

JH e-APP

Offering an Easier Way to Complete and Submit Term Applications and LifeCare Tickets

Three big advantages:

- 1 Easy to Use** – easy-to-understand and intelligent wizard screens walk you through the Term application or LifeCare Ticket
- 2 Once and Done** – fill in all fields once and have the assurance of an “in good order” submission
- 3 Flexible** – two submission options available – e-Sign and e-Submit,¹ or print, sign and submit via your firm’s usual methods

Start Using JH e-App Today

You can now use JH e-App for Term applications and LifeCare Tickets (Universal Life, Whole Life and Variable Life coming soon).

Three ways to access:

- JH SalesNet – www.jhsalesnet.com – click on the “JH e-App” button on the New Business forms welcome page
- JH Illustrator – www.jhillustrator.com – click on the “Create App Kit” button (information in the illustration will automatically pre-fill corresponding fields of the application and the illustration will be included with your submission)
- iPipeline clients – access via your firm’s website

JH e-App:
Spend Less Time
on Paperwork –
Get More Time
to Sell!

1. Only John Hancock contracted firm representatives will have access to the e-Sign and e-Submit option. Producers who take advantage of JH e-App to complete an application or Ticket must print, sign and submit using traditional methods.

For Agent Use Only. This material may not be used with the public.

Insurance policies and/or associated riders and features may not be available in all states.

LifeCare is single-premium whole life insurance policy with long-term care benefits.

LifeCare, the Acceleration rider, and the Continuation rider may not be available in some states. The Acceleration rider is automatically included with every LifeCare policy, and the Continuation rider is optional. There are additional costs associated with these riders that are included in the single premium. LifeCare with the Acceleration and/or Continuation rider is not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses, the death benefit is reduced dollar for dollar, and the policy cash value is reduced proportionally. Replacement of LifeCare for a different John Hancock insurance product will require full underwriting. Please go to www.jhsalesnet.com for the most current state approvals.

For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law; it does not qualify for the New York State Partnership for Long-Term Care program and is not a Medicare supplement policy.

The Acceleration rider has exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Consult the state specific Outline of Coverage for additional details.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. MLINY 07161013323