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eDelivery of policy contracts

Reference guide



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Our enhanced eDelivery of policy contract process makes it easier for customers to start digital — and stay digital — by seamlessly bringing together the **online registration, signing and payment processes.**

Getting started:

- This enhanced process is currently available for newly issued single-life term policies as well as most newly issued single-life universal life and indexed universal life policies
- Submissions that meet the following scenarios are not eligible for the enhanced delivery process at this time:
 - Face amounts greater than \$10M
 - Entity owned
 - Term conversions
 - Temporary Insurance Agreement
 - Lump sum
 - Preliminary Funding Account
 - Cases where the Minimum Initial Premium is greater than the modal premium
 - List bills
 - Reissues if payment has already been received
- There is no change to the firm and agent signature process

How it works

Firm approval

Once the policy is issued, the assigned firm contact will receive an email from DocuSign to review and approve the policy package. (The assigned firm contact will be kept up-to-date throughout the signing process.)

Agent approval

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

Customer registration

The client will then begin the policy activation process, which starts with registering for an online account.

Customer approval

After creating an account, the client will be prompted to sign any outstanding forms and accept receipt of the policy contract. Once all signatures have been received, the firm, agent and client will receive an email that includes a link to download the eSigned policy package.

Initial premium payment submitted

The policy will be in force once the initial premium payment has been submitted and applied. If the owner is also the payor on the policy and automatic bank draft was elected as the payment method, the client will be directed to electronically submit the payment after applying his/her signature.



Protecting information

As always, protecting the privacy of our firms, producers and clients is our top concern. All reviewer/signers will be required to authenticate their identity before being able to access the policy package.



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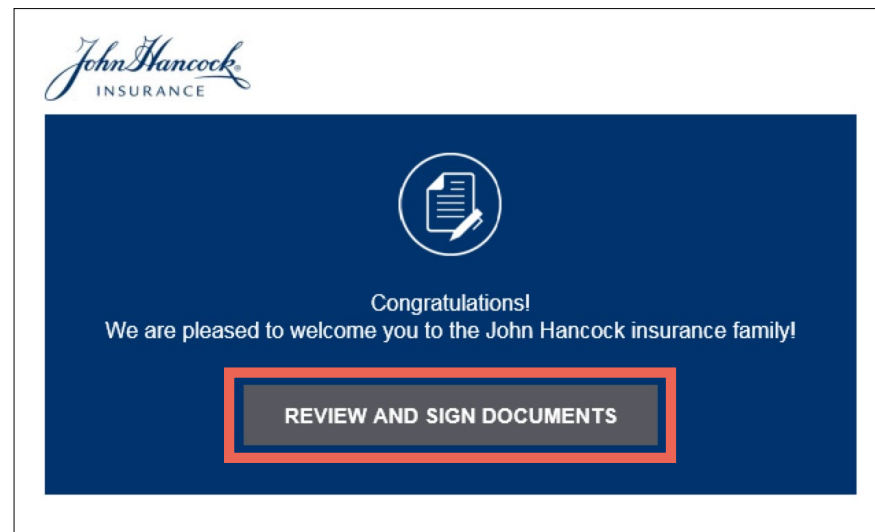
Getting started

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.

To access the document(s), the firm contact will need to **enter the John Hancock access code** and agree to the use of electronic signatures.

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.

