



LIFE INSURANCE

Instructions on completing Request for the Investment Option Changes

Please use this information to complete the form correctly and appropriately. This will ensure we receive the form in good order. The form will be considered 'in good order' when:

- 1) All the required information has been completed.
- 2) The correct and appropriate selections available to your product have been made.
- 3) All the appropriate signatures are given.

This kit is to be used for the following products.

Accumulation VUL Accumulation SVUL Corporate VUL EPVUL	Protection VUL Protection SVUL SPVL Survivorship VUL	VUL VUL Accumulator VUL Protector
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Section A - Owner Information

- 1) Complete owner's full name, address and policy number.
- 2) Provide appropriate telephone numbers in case we need to contact you and fax number, if available.

Section B - Fund Transfer

Complete this section if you wish to request a fund transfer. Refer to Fund Information Supplement, page 3, to assist you in making appropriate selections.

- 1) Indicate the sub-account(s) **FROM** which account value will be transferred and the amount or % to be withdrawn.
- 2) Indicate the sub-account(s) **TO** which account value will be transferred and the amount or % to be deposited.
- 3) Refer to the Fund Information Supplement, page 3, to assist you in making appropriate selections that are available to your product and for restrictions regarding Fixed Account Transfers.

Section C - Allocation of Future Premiums

Complete this section if you wish to change how you would like your future net premiums to be deposited. Refer to Fund Information Supplement, page 3, to assist you in making appropriate selections.

- 1) Indicate the sub-account(s) you would like future net premiums to be deposited.
- 2) Indicate the percentage (%) you would like to have allocated to each portfolio. **Please note that the total percentage must equal 100%.**
- 3) Note: Does not apply to SPVL

Section D - Asset Allocation Re-Balancer

Complete this section to indicate the percentage of your total account value that is to be held in each designated portfolio AFTER the transfer has been completed. Refer to Fund Information Supplement, page 3, to assist you in making appropriate selections.

- 1) Select the frequency of the transfer. Monthly, Quarterly and Annual frequencies are only available on Accumulation VUL, Corporate VUL, Protection VUL, Accumulation SVUL and Protection SVUL.
- 2) Indicate the sub-account(s) you wish to include in this transfer.
- 3) Indicate the percentage (%) for each portfolio. **Please note that the total percentage must equal 100%.**

Section E - Dollar Cost Averaging (Monthly)

Complete this section to elect or change the Dollar Cost Averaging feature. Refer to Fund Information Supplement, page 3, to assist you in making appropriate selections.

- 1) Please use dollar (\$) amounts only.
- 2) After the initial election, DCA transfers will be effected on the next monthly Processing Date and each monthly Processing Date thereafter until DCA termination.

Section F - Allocation of Monthly Deductions

Complete this section if you wish your monthly deductions to be withdrawn from specific sub-accounts.

- 1) Indicate the sub-account(s) which the charges for the monthly deductions are to be withdrawn.
- 2) Indicate the percentage (%) to be withdrawn from each sub-account(s). **Please note that the total percentage must equal 100%.**

Section G - Signatures

- 1) Ensure that all appropriate signatures are on the form before submitting to our Head Office. **All owners must sign and date the form.**
- 2) If the policy is Corporate owned, a Corporate Resolution or a Board approved list with signature samples of the signing officers must be provided.
- 3) If the life insured is signing as an officer of the Corporation, please indicate a second officer's signature with title or the Corporate seal.

Important Information

- 1) **All percentages must be indicated as whole numbers (10% not 10.5%) and must total 100%.**
- 2) For current and future investment option changes, complete Section D.
- 3) You may refer to your prospectus/supplement for further information regarding options available to you.
- 4) Your changes will take effect on the same market day if John Hancock receives your properly completed and signed form on or before the close of trading hours of the New York Stock Exchange on a market day. If received after this time, the changes will be processed on the market day next following.
- 5) Please return only pages 1 and 2 of this form.



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Fund Information Supplement

Important information to consider when making your selections for the following products.

Accumulation VUL Accumulation SVUL Corporate VUL EPVUL	Protection VUL Protection SVUL SPVL Survivorship VUL	VUL VUL Accumulator VUL Protector
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Please contact 1-800-827-4546 to obtain product and fund prospectuses. The prospectuses contains 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.

