact feedback@jhancock.com or your John Hancock sales person.

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

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY111616165

