



# Electronic payments

## Quick start guide

At John Hancock, we understand customers expect access to digital solutions that can help them easily manage their life insurance policy(s). To meet this need, we are pleased to offer two convenient electronic payment methods:



**Automatic, recurring payments**



**Online, one-time payments via  
John Hancock ePay**

## Payment quick tips

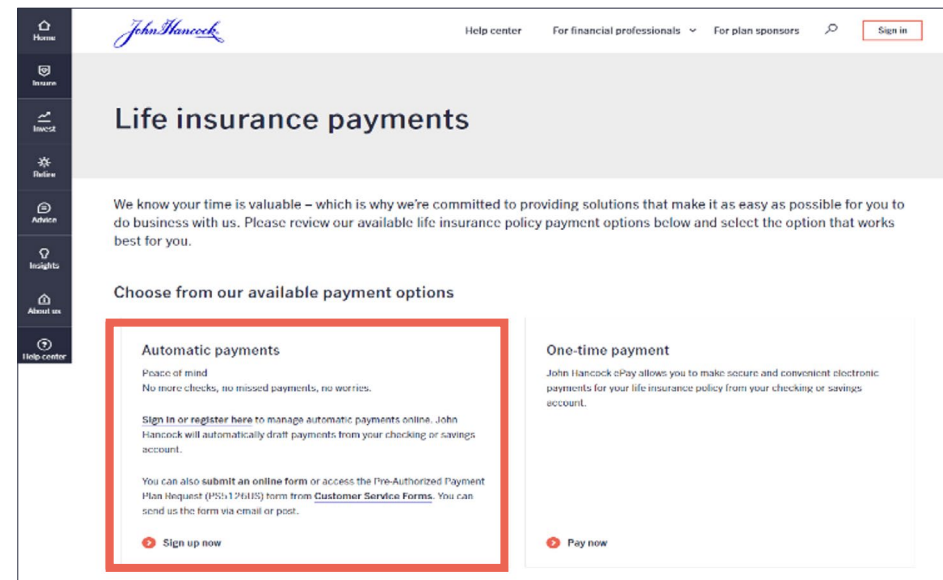
- Customers can get started with either option by visiting [johnhancock.com/lifepayments](https://johnhancock.com/lifepayments)
- Payments must be made from a checking or savings account
- Our electronic payment methods can be used for life insurance premiums and/or loans

# Automatic payments

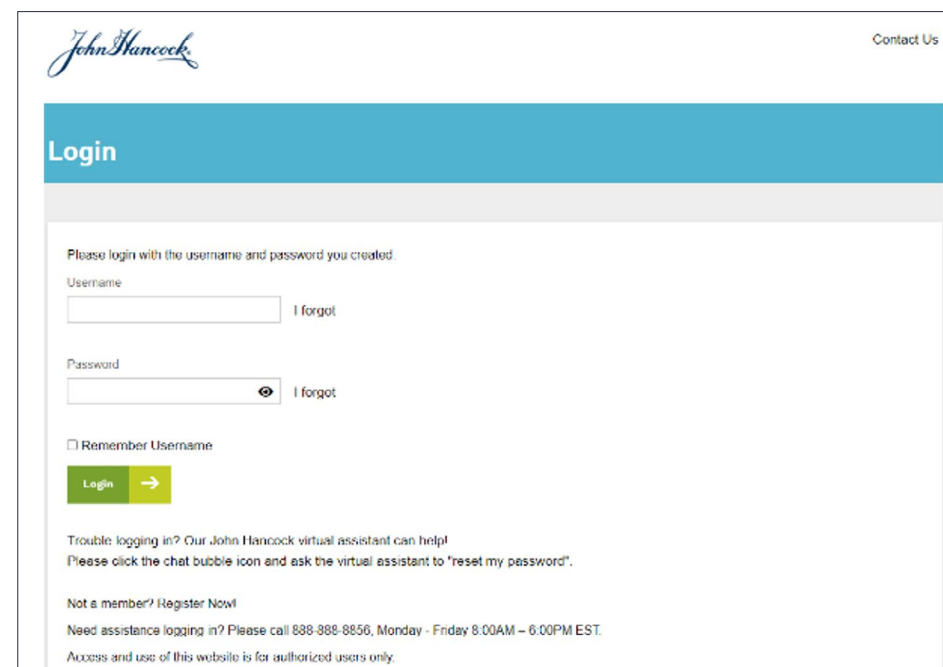
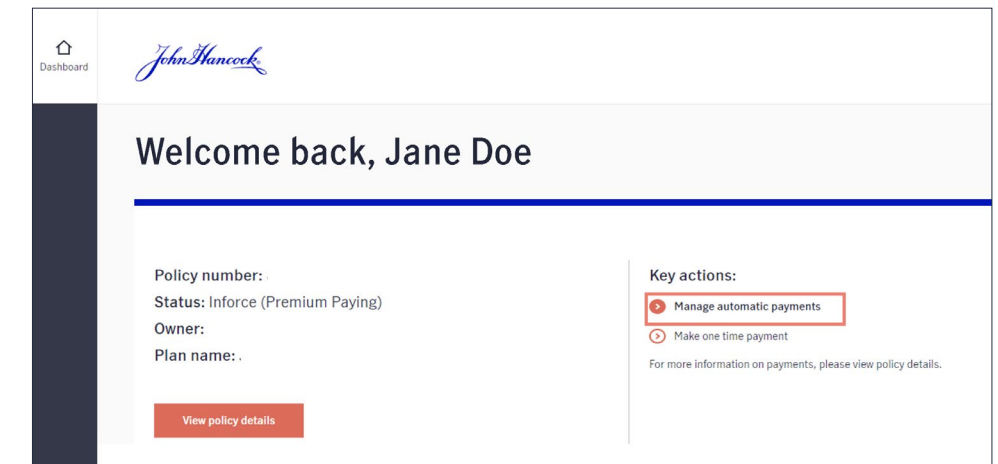
## How it works

