

These authorizations will remain in effect until the earlier of (a) written revocation is received by John Hancock's Service Office, or (b) John Hancock discontinues this privilege.

1. Investment Change Authorization

By checking one of these boxes and providing your signature(s) in Section D, you are hereby authorizing John Hancock to act upon investment change instructions by mail, fax, telephone or internet from the party(ies) referenced in Section B for the following transactions:

- (1) Reallocate your current value held in any one or more portfolios; or
- (2) Change the allocation of future premium payments to the portfolios; or
- (3) Change the allocation of your portfolios elections as they are applied under the Dollar Cost Averaging, Asset Allocation Balancer or Allocation of Monthly Deductions options (if available on your policy).

In order to confirm that the instructions received by mail, fax, telephone or internet are genuine, John Hancock may employ security procedures such as: requiring the disclosure of a social security number, date of birth, or tape recording of the call; as well as providing the Owner(s) with a confirmation of the transaction. Investment change request conversations may be recorded without disclosure at the time of the call.

In the event that proper identification is not provided, John Hancock reserves the right to refuse to act on investment change instructions. Neither John Hancock nor any person authorized by John Hancock will be responsible for any claim, loss, liability or expense in connection with an investment option change if John Hancock or such other person acted on instructions in good faith and in reliance on this authorization.

Requesting investment changes through John Hancock's secured website is not available for all policies.

Investment Change Authorization is limited by the conditions and procedures for investment option changes set forth in the contract, the administrative requirements of John Hancock, and the provisions of the policy prospectus.

2. Release of Information Authorization for a Third Party

By checking this box and providing your signature(s) in Section D, you are hereby authorizing John Hancock to release all policy information to the Third Party(ies) listed in Section C of this form.

This authorization does not grant Investment Change Authorization to the Third Party(ies).

You will indemnify and hold John Hancock and its directors, officers, and employees harmless from any and all liabilities and costs, including attorney fees, which may be incurred by relying upon the authorization selected.

A duplicate of this form will be considered as effective as the original.