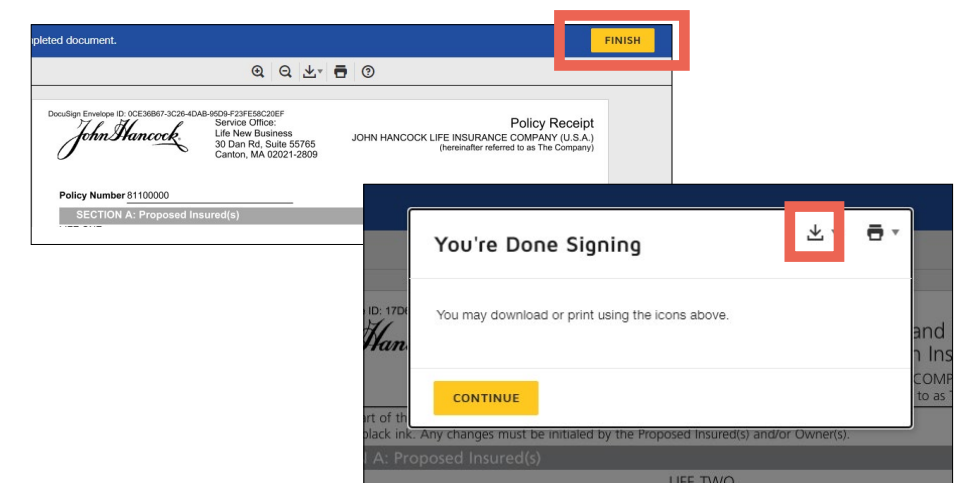
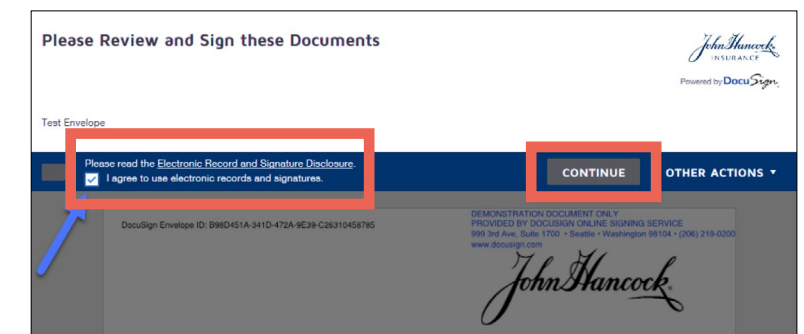
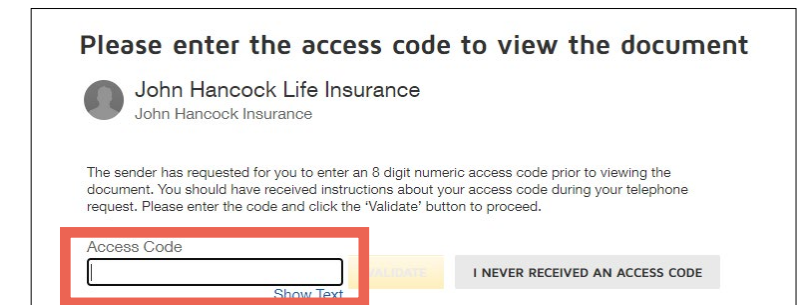


Agent reviews and signs

After the firm contact clicks “Finish,” the agent will receive an email to complete their review/signature.

To access the document(s), the agent will need to **enter the last four digits of his/her SSN** and agree to provide an electronic signature.

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 1: Customer creates online account


Once the firm contact and agent have completed their steps, the customer will get an email to initiate the policy activation process, which includes three key steps:

- > Create online account
- > Sign policy package
- > Submit initial premium

The policy activation email will be sent from johnhancockinsuranceedelivery@jhancock.com with the subject line “Action required: eSign outstanding form(s) for John Hancock life insurance policy ending in XXXX.”

From the email, the customer will land on a policy activation page that further explains the steps they can expect throughout the policy-activation process.

After clicking **Get started**, the customer will be guided through the registration form.



Life insurance policy activation

Welcome, {FirstName}

Your John Hancock life insurance policy has been issued, and we are honored you have chosen us for your insurance needs. Before your policy is activated, your signature is required on all outstanding form(s) and you must accept receipt of the policy contract. In addition, the additional premium must be paid. Until these steps are complete, no coverage will be in effect.

To access the signature screens, you will first need to create an online profile.

The user name and password you select will give you access to your online account, where you can view policy details, submit policy changes, access policy documents and much more.