Aggressive Growth

- Emerging Markets Value ⁴.
- Real Estate Securities ⁵.
- Natural Resources
- International Equity Index B ².
- International Opportunities ⁴.
- American New World ⁴.
- International Small Company
- Small Cap Opportunities
- Science & Technology
- International Equity Index A ³.
- Smaller Company Growth ⁵.
- Pacific Rim
- Financial Services
- Small Cap Index
- Mid Cap Stock
- Overseas Equity ².
- JHT International Value
- Small Cap Growth
- American International
- International Core
- Optimized All Cap
- All Cap Growth
- Health Sciences

Growth

- Capital Appreciation Value ^{4, 6}.
 - Large Cap
 - Small Cap Value
 - Small Company Value
 - Value
 - Mid Cap Index
 - American Growth
 - Mid Value
 - Utilities
 - All Cap Core
 - Blue Chip Growth
 - JHT Global
 - Large Cap Value
 - Optimized Value
 - Alpha Opportunities ⁴.
 - Total Stock Market Index
 - Capital Appreciation
 - All Cap Value
- Growth & Income**
- American Global Diversification ^{4, 6}.
 - Disciplined Diversification ^{4, 6}.
 - Core Allocation Plus ^{4, 6}.
 - American Fundamental Holdings ^{4, 6}.
 - JHT Franklin Templeton Founding Allocation ^{4, 6}.
 - Fundamental Value

Growth & Income (continued)

- Equity-Income
- American Blue Chip Income & Growth
- American Asset Allocation ^{5, 6}.
- PIMCO VIT All Asset Portfolio
- 500 Index B ¹.
- 500 Index ³.
- American Growth-Income ⁵.
- Core Strategy ^{4, 6}.
- Core Diversified Growth & Income ^{4, 6}.
- Balanced ⁴.

Income

- High Yield
- U.S. High Yield Bond ⁴.
- Real Return Bond
- Global Bond
- Strategic Bond
- Short-Term Bond ².
- American Bond ⁴.
- Strategic Income
- Active Bond
- Investment Quality Bond ⁵.
- Total Return
- Core Bond ⁴.
- Total Bond Market B ².
- U.S. Government Securities

Conservative

- Money Market ^{3, 5}.
- Money Market B ^{2, 6}.

Lifestyle Funds

- Lifestyle Aggressive ⁶.
- Lifestyle Growth ⁶.
- Lifestyle Balanced ⁶.
- Lifestyle Moderate ⁶.
- Lifestyle Conservative ⁶.

Fixed

- Fixed Account ⁶.

Asset Allocation Models

- Fundamental Holdings of America ^{6, 7}.
- Value Strategy ^{6, 7}.
- Growth Blend ^{6, 7}.
- Global Balanced ^{6, 7}.
- Blue Chip Balanced ^{6, 7}.

NOTE:

Only one Asset Allocation Model can be selected (allocation must be 100%). These models are only available when the ENLG Rider is elected with Protection VUL and Protection SVUL.

1. 500 Index B is available ONLY to Protection VUL, Protection SVUL, Accumulation VUL, Accumulation SVUL, Corporate VUL and policies that invested in this fund prior to May 2, 2005.
2. These portfolios are available ONLY to Protection VUL, Protection SVUL, Accumulation VUL, Accumulation SVUL and Corporate VUL.
3. These portfolios are NOT available to Protection VUL, Protection SVUL, Accumulation VUL, Accumulation SVUL and Corporate VUL.
4. These portfolios are NOT available to SPVL policies beginning with '44' and '47'.
5. These are the ONLY portfolios available to SPVL policies beginning with '43'.
6. These are the ONLY investment options available when the ENLG rider is selected on Protection VUL and Protection SVUL.
7. Asset Allocation models are NOT available to policies with an application date after April 25, 2008.

Fixed Account Transfer Restrictions

- 1) The maximum amount that may be transferred from the Fixed Account in any one policy year is the greater of \$2,000.00 or 15% (or 25% for Corporate VUL) of the Fixed Account value at the previous anniversary.
- 2) A transfer that involves a transfer out of the Fixed Account may not involve a transfer to Money Market Trust.

Transfer Rules

- 1) John Hancock restricts each policy to allow only 2 immediate fund transfers per calendar month.
- 2) A third transfer will be allowed (upon approval), only if 100% of the funds are transferred into the Money Market.
- 3) Once a third transfer into the Money Market has been processed, no immediate fund transfers will be allowed for the following 30 calendar days.

Please retain this page for your records.