

**John Hancock Life Insurance Company U.S.A**  
**“Enroll, Enter and Escape e-Delivery” Sweepstakes**  
**OFFICIAL RULES**

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.**

**DATES OF PROMOTION:** The John Hancock Life Insurance Company U.S.A. “Enroll, Enter and Escape e-Delivery” Sweepstakes (this “Sweepstakes”) begins at 12:00 a.m. Eastern Time (ET) on August 9, 2010 and ends at 11:59 p.m. ET on February 15, 2011 (the “Sweepstakes Period”).

**ELIGIBILITY:** This Sweepstakes is open only to permanent legal residents of one of the fifty (50) United States or the District of Columbia, who are eighteen (18) years of age or older at the time of entry (the “Entrant”). The Entrant who is selected as the potential grand prize winner (the “Grand Prize Winner”) must have a unique, personal and valid federal tax identification number to enable The National Sweepstakes Company (the “Independent Administrator”), on behalf of Sponsor (defined below), to report the tax liability associated with acceptance of the grand prize (the “Grand Prize”). The validity of federal tax identification numbers will be determined by the Independent Administrator in accordance with Internal Revenue Service (“IRS”) requirements, as further described in the “PRIZE CLAIMS” section of these official rules. Employees and their immediate family members (parents, children, siblings or spouse, regardless of where they live, or persons living in same household, whether related or not) of John Hancock Life Insurance Company U.S.A. (the “Sponsor”) or any of its divisions or affiliates, authorized distributors, including their sales representatives, of retail annuities issued by John Hancock Annuities (defined below), advertising and promotion agencies for the Sponsor’s Annuities and Fixed Products Divisions, or any other entity that is engaged in the development, production, execution, administration or distribution of this Sweepstakes, including, but not limited to, the Independent Administrator and entities supplying the prizes herein (collectively, the “Sweepstakes Entities”), are not eligible to participate. Sweepstakes is subject to all federal, state and local laws and regulations. Void in Puerto Rico, U.S. territories and possessions located outside the fifty (50) United States and the District of Columbia and where restricted or prohibited by law. Persons who have previously won a contest, sweepstakes or promotion of any kind sponsored or otherwise associated with Sponsor within the thirty (30) calendar days immediately preceding the start of this Sweepstakes are ineligible to participate or win a prize.

**HOW TO ENTER:** There are three (3) ways to enter this Sweepstakes as outlined below. **Regardless of the method used to enter this Sweepstakes, the maximum number of entries allowed during the Sweepstakes Period is one (1) per Entrant.** The three (3) entry methods are:

- A. Existing e-Delivery Subscribers:** Entrants who; (a) are a current owner of an existing retail annuity contract with the Sponsor or its affiliate, John Hancock Life Insurance Company of New York (collectively “John Hancock Annuities”); and (b) who have enrolled in Sponsor’s e-Delivery service prior to August 9, 2010 will automatically earn one (1) entry into the Sweepstakes.
- B. New e-Delivery Subscribers:** Entrant’s who are a current owner of an existing retail annuity