Here are a few additional details to make note of before starting:

- Through this process, you will electronically sign outstanding form(s), and part of the electronic signatures process includes an acknowledgment that you have received your policy contract
- If you are the payor on this policy, you will need to complete payment details after applying your signature and downloading your policy contract
- Please complete each section (registration, signature and payments (if applicable)) in a single session
- The full policy activation process will take approximately 10–15 minutes

Once all required steps have been completed, your insurance agent will receive notification that your policy is active.

When you're ready to begin, click the button below.

Get started



Accessibility | Privacy & Security | Legal

If you need assistance registering or already have an account with John Hancock, please call your insurance agent during their normal business hours.



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Customer creates online account, *continued*

The registration form includes three primary sections

Note: The registration form will be pre-filled with details pulled from the application. Some customers may be asked to enter the last four digits of the policy number, which can be found in the policy-activation email, as well as their full SSN, before the registration is complete. Please see page 6 for registration notes if your client has an existing John Hancock life insurance policy and has previously created an online account and/or the agent is the policy owner.

1. Create username and password

Registration

Our comprehensive service website provides easy and convenient access to manage your policy. To get started, complete the simple registration below.

1 Create your profile

User ID
Choose your user ID

Password
Choose your password

Check password strength

- Nine characters minimum
- One uppercase letter
- One number
- No common, personal, or company-related words
- One special character
- One lowercase letter
- No sequential numbers or letters

Confirm password
Re-enter your password

By creating an account, I agree to [John Hancock's Terms & Conditions](#)

Next

2. Paperless election (please encourage this delivery method)

Life insurance policy activation

Electronic delivery (recommended)

Through this policy activation process, your policy will be delivered to you electronically. To electronically receive future policy correspondence once your policy is placed in-force, select "Yes, go paperless" below.

Paperless delivery is the fastest and most secure way to access key policy documents. We strongly encourage you to take advantage of this delivery method.

1 Create your profile Yes, go paperless

2 Verify No, I prefer to receive paper mail

By selecting "Yes, go paperless" you agree to receive emails with hyperlinks and files from John Hancock when a communication is delivered to your account, and confirm that you have read, understand, and agree to the [Terms & Conditions of Electronic Delivery](#).

This applies to all communications, notices, and disclosures related to all John Hancock life and/or long-term care insurance policies you own, except tax documents and Vitality communications. If you would like to make changes or customize your paperless elections, you can update your settings by visiting the preferences page for each life and/or long-term care insurance policy after logging into your account.

Continue

Tip: This step is paperless election for future policy correspondence (i.e., annual statements, tax documents, etc.)

3. Validate identity with a security code sent to mobile phone

Registration

We just need to verify your identity. We're committed to protecting the confidentiality of your personal information and use a combination of security measures and other safeguards designed to keep your personal information safe.

1 Create your profile Please choose one of the contact methods below to receive a confirmation code. Message and data rates may apply.

