



JOHN HANCOCK ANNUITIES

John Hancock Annuities Trade Authorization Agreement

INSTRUCTIONS

Use this form to authorize the contract owner(s) and agent of record for telephone/electronic trades among various investment portfolios within your variable annuity contract.

- A separate form should be used for requests on any additional contracts.

1. INFORMATION ABOUT YOU

Contract # _____ Owner's Phone Number: (_____) _____

Owner's Name _____ Social Security # /TIN: _____

Co-Owner's Name _____ Social Security # /TIN: _____

Agent's Name (if applicable) _____ Agent's Phone Number: (_____) _____

2. AGREEMENT

Please note the following:

- Trade conversations may be recorded without disclosure at the time of the call.
- Trades made on instructions received by John Hancock by telephone before 4:00 PM Eastern Time* will be made in accordance with the unit value for that day. Trade instructions received after 4:00 PM Eastern Time* will be made in accordance with the unit value for the next valuation period. Only one set of trade instructions will be accepted per valuation period.
- Instructions may be given by calling 1-877-543-3676 on regular business days or by accessing www.jhannuities.com.**
- In the event that proper identification is not provided, John Hancock reserves the right to refuse to act on trade instructions.
- All trades made in accordance with instructions received must be made within the terms of the contract. If trade instructions are not in good order, the trade will not be made and the contract owner will be notified within 48 hours.
- At the time trade instructions are given, the allocation to apply to future payments must be confirmed.

*Or the closing of the NYSE, whichever is earlier.

**Some products and broker dealers do not allow internet trading.

3. AUTHORIZATION

I/We authorize John Hancock to act on trade instructions given over the telephone/fax/written request/internet by me/us or the agent of record by signing this form. I/We understand and agree to the following:

This authorization will remain in effect until John Hancock receives written revocation from me/us or John Hancock discontinues trades by telephone.


Neither John Hancock nor any person authorized by John Hancock will be responsible for any claim, loss, liability or expense in connection with a trade if John Hancock or such other person acted on trade instructions in good faith in reliance on this authorization.

By signing below you agree to accept and comply with the procedures established by John Hancock.




Signature of Owner: _____ Date: ____/____/____

Signature of Co-Owner: _____ Date: ____/____/____

4. CONTACT INFORMATION

 **Mailing Address:**
John Hancock Annuities Service Center
PO Box 9505
Portsmouth, NH 03802-9505

 **Overnight Deliveries:**
John Hancock Annuities Service Center
164 Corporate Drive
Portsmouth, NH 03801-6815

 1-877-JHF-FORM (877-543-3676)
 1-617-663-3160 (FAX)
 www.jhannuities.com

John Hancock Life Insurance Company (U.S.A.) (not licensed in New York)

John Hancock Life Insurance Company, John Hancock Variable Life Insurance Company (not licensed in New York)