

Making an Online Payment

1. What information do I need to make an ePayment?

To make an electronic payment quickly and easily, have your policy number, a copy of your billing notice or contract and your checking or savings account information handy.

2. 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. The following types of payments can be made via ePay:

- Premium payment
- Premium and loan repayment
- Premium and loan interest
- Loan repayment

3. 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. See below for a sample of a personal check:



4. How do I know which company entity to select when making my ePayment?

Your John Hancock life insurance policy was issued under one of three John Hancock company names (“entities”), and choosing the correct company entity will help expedite your ePayment. If you’re not sure which company entity to select, you can find it in one of the following ways:

- 1) Your John Hancock life insurance contract (or a policy endorsement page if the company entity has changed since the policy was issued), OR
- 2) Your billing notice. The last four digits in the PO Box line of the return address correspond to one of the three John Hancock company entities. Refer to the chart below to determine which company entity to select.

Select...	If the last four digits of the P.O. Box are...			
John Hancock U.S.A.	0146	0161	0152	0274
	0172	0385	0181	0573
	0192	4764		
John Hancock of New York	0131	0374	0214	0239
	0357	0387	0363	
John Hancock Life and Health	0132			
Example	If mailing address on billing notice is: John Hancock PO Box 7247-0181 Philadelphia, PA 01970-0181		Select: "John Hancock U.S.A." for the company entity of your ePayment	

5. May 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.

6. Will I receive notification once the payment has been submitted?

Yes, a confirmation notice will be sent via email letting you know that the ePayment has been submitted to John Hancock for processing. If you selected a future payment date, you will receive the confirmation notice on that date. If there are any issues applying the payment, a John Hancock representative will contact you within five business days.

7. What is the cut-off time to submit an ePayment?

All ePayments received by 4 p.m. EST are processed within two business days of submission; payments submitted after 4 p.m. EST will not be reviewed and processed by John Hancock until the next business day.

Note: business days are considered to be Monday through Friday, excluding Federal Reserve holidays.

8. 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.

9. My payment is due today; is it too late to make an ePayment?

Payments submitted via ePay are processed within two business days. Please contact our Customer Service Department at 1-800-813-2294 for immediate assistance.

10. Why do I need to provide an email address and phone number for my ePayment?

We request this information so that we can send you an email confirmation when your ePayment has been submitted, and in the event a John Hancock associate has a question about your ePayment. Your contact information is considered confidential information, and will not be shared.

11. Who should I contact if I am having trouble submitting an ePayment?

If you need assistance with our ePay service, you may send an email to life_eservice@jhancock.com or call our eService Team at 1-800-813-2294. Representatives are available Monday through Friday from 8:00 a.m. to 4:30 p.m., EST.

General Questions

12. May 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.

13. I have multiple policies — do I need to submit a separate ePayment for each policy?

Yes, ePayments for each policy must be submitted individually.

14. May I schedule re-occurring payments through the ePay service?

No, ePay 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 either a checking or savings account. To sign up, please complete the Request for Pre-Authorized Checking form which you can find on the John Hancock website (www.johnancock.com).

15. If I am making my payment via JH ServiceNet, do I need to be a registered user of the site before I can make an ePayment?

No, you do not need to be registered for JH ServiceNet in order to use John Hancock ePay.

16. I have 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. You can also send an email to webmail@jhancock.com and a Customer Service Representative will respond to your request within 24 hours.

Note: if you have a question specifically about our ePay service, please call 1-800-813-2294.