2 Verify Text me at XXX-XXX-2789

Call me at XXX-XXX-2789

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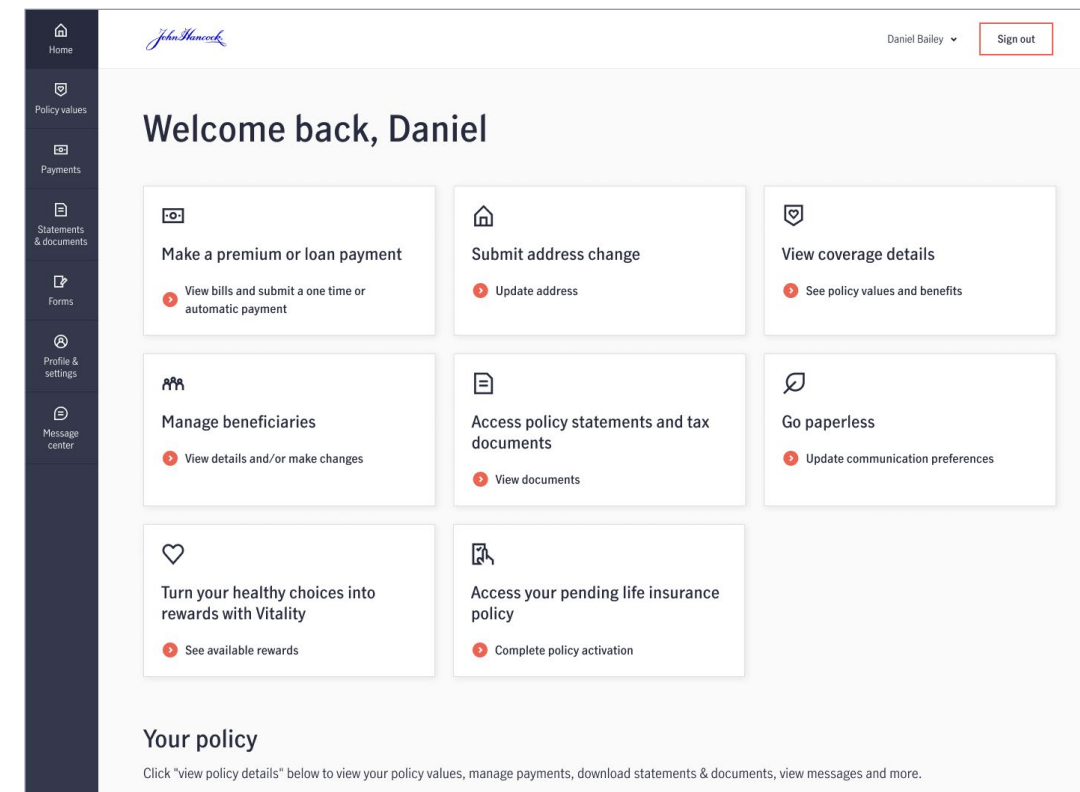
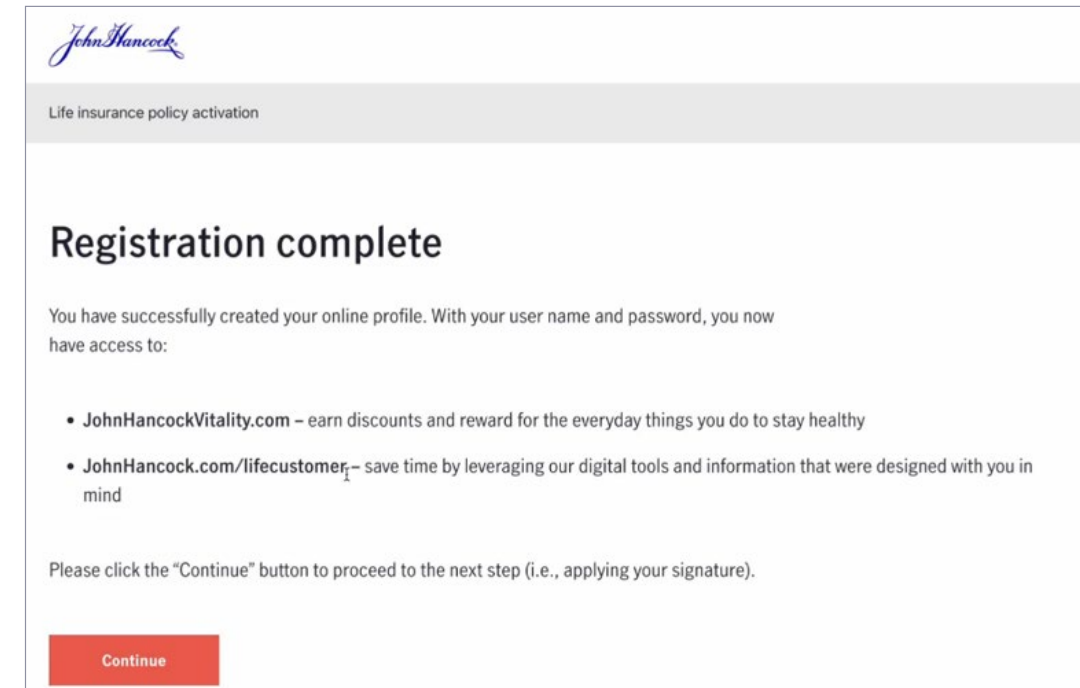
Registration complete

