



Spotlight on service

Prioritizing you – and your business

November 24, 2020

To our valued distribution partners,

At this most important time of year when efficiency is top of mind, we want to provide an update on our efforts to better serve you. First, we anticipate completing our conversion to a modern New Business workflow system by December 11, 2020. This is a crucial step in alleviating some of the service level issues you may have been experiencing and improving our New Business and Underwriting processing capabilities and turnaround times.

In addition to the obvious benefits of being on just one platform (vs. the two we have been on for much of this year), the new system and associated processes will:

- Provide you with enhanced policy correspondence and earlier notifications about outstanding requirements
- Streamline the processing of in-good-order requirements, resulting in fewer manual hand-offs
- Facilitate more timely communication at the point of case receipt and underwriting decision
- Enable foundational capabilities that will allow for future automation

The transition to this new platform has not been as timely or as smooth as we would have liked, and we apologize for any frustrations this has caused you or your clients. With the conversion nearly complete, we anticipate improved processing times in the coming months.

To further expedite your cases, we have also:

- Increased staff on both our Underwriting and New Business teams, which will allow us to increase our speed and efficiency
- Expanded hours to include nights and weekends to handle higher submission volumes
- Implemented dedicated National Account staffing on the Term Case Management team
- Launched our JH eApp, which is enabling quicker processing times and faster underwriting decisions for both accelerated and traditional underwriting paths

There is still work to do but we are optimistic you will begin to notice the impact these changes are having on our service levels soon.

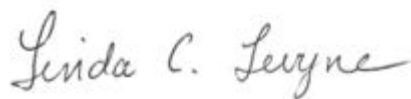
We understand a strong fourth quarter is essential to your success. To best support your business, we have asked our Distribution team to confirm your highest priority cases with you. **If you have any questions or would like to identify specific cases, please reach out to your John Hancock representative for**

assistance.

As a reminder, for any pending cases that you would like to place in 2020, the submission deadline for all outstanding underwriting and administrative requirements is Friday, December 4.

Thank you for your continued partnership.

Sincerely,

A handwritten signature in cursive script that reads "Linda C. Levyne".

Linda C. Levyne, CLU, ChFC

SVP, Head of Sales and Distribution

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