



Introducing New Application and Supplementary Forms for Permanent Life Insurance Products

June 2, 2008

Completing a John Hancock application for permanent life insurance is about to get easier! We listened to your feedback and worked with industry experts to develop improved forms – making the application process easier for you, including:

- **Fewer signatures**

- Consolidation of key forms — The Temporary Life Insurance Agreement Application (NB5003) and Request for Pre-Authorized Payment Plan (NB5087) — in the core application, to reduce the number of signatures required

- **Simpler design**

- More logical and easier-to-follow format
- Merged sections and re-worded questions to improve flow and clarity
- More prominence to commonly missed questions
- Removal of redundant questions, e.g., you no longer need to complete smoking question in the application if you are submitting a John Hancock Medical Exam
- In Coverage Details forms, product information grouped together, making it easier to make selections
- Asset Allocation Balancer moved to VUL Coverage Details form for ease of selection at the time the insurance is purchased

- **Better instructions**

- More detailed and prominently displayed instructions in a margin running alongside corresponding questions

What new forms are being launched on June 2?

- Application for Life Insurance (NB5000)
- Agent Report (NB5089)
- Temporary Insurance Receipt and Agreement (NB 5004)
- Notice of Disclosure (NB5006)
- HIV Consent Form (NB5005)
- Coverage Details forms (formerly called Policy Details forms):
 - UL (NB5007)
 - VUL (NB5008)
 - Traditional/Term (NB5013)
- Replacement Forms (NB5011/NB5017)

PLEASE NOTE: See attached list for states where these forms have been approved. All the updated forms will be included automatically in the application kits available on JH SalesNet and the other service platforms supported by John Hancock.

Where can I find the new forms?

To ensure you always have the most up-to-date forms, we encourage you to download our fillable application kits as needed from any of the following service platforms:

- JH SalesNet (www.jhsalesnet.com)
- JH Illustrator
- Any of the vendors that we support, including iPipeline, AgencyWorks and Quik!

Please note that these forms have not yet been approved in all states. See the chart below for a current list of state approvals. This chart will be updated every two weeks until all forms have been approved. Please check any stock you have printed to ensure you are using the current forms.

What are the transition rules?

You should transition to using a new form within 30 days of it being posted on JH SalesNet. The chart indicates below the date the forms are posted for each state. Again, the chart will be updated every two weeks.

State Approvals for John Hancock's New Core Application and Supplementary New Business Forms								
State	Core Application (NB5000)/ Agent Report*	Temporary Insurance Agreement and Receipt (NB5004)	Notice of Disclosure (NB5006)	HIV (NB5005)	UL Coverage Details (NB5007)	VUL Coverage Details (NB5008)	Tradition/ Term Coverage Details (NB5013)	Replacement Forms (NB5011/ NB5017)
Alabama	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Alaska	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Arizona	6/2/08					6/2/08		
Arkansas	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
California				6/2/08		6/2/08		
Colorado	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Connecticut	6/2/08							
Delaware	6/2/08	6/2/08	6/2/08		6/2/08	6/2/08	6/2/08	6/2/08
D.C.	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Florida				6/2/08				
Georgia	6/2/08							
Guam	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Hawaii	6/2/08			6/2/08		6/2/08		
Idaho	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Illinois	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Indiana	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Iowa	6/2/08	6/2/08	6/2/08		6/2/08		6/2/08	6/2/08
Kansas	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08		6/2/08	6/2/08
Kentucky	6/2/08			6/2/08		6/2/08		
Louisiana				6/2/08				
Maine**	6/2/08	6/2/08	6/2/08		6/2/08	6/2/08	6/2/08	6/2/08
Maryland	6/2/08			6/2/08				
Massachusetts	6/2/08							
Michigan	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Minnesota	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08		6/2/08	6/2/08
Mississippi	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Missouri				6/2/08				
Montana				6/2/08				

State Approvals for John Hancock's New Core Application and Supplementary New Business Forms (cont'd.)								
State	Core Application (NB5000)/ Agent Report*	Temporary Insurance Agreement and Receipt (NB5004)	Notice of Disclosure (NB5006)	HIV (NB5005)	UL Coverage Details (NB5007)	VUL Coverage Details (NB5008)	Tradition/ Term Coverage Details (NB5013)	Replacement Forms (NB5011/ NB5017)
Nebraska	6/2/08			6/2/08		6/2/08		
Nevada				6/2/08				
New Hampshire	6/2/08			6/2/08		6/2/08		
New Jersey				6/2/08				
New Mexico	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
New York	6/2/08	6/2/08	6/2/08		6/2/08	6/2/08	6/2/08	
North Carolina	6/2/08			6/2/08		6/2/08		
North Dakota	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Ohio	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Oklahoma		6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Oregon	6/2/08					6/2/08		
Pennsylvania				6/2/08				
Puerto Rico	6/2/08			6/2/08				
Rhode Island	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
South Carolina	6/2/08			6/2/08		6/2/08		
South Dakota	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Tennessee	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Texas	6/2/08			6/2/08		6/2/08		
Utah	6/2/08			6/2/08				
Vermont	6/2/08					6/2/08		
Virginia				6/2/08				
Virgin Islands	6/2/08			6/2/08		6/2/08		
Washington				6/2/08				
West Virginia	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Wisconsin	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08
Wyoming	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08	6/2/08

* Agent Report will be available on JH SalesNet and other service platforms as of June 16, 2008.

** NB5048, NB5049 and NB5050 was filed in place of NB5006 for Maine

For agent use only. Do not use this material with the public.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

MLINY0522089030

