



Checklist for submitting illustrations

To help ensure quick, quality processing of your John Hancock life application, we have developed this checklist of reminders to help you confirm that your accompanying product illustration is correct before you submit it to Life New Business.

Correct version of illustration software

A quick way to verify that you are using the correct version of JH Illustrator is to visit John Hancock's producer website and click on "JH Illustrator" under Sales Tools and Resources.

Coverage details information

Ensure that the "Coverage Details" section of the application matches the illustration at the time of the application, including funds selected for variable or IUL policies.

Correct state

Ensure that where the policy is solicited and where the application is signed matches what is on the illustration.

Backdating

If the case is being backdated to save age, ensure the option "backdate to save age" indicates yes and the correct backdated date is reflected on the illustration. If no money has been submitted prior to issue, estimated issue date cannot be "today" (i.e., the estimated issue date chosen should be "today + 1 month" or "today + 2 months").

Payment mode

Ensure that the billing mode indicated is the one the client has selected on his/her application, i.e., monthly, quarterly, semi-annual or annual.

LifeTrack election

If LifeTrack is elected, a LifeTrack election form will be included in the illustration output.

A unique LifeTrack serial number appears on both the illustration and form. The serial number on the final illustration must match the serial number on the form. The best way to ensure these two documents match is to always submit the LifeTrack election form that is generated with the illustration (i.e., do not separate the two documents).

The LifeTrack election form may be signed at policy delivery.

Temporary Insurance Agreement (TIA)

For all cases with TIA, an illustration is required.

1035 Exchanges

If the application indicates that the policy is a 1035 Exchange, this must also be indicated in the illustration.

Agent/client personal information

- The client's name must be included on the illustration, and must be spelled correctly and completed fully.
- The agent's name and address must also be included on the illustration, and must be spelled correctly and completed fully.
- The client's date of birth (as opposed to their age) must be used for the illustration to be in good order.
- Illustration information should match application information.

Signed illustration

Confirm policy owner has signed the illustration or a Life Insurance Illustration Certification Receipt. In NAIC states and for Vitality Term or Protection Term with the Vitality PLUS rider submissions, ensure the illustration is signed at the time of the application.

Input summary page

We encourage you to include the input summary page, as it is very useful in helping us verify and review your data. The input summary page typically follows the illustration and does not have a numbered page.

Post delivery illustration

Return all pages of the illustration and confirm that they are properly signed and dated.

For more information, please call your **Case Manager**.

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