This illustration system was distributed in February 2019 and replaces all prior versions of the system. This version reflects the following:

**Updates**

- Indexed UL default assumed rates updated to reflect 2018 index performance.
- Regularly scheduled updates and maintenance.
Terms of Use

JH Illustrator users are expected to support John Hancock’s commitment to customer information privacy and security. Starting with the January 2013 release of JH Illustrator systems, 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 each of the following systems: JH Illustrator, JHIllustrator.com, InforceManager.com, JHLifeBriefcase.com, i-Illustrate, i-Illustrate Lite, i-Pad Life Briefcase. The user will be asked to re-agree to the terms of use once a year in January.

Tips for Windows 7, Windows 8 and Windows 10 Users

Windows 7, Windows 8 and Windows 10 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 or Winflex.*
If there is a JH Illustrator Update available, when you launch JH Illustrator (or Winflex), you will see the following message:

![JHIllustratorUpdater](image)

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

![Context Menu](image)

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

**New Business – Technical Support**
John Hancock Financial Network (JHFN) agents ONLY 1-800-544-9969
All others - National Sales Support Team 1-888-266-7498 Option 2

**New Business – Product/Sales Support**
National Sales Support Team 1-888-266-7498 Option 2

**Inforce Illustration Support**
1-800-985-0000 Option 2

**Inforce Illustration Password Only**
1-877-472-5005

**Corporate VUL Product/Concept Questions**
Corporate Products & Design Group 1-888-266-7498 Option 5

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

Please contact 1-800-827-4546 to obtain product and fund prospectuses (for New York, contact 1-877-391-3748, option 4). The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing.

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