Once a username and password have been successfully created, the customer will receive on-screen and email confirmations.

The username and password will give the customer access to their John Hancock online and Vitality accounts after the policy has been fully activated (i.e., all signatures collected and initial premium has been submitted and processed).

Important registration notes:

- The customer’s Vitality registration is not complete until they log in to JohnHancockVitality.com and accept the Terms and Conditions.
- If your client has an existing John Hancock life insurance policy and has previously created an online account, he/she will be prompted to log in using their existing credentials (new registration is not required). Once logged in, the client should navigate to the **Access your pending life insurance policy** card on the homepage to view pending policies.
- If you, the agent, are also the policy owner and have an existing JH SalesHub account, you can use the same email address to register for your online policyholder account, but you will need to create a separate username and password. You cannot use the same credentials to log into both sites.





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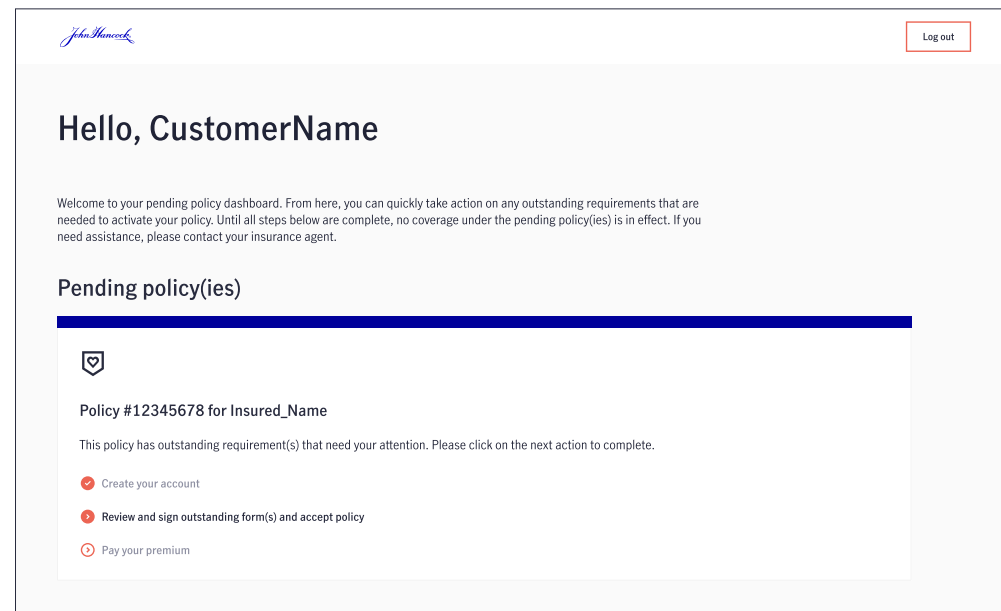
3
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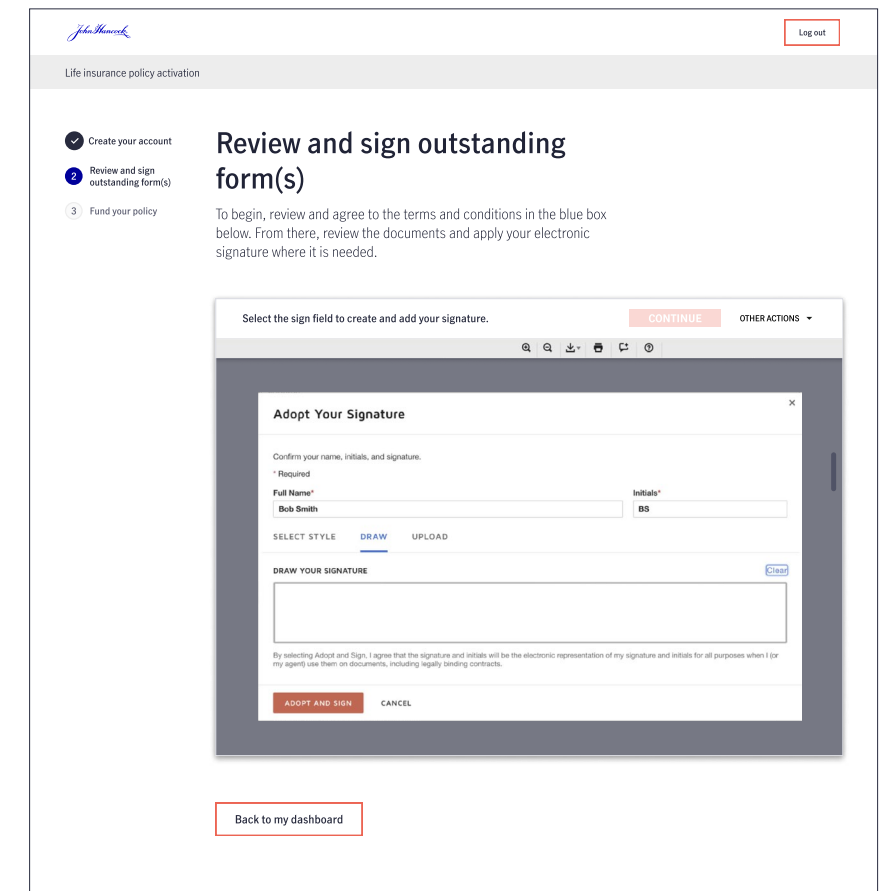
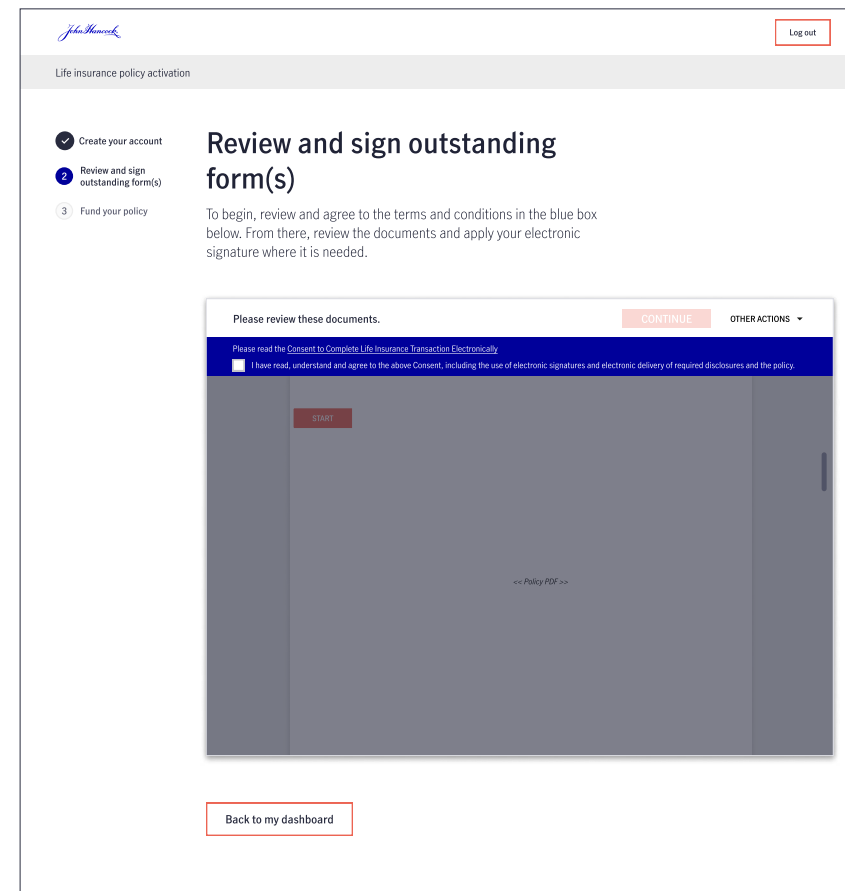
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Step 2: Customer signs policy package