Automatic payments (“auto pay”) provide customers with a stress-free method to submitting premium and/or loan\* payments, and can be set up in just a few simple steps.

**1** Visit [johnhancock.com/lifepayments](https://johnhancock.com/lifepayments) and click “**sign up now**” in the automatic payments box. Customers will need to log into our policyholder website or create an account if one does not currently exist.



**2** Once logged in, select “**manage automatic payments**” from the home page.



\*Automatic loan payments can only be set up if automatic premium payments are elected.

# 3

Customers will need to agree to terms of use and will then be prompted to enter the applicable details.

Customers will receive an on-screen message as well as a letter in the mail confirming the billing change.

1 2 3 4

### Review policy information

Please confirm the insured's name and policy number before setting up automatic payments.

*For multiple policies, you will need to set each one up separately.*

Policy number  
#123456789

Insured  
Jane Doe

[Cancel](#) [Continue](#)

1 2 3 4

### Manage automatic payments

Payment frequency and draft dates

Current billing details

- Due date: Every month on the 15th
- Current frequency: Monthly
- Current premium amount: \$200.00

Frequency

- Monthly
- Quarterly
- Semi-annually
- Annually

Draft date

Pay on: Choose draft date

Premium amount: \$200.00

[Back](#) [Continue](#)

1 2 3 4

### Enter payment method

Please enter checking or savings account information.

*John Hancock respects your privacy. We have safeguards in place that are designed to protect your information.*

Bank account type: Select account type

Name on account: Enter account holder name

Bank name: Enter bank name

Bank routing number: Enter routing number

Bank account number: Enter account number

Confirm bank account number: Confirm account number

[Back](#) [Continue](#)

*VOID*

Bank account owner's name(s)  
Address  
City, State, Zip code  
Date  
Pay to the order of \$  
Bank name  
Address  
City, State, Zip code  
For #123456789 012345678901234 0123  
Routing number Account number Check number

1 2 3 4

### Review automatic payments

Please review your automatic payment details.

Policy number: #123456789

Insured: Jane Doe

Frequency: Monthly [Edit payment details](#)

Draft date: Every month on the 15th

Premium amount: \$200.00

Payment method: Bank name, NA checking ending in 9999 [Edit payment method](#)

By checking this box, I agree to [Automatic Payments Terms](#)

[Back](#) [Submit](#)

### Thanks for setting up automatic payments

Payment will post to your back account up to 3 business days after the draft date.  
Your automatic payment selection will be reflected on your Life Customer Portal within 3-5 business days.

Policy number #123456789	Premium amount \$200.00
Insured Jane Doe	Payment method Bank name, NA Checking ending in 9999
Frequency Monthly	Depositor name (bank account owner) Jane Doe

Draft date: Every month on the 15th

Download or print this information for reference.

