Accessing John Hancock

Track your progress towards retirement at any time

Take control of your retirement with John Hancock. We have the tools, tips and resources to help you make informed retirement planning decisions.

Our website provides your:

- Account balance
- Personalized action plan for retirement
- Progress towards your retirement goal
- Personal rate of return
- Investment options and performance
- Account activity and transactions
- Quarterly statements for up to 2 years

You will be able to:

- Build your retirement goal
- Determine your risk tolerance
- Test your retirement fitness and receive personalized education
- Find tips and tools on how to help save more for retirement
- Make changes to your contribution amount or investment options*
- Update your personal information

Need help to register? Follow these easy steps to get started now.

Go to www.jhpensions.com (or for plans domiciled in New York, www.jhnypensions.com) and click on **Register**.

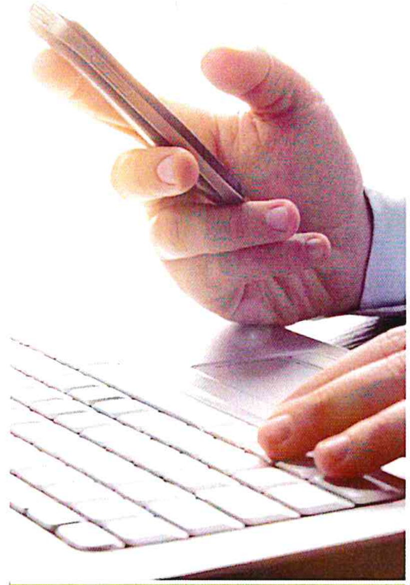
1	Tell us about yourself	Enter your Contract Number, Last Name, Social Security Number and date of birth. Click **continue**.
2	Create your username and password	You'll also enter your email address. Click **continue**.
3	Choose your challenge questions and answers	These will be used to help verify your identity should you forget your password. Click **continue**.

Confirm your information and you're registered. For future visits, you will need your username and password to access your account. If you ever forget it, you can click on **forgot username/password** from the log-in page.

Can't get online? Access your account with our toll-free phone service.

You will be able to:

- Find out your account balance
- Make changes to your investment options*
- Find information on recent transactions or investment returns/unit values



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Call us at 1-800-395-1113 (or 1-800-363-0530 for Spanish) to set up your account on our Interactive Voice Response (IVR) system.

1	Tell us about yourself	Enter your Contract Number, Social Security Number and date of birth at the prompts.
2	Validate your account	Your home address on file with your Plan Sponsor will be validated.
3	Create your PIN	Your Personal Identification Number will be used to access your account with future visits.

Your future is important and planning for your retirement is part of it. Take control and register today.

John Hancock

*If available to your plan, changes made to your account after the close of the New York Stock Exchange (normally weekdays at 4 pm. (ET)) will take effect at the end of the next market day. Exchanges are subject to our short-term trading guidelines. In addition, some fund companies charge redemption fees for fund shares sold within a specified period of time. For more information, go to "manage your account" on our website or select the "investment change option" on our toll-free phone service.

John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York are collectively referred to as "John Hancock".

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NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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