The next step in the policy activation process is the customer's signature. The customer will still complete their signatures via DocuSign, but the signature screens will be accessed from the policy activation dashboard.



Tip: This dashboard also shows all tasks required to complete the policy-activation process. In some scenarios, the “Fund your policy” step will not be displayed. See details on page 9 for more information.





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Customer signs policy package, *continued*

Policy package is complete

Once all forms have been signed, the customer can download a fully signed copy of the policy package from the dashboard.

The customer, as well as the firm contact and the agent, will receive an email indicating that the signature process is complete.

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.)

Note: The policy will not be in-force until the initial premium has been paid. If the owner is the payor, he/she will be guided to the payment screens after applying his/her signature and will receive a reminder email every three days until the payment is submitted.

John Hancock Log out

Life insurance policy activation

- ✓ Create your account
- ✓ Review and sign outstanding form(s)
- 3 Pay your premium

You're not done yet - activate your policy

1 Your policy is not active yet
Even though your documents are signed, coverage only begins after your first payment is submitted and processed.

Final step: Make your first payment
You've successfully reviewed and signed your documents and accepted electronic delivery of your new John Hancock life Insurance policy.

To activate your coverage, please complete your initial premium payment.

[Download policy documents](#)

[Back to my dashboard](#) [Continue to payment](#)

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Group annuities
Life insurance
Investments
Retirement
Rollover
Safe-access accounts
Travel insurance
Twine

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Investments
Retirement

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Step 3: Customer submits initial premium

After signing, the customer will continue to the payment section if he/she meets the applicable criteria (see exclusions below). A link to the completed policy package is available if he/she needs to refer to it for any relevant details.

If payment details are entered in the application, they will be automatically populated on the payment screens.

- **For term policies** the customer can update the frequency or bank information on these payment screens if changes are needed.
- **For permanent policies**, the client will only be able to make updates the bank account information, if required.

Please note that if the bank account information is changed, the policy owner must be the bank account holder for the new details entered.

Scenarios when the customer will not see the payment section:

- If the policy owner is not the payor
- Automatic bank draft was not elected as the payment method
- A Health Questionnaire or Declaration of Insurability is required on delivery

Please remind your clients this a required step in the policy activation process, and that automatic bank draft is the fastest way to get their coverage inforce.



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Customer submits initial premium, *continued*

Payment submitted

Once the premium is submitted, the customer will receive an on-screen message as well as an email confirmation (at this time, the email is only sent to the customer).

When the payment has been processed, the customer's policy will be in-force.

John Hancock Log out

Life insurance policy activation

- ✓ Create your account
- ✓ Review and sign your policy documents
- ✓ Pay your premium

Payment submitted

Thank you for completing each of the steps to activate your policy.

What to expect next

- We will send you an email confirmation shortly, and you can expect to see your initial payment deducted from your bank account within 3-5 business days.
- Your payment will also be reflected in your John Hancock online account within 3-5 days after the payment date.
- Once the payment has been processed and applied, your policy will be active and your coverage will be in effect.*

[Go to my dashboard](#)

* Any payment submitted that is returned or protested does not constitute payment. If an initial payment is returned or protested your policy will not be active, and no coverage will be in effect.

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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 more than 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 June 30, 2026, 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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