

**Questions and Answers
Regarding the Withdrawal from New York of
John Hancock Life Insurance Company**

How will this change affect me?

Nothing about your policy will change except the name of the insurance company.

Your service experience will not change because of this realignment. You will continue to receive high-quality products and services, backed by the same industry-leading financial strength to which you have become accustomed.

What do I need to do?

Nothing. The change will occur automatically.

Does this mean the John Hancock group of companies will no longer operate in New York?

No. New York is an important state for our business, and these changes do not affect our commitment to the New York market. As part of the process of merging John Hancock Life Insurance Company (referred to in this Q&A as "JHLICO") into John Hancock Life Insurance Company (U.S.A.) ("JHUSA"), we are withdrawing JHLICO's license to do business in New York. Under the withdrawal plan approved by the New York Insurance Department, JHUSA will then assume direct responsibility for the payment of all claims and benefits, and for all other policy obligations, under your policy, certificate, or contract. Servicing will continue without interruption. All new insurance policies and annuity contracts in New York will be issued by John Hancock Life Insurance Company of New York or John Hancock Life & Health Insurance Company.

Does JHUSA have the same financial strength ratings as JHLICO?

Yes. Like JHLICO, JHUSA enjoys industry-leading financial strength ratings and we expect to maintain these ratings after the realignment. Our ratings are available at:

<http://www.manulife.com/corporate/corporate2.nsf/Public/ratings.html#finstren>

Why is the realignment of legal entities taking place?

As you may know, Manulife Financial Corporation acquired John Hancock Financial Services, Inc. five years ago. While the integration has been very successful, as is often the case in combining large organizations, John Hancock now has an excess of legal entities. As a result, we are streamlining these entities to better position the company for future growth.

Is John Hancock undertaking this initiative in response to the downturn in the U.S. economy?

No. The planning for the realignment has been underway for some time and so it was not occasioned in any way by downturn in the U.S. economy. John Hancock and its parent company, Manulife Financial, are well-positioned to weather challenging economic and market conditions. For more information about this topic, please see our website www.johnhancock.com or go to: <http://www.johnhancock.com/about/market-insights.html>.

Has the realignment received all approvals yet?

Not yet. It is pending regulatory approval.

When do you anticipate that the withdrawal and realignment will take effect?

We expect the withdrawal and realignment will become effective at the end of the day on December 31, 2009 and your policy, certificate, or contract to be endorsed effective at that time to show John Hancock Life Insurance Company (U.S.A.) as the insurer.

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