

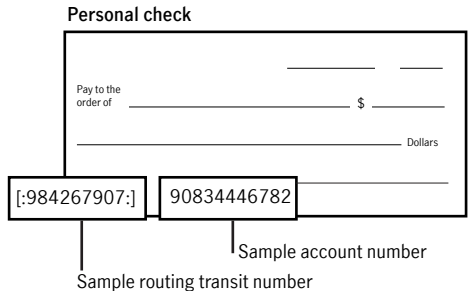


John Hancock ePay

Frequently Asked Questions

Refer to the details below for answers to common questions we receive about John Hancock ePay — our convenient and secure online payment service for life insurance premiums. If you need additional assistance after reviewing this information, please contact Customer Service (contact information is available on the last page of this flyer).

Submitting an ePayment

What information do I need to make an ePayment?	To make an electronic payment quickly and easily, have your life insurance policy number, a copy of your billing notice or contract and your checking or savings account information readily available.
What types of payments can I submit via John Hancock ePay?	The following types of payments can be made via the online payment service: <ul style="list-style-type: none">• Premium payment• Lapse warning notice• Loan repayment• Loan interest
Can I submit my initial premium payment via this service?	No. Initial premium payments must be submitted via automatic bank draft, check or wire transfer.
Can I use a credit card or debit card to make my ePayment?	We do not accept credit card or debit card payments. ePayments must be made via a checking or savings account.
How do I locate my bank's routing number and account number?	The routing transit number and account number are located at the bottom of your personal check or savings deposit slip issued by your bank. The check number should not be included when entering the routing and account numbers.  <p>The diagram shows a sample personal check with the following information highlighted:</p> <ul style="list-style-type: none">Routing number: [:984267907:]Account number: 90834446782 <p>Labels below the diagram indicate: Sample routing transit number and Sample account number.</p>

Submitting an ePayment, continued

What is the cut-off time to submit an ePayment?	You can visit JohnHancock.com/lifepayments and submit an ePayment at any time of day. ePayments received prior to the daily stock market closing time are processed by John Hancock effective the same business day, and ePayments submitted after the close of the stock market are processed by John Hancock effective the next business day. Note: business days are considered to be Monday through Friday, excluding Federal Reserve holidays. The stock market generally closes at 4:00 PM, EST.
How long does it take for the ePayment to be applied to my life insurance policy?	ePayments are processed within two business days of submission. If there are any issues applying your payment, a John Hancock representative will contact you within five business days.
My policy is set to lapse today; is it too late to make an ePayment?	Payments submitted via John Hancock ePay are processed within two business days. If you are concerned your policy will lapse due to non-payment, please contact our Customer Service Department at 1-800-813-2294 for immediate assistance.
Can I make an ePayment for all of my John Hancock life insurance policies?	Yes, ePayments can be made for all of your John Hancock life insurance policies, providing the policies are in good standing. Payments received for lapsed or terminated policies will not be processed.
I have multiple policies — do I need to submit a separate ePayment for each policy?	Yes, ePayments for each policy must be submitted individually.
Can I schedule re-occurring payments through John Hancock ePay?	No, our ePayment service is for one-time payments only. However, you may sign up for our Pre-Authorized Checking plan which will allow your payments to be automatically deducted from a checking or savings account. To sign up, please complete the Request for Pre-Authorized Checking form, available on JohnHancock.com/lifepayments or by calling us at 1-800-813-2294.

Premium amounts and payment dates

What amount should I pay and when is my payment due?	Please refer to your billing notice for the specific payment type, payment amount and date the payment is due. Policy loan repayments can be submitted on any date you choose.
Can I make an ePayment for an amount different than the amount due?	The amount you can pay will depend on the type of policy you have: <ul style="list-style-type: none">• If you have a term or whole life policy, known as “fixed premium” contracts, you will only be able to make an ePayment for the total amount billed, and the payment can only be submitted once you’ve been billed (approximately 21-28 days in advance of the premium due date)• For all other policy types (known as “flexible premium” contracts), you may use ePay to submit a payment for an amount other than what has been billed Your policy type is indicated on the payment slip.
Can I make an ePayment if no payment is currently due (e.g., future payments)?	Similar to the payment amount, the payment date also depends on the type of policy you own: <ul style="list-style-type: none">• For fixed premium contracts, payment can only be submitted once you’ve been billed (approximately 21-28 days in advance of the premium due date)• For flexible premium contracts), you can make a payment at any time, including paying future premiums
I submitted a partial payment for my premium and need to pay the remaining amount. Can I make an ePayment for the outstanding balance?	If you have submitted a partial payment for a fixed premium policy (i.e., term or whole life) you will need to send the remainder of the premium due using the same method you used to submit the initial amount. For fixed premium policies, ePayment can only be used for the total amount billed. If you have a flexible premium policy, you may submit the remainder of your payment using ePay.
My fixed premium policy receives a policy dividend. Can I use John Hancock ePay to make a partial payment, and apply my policy dividends to the remaining amount?	No. Partial payments cannot be submitted via John Hancock ePay for fixed premium policies. If you would like to apply your policy dividend(s) towards your premium, please mail the premium stub or a letter indicating that you would like to apply your dividend(s) towards the premium as well as a check to cover any portion of the balance the dividend(s) won’t cover.
My Vitality status has changed and has caused a change to my premium. How should I proceed if the amount due is reflecting incorrectly?	If you have a fixed premium policy (e.g, term), and would like to use ePay, you will need to pay the amount reflected online. If the amount shown is more than the new premium, the policy owner will receive a refund check via the mail. If the amount shown online is less than the new premium, the difference will need to be submitted to John Hancock via check. If you have a flexible premium policy, and would like to use ePay, you may submit a payment for the new premium amount even if the old amount is showing online.

General assistance

Do I need to be a registered user of JohnHancock.com/lifepayments to use John Hancock ePay?	No, you do not need to be registered in order to use this service.
I have a long-term care policy. Can I pay my premium online?	Yes. To make an online payment for your long-term care policy, please visit JohnHancock.com/LTC
My policy number and/or name cannot be verified through the online payment system. What should I do?	Please confirm that you have entered your last name accurately, including any hyphens or apostrophes. If you believe you have correctly entered your policy information but are unable to proceed with your ePayment, please contact us at 1-800-813-2294. Representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m., EST. Note: you must be an authorized party on the policy to obtain information.
I am having trouble submitting an ePayment – who do I contact?	If you need assistance with John Hancock ePay, please call our eService Team at 1-800-813-2294. Representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m., EST.
I have general questions about my policy(ies) — who do I contact?	You can reach our Customer Service Center by calling 1-800-387-2747 (if you purchased your policy through John Hancock prior to December 31, 2004, please call 1-800-732-5543). Representatives are available Monday through Friday, 8:00 a.m. to 6:00 p.m. EST.