



JH Illustrator by John Hancock

Illustration power at your fingertips

Version 21.2
May 2025



What's New

JH Illustrator was upgraded on May 27, 2025 and replaces all prior versions of the system.

Updates

In addition to regularly scheduled updates and maintenance, the following updates were made:

Product

- **LifeCare Improvements**
 - **New! Benefit Lock Report** – This optional report illustrates the mechanics of the annual Benefit Lock feature
 - **Annualized Maximum Monthly Benefit Amount (MMBA) and Death Benefit IRR** – The basic ledger now includes columns for both the annualized MMBA and Death Benefit IRR
 - **New! Future MMBA Solve** - has been added, providing the ability to solve for the premium that is needed to achieve the MMBA desired in the future (any age can be entered!)
 - **LifeCare Policy Illustration summary enhancements** - The insured's name, payment amount, duration and if applicable, couples discount will now appear on the summary report page.
- **Chronic Illness rider (monthly charge)** – now available for Accumulation IUL '24 and Accumulation VUL '25 Multi-Life cases on a Guaranteed Issue (GI) basis (subject to a GI offer from Underwriting). This rider is not available for Employer owned cases, the policies must be individually owned in order to add the rider.



Terms of Use

JH Illustrator users are expected to support John Hancock's commitment to customer information privacy and security. Users will be asked to agree to the following terms of use when sending life insurance illustrations or policy summaries electronically.

"You are solely responsible for your conduct and communications with others while using a JH Illustrator system, including but not limited to your obligation to protect personal, sensitive, privileged or confidential information. This obligation includes ensuring that all illustrations and other content emailed from a JH Illustrator system containing personal, sensitive, privileged or confidential information is transmitted via a secure encrypted connection."

The disclosure agreement will display in a pop-up window the first time a user accesses the following systems: JH Illustrator, JHIllustrator.com, InforceManager.com. The user will be asked to re-agree to the terms of use once a year in January.



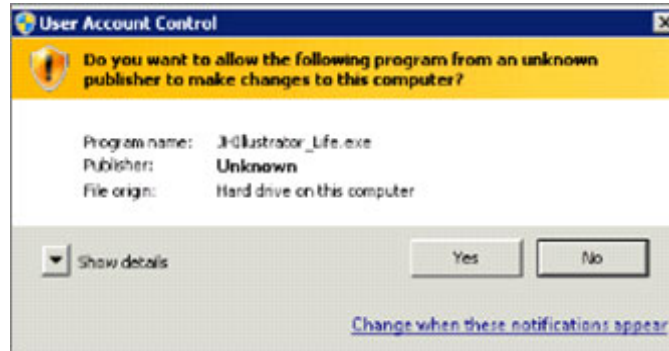
Tips for Windows 10 and Windows 11 Users

Windows 10 and Windows 11 Operating Systems have security features that require the user to be an **"Administrator"** in order to install an application. If you are using one of these operating systems:

When installing JH Illustrator

These instructions apply to installation of the full system or installation of a downloaded update (Service Pack) file:

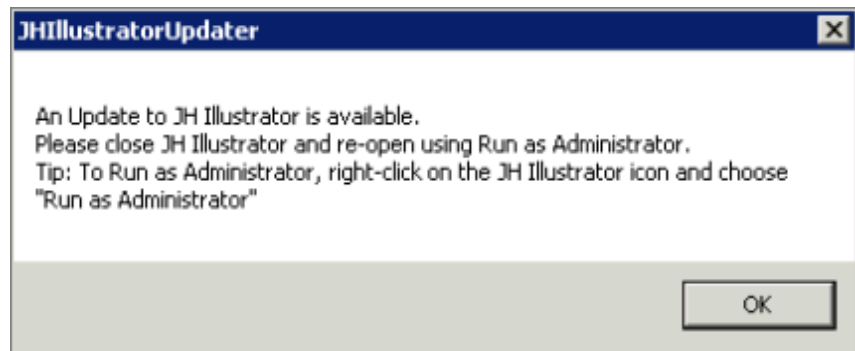
You must right click on the installation file and choose "Run as Administrator". You will then see a "User Account Control" window (produced by the Operating System). Click **Yes** in this window and the install will proceed.



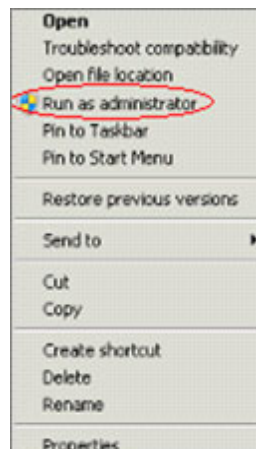
Receiving automatic system Updates:

These instructions apply to processing an update (Service Pack) triggered by launching JH Illustrator.

If there is a JH Illustrator Update available, when you launch JH Illustrator, you will see the following message:



As noted in this message, you must close JH Illustrator, right-click on the JH Illustrator icon and choose **"Run as Administrator"**:



After you click Yes in the User Account Control window, JH Illustrator will open, and the update will be installed.



Support

New Business – Product/Sales Support

National Sales Support Team

1-888-266-7498 Option 2

Inforce Illustration Support

1-800-387-2747

Inforce Illustration Password Only

1-877-472-5005

Concept Questions

Advanced Markets

1-888-266-7498 Option 3

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Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

Variable life insurance is sold by product and fund prospectus, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.

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