ADDRESS CHANGE FORM (please print clearly)	DIRECT DEPOSIT ENROLLMENT FORM (please print clearly)
ME	NAME
STREET APT#	BANK NAME
CITY ST ZIP CODE	BANK MAILING ADDRESS
TELEPHONE# ()	CITY <u>ST</u> ZIP CODE
MY LEGAL RESIDENT STATE IS:	please make an X for one type of account
	CHECKING or SAVINGS ACCOUNT # (please enclose a VOIDED check)
(SIGNATURE) (DATE)	
	(SIGNATURE) (JOINT SIGNATURE IF APPLICABLE)
7076 10001 XXXXX8905 201	101 *I hereby authorize John Haucock Life Insurauce Company (U.S.A.) to initiate credit entries my account indicated above. If an amount should be credited to my account in error, or after my death, I authorize the appropriate debit adjustment.*
GROSS AMOUNT 30.40 DEDUCTIONS/CREDITS AMOUNT	DUE DATE: 01/31/2011 CHECK NUMBER GB7-001561999
FEDERAL W/H 0.00	ID NO. 7076 10001 XXXXX8905 201 101
	FOR QUESTIONS PLEASE CALL: 1-800-624-5155
	SEND REQUESTS TO: JOHN HANCOCK LIFE INSURANCE CO. (U.S.A.)
TOTAL DEDUCTIONS0.00NET AMOUNT30.40	PO BOX 9512 PORTSMOUTH, NH 03802-9512
TAX REPORTING AMOUNT	
TAXABLE AMT 30.40	

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	Jo	hn Hancock.
ADDRESS CHANGE FORM (please print clearly)	0	DIRECT DEPOSIT ENROLLMENT FORM (please print clearly)
NAME		NAME
STREET	<u>APT#</u>	BANK NAME
CITY	ST ZIP CODE	BANK MAILING ADDRESS
TELEPHONE# ()		CITY ST ZIP CODE
MY LEGAL RESIDENT STATE IS:		please make au X for one type of account
)		CHECKING or SAVINGS ACCOUNT # (please enclose a VOIDED check)
(SIGNATURE)	(DATE)	ABA #
7076 100	01 XXXXX8905 201 101	(SIGNATURE) *I hereby authorize John Hancock Life Insurance Company (U.S.A.) to initiate credit entries to my account indicated above. If an amount should be credited to my account in error, or after my death, I authorize the appropriate debit adjustment.*
GROSS AMOUNT	30.40	DUE DATE: 06/30/2011 CHECK NUMBER G87-001725910
DEDUCTIONS/CREDITS	AMOUNT	DUEDALE. 00/30/2011 CRECKNOMBER GB/ 001/29910
FEDERAL W/H	0.00	ID NO. 7076 10001 XXXXX8905 201 101
		FOR QUESTIONS PLEASE CALL: 1-800-624-5155
	· · · · · ·	FOR QUESTIONS FLEASE CALL, 1-600-024-5155
· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	SEND REQUESTS TO: JOHN HANCOCK LIFE INSURANCE CO. (U.S.A.)
•	····	PO BOX 9512
TOTAL DEDUCTIONS NET AMOUNT	0.00 30.40	PORTSMOUTH, NH 03802-9512
TAX REPORTING	AMOUNT	
TAXABLE AMT	30.40	

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IMPORTANT NOTICE TO RECIPIENTS FOR PENSION OR ANNUITY PAYMENTS ONLY

If Federal Income Taxes have been withheld from the payments you are receiving and if you do not wish to have taxes withheld, please let us know. However, if you elect not to have withhelding apply to your payments, or if you do not have enough Federal Income Tax withheld from your payment, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Withholding is merely a method of paying taxes which you owe and therefore does not change your total liability.

If Federal Income Taxes are not being withheld from your payment because you have elected not to have withholding apply and if you wish to revoke that election and have Federal Income Taxes withheld from your payments, please let us know.

Payments made to United States citizens and delivered to an address outside the United States may be subject to federal withholding tax. The recipient is not allowed to elect out of federal tax withholding. Unless there is an election on file, the standard withholding amount for periodic payments is based on married with three withholding allowances. Generally, payments made to Non-Resident Aliens are subject to a 30% United States federal tax withholding. To the extent that some non-resident aliens are resident in countries that have reduced withholding rates pursuant to tax treaties with the United States, lower withholding rates would be applied. In order to withhold taxes at a lower rate, we must have a valid W8-BEN form on file for the person or entity to which the payment was made. Failure to complete a valid W8-BEN will result in a 30% tax withholding from the payment.

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Fixed Product Administration P.O. Box 9512 Portsmouth, NH 03802-9512

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GB7-001758279

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JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A

7076 10001 XXXXX8905 201 101

GROSS AMOUNT 30.40 DUE DATE 07/29/2011 CHECK NUMBER GB7-001758279 DEDUCTIONS/CREDITS AMOUNT 0.00 FEDERAL W/H 7076 10001 XXXXX8905 201 101 ID NO. FOR OUESTIONS PLEASE CALL: 1-800-624-5155 SEND REQUESTS TO: JOHN HANCOCK LIFE INSURANCE CO. (U.S.A.) PO BOX 9512 0.00 PORTSMOUTH, NH 03802-9512 TOTAL DEDUCTIONS NET AMOUNT 30.40 Deposited 8.18.11 TAX REPORTING AMOUNT TAXABLE AMT 30:40

IMPORTANT NOTICE TO RECIPIENTS FOR PENSION OR ANNUITY PAYMENTS ONLY

If Federal Income Taxes have been withheld from the payments you are receiving and if you do not wish to have taxes withheld, please let us know. However, if you elect not to have withholding apply to your payments, or if you do not have enough Federal Income Tax withheld from your payment, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding your total liability,

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