



LIFE INSURANCE

Instructions on completing Request for Policy Loan

Mail your request to:

For Individual Life Products,
Customer Service Center R-02
John Hancock
1 John Hancock Way Suite 1350
Boston MA 02217-1099

For Majestic Series Products,
Specialty Products & Distribution C-6
John Hancock
PO Box 192
Boston MA 02117-0192

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.

Section A - Owner Information

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

Section B - Loan Information

- 1) Indicate the amount of the loan that you are requesting in the space provided or check the box that indicates a maximum loan.
- 2) If you have a variable product, you may indicate from which investment account(s) you would like to take a loan from, and how much. This option is not available for the following products: FlexV, MVL, VLI, MEVL, MEVL III, MVUL, MVUL98, SVUL, VEP EDGE, VEP PLUS, VEP, VEP99.

Section C - Signatures

- 1) Ensure that all appropriate signatures are on the form before submitting to our Customer Service Center.
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.
- 4) If your policy is collateral assigned the Assignee's signature is required.
- 5) **If the address of record has been changed within the last 30 days, a notarized signature is required.**

Important Information

Before applying for a loan, we recommend that you review the loan provisions of your policy and the discussion on policy loans in the prospectus, if your policy is a variable life policy. We also recommend that you seek the advice of your tax adviser and personal financial representative.

For most policies, loans received under the policy will be treated as indebtedness of an owner and no part of any loan will constitute income to the owner at the time of the loan. However for policies treated as "modified endowments", the owner will be taxed on loans to the extent of any income (gain) to the owner on an income-first basis. Additionally, a 10% penalty tax may be imposed on taxable portions of such distributions or loans that are made before the owner attains age 59 ½.

Ultimately if a policy terminates for any reason, the amount of any outstanding loan that was not previously considered income will be treated as if it had been distributed to the owner upon such termination. This could result in a considerable tax bill. Under certain circumstances involving large amounts of outstanding loans, you might find yourself having to choose between high premium requirements to keep your policy from lapsing and a significant tax burden if you allow the lapse to occur.

Retain for your records.



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Section A - Owner/Life Insured Information

1. a) Name of Owner(s) _____ b) Policy/Group Number _____

c) Insured(s) _____

d) Address _____ Please check for address change

If the address of record has been changed within the last 30 days, a notarized signature is required.

e) Home Phone No. _____ f) Fax Number _____ g) Social Security No./ Tax Identification No. _____

Section B - Loan Information - Check one only

Loan Amount \$ _____ or Maximum Amount Available

Loan from the following accounts	Investment Account/Abbreviation	Amount	Investment Account/Abbreviation	Amount
		\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____
		\$ _____		\$ _____

Note: If you require additional space to request the loan from specific accounts, please submit a signed letter referencing the policy number and all account options to fulfill the request for the loan.

Section C - Signatures

I request a loan against the value of the policy identified in Section A of this form. I understand that this loan must be repaid to John Hancock with interest, or the loan amount plus interest will be deducted from any proceeds paid by this policy for the cash surrender value or death benefit. This loan is subject to the provisions and conditions of the policy, and I understand that variable policies will be priced as of the close of business on the date the request is received in good order at the Home Office. This loan agreement applies to the amount of the loan requested, or the amount available if it is less, plus any existing loan amount on this policy. Any prior loan agreement or certificate will become void when this loan agreement takes effect.

Signed at State _____

Name of Owner(s) (Please print) _____

Name of Owner(s) (Please print) _____

Title of Owner (required For Corporate Owned or Trust Owned) _____

Title of Owner (required For Corporate Owned or Trust Owned) _____

Date _____

Signature of Owner(s) _____
X

Signature of Owner(s) _____
X

Signature of Assignee _____
X

Signature of Assignee _____
X