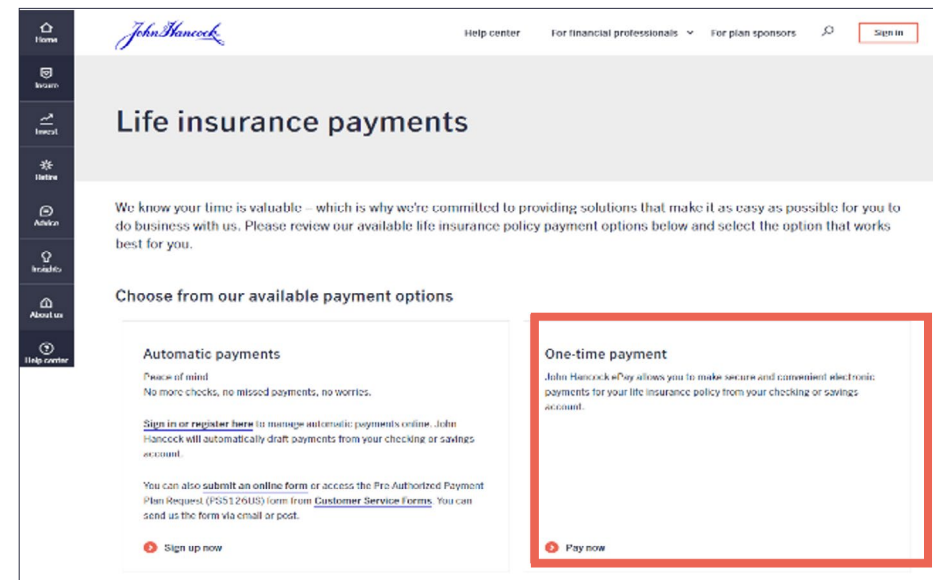
[Print](#) [Download](#)

# John Hancock ePay

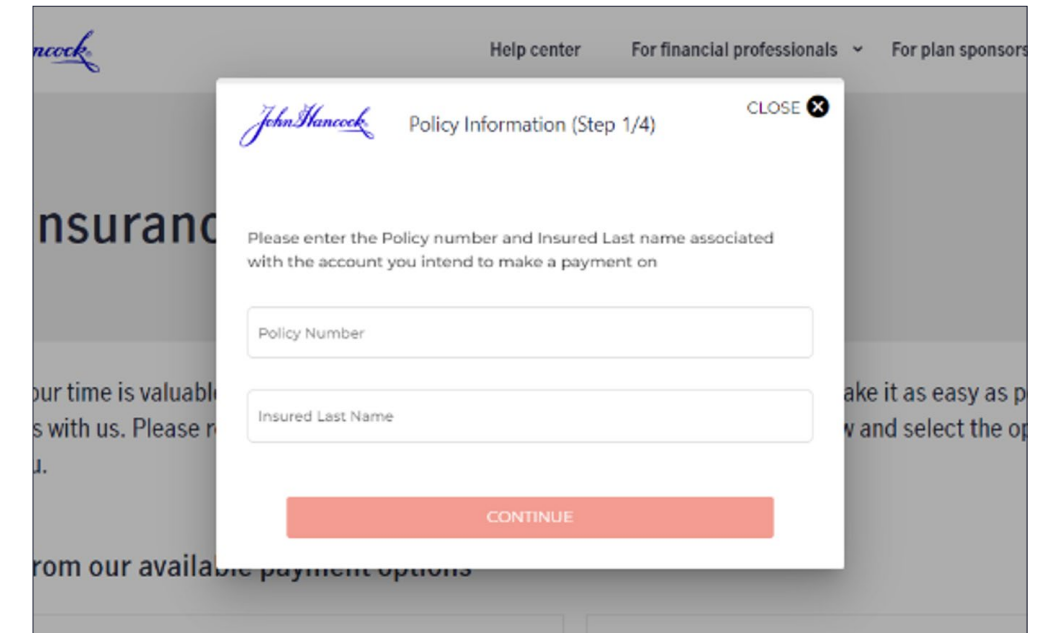
## How it works

John Hancock ePay is our convenient and secure online life insurance payment service.

- 1** Visit [johnhancock.com/lifepayments](https://johnhancock.com/lifepayments) and click **“pay now”** in the one-time payment box. No login is required.



- 2** **Agree to terms of use** and enter the insured's last name and policy number.



# 3

**Confirm or edit the payment amount** (loan and premium payments can be submitted in one transaction), select “**checking**” or “**savings**” and enter the bank’s routing and account numbers.

John Hancock Payment (Step 2/4) CLOSE X

Please review your payment amount

TOTAL AMOUNT:  
**\$161.50** EDIT

Premium Amount	\$161.50
Loan Amount	\$0.00

CONTINUE

John Hancock Payment (Step 2/4) CLOSE X

Please review your payment amount

- Premium Amount Current Amount Due \$161.50
- Loan Amount Other Amount \$250.00
- Remaining Balance \$3,017.10
- Other Amount \$ 250.00

Total Amount **\$411.50**

OK

John Hancock Add a Payment Method (Step 3/4) CLOSE X

Your data is secured. We are PCI Compliant

Please enter the bank account information that you intend to use for payment

Name On Account  
Jane Doe

Checking  Savings

Routing Number ?

Account Number ?

Repeat Account Number

CONTINUE

BACK

After submitting their payment, customers will have the option to download a receipt, have it emailed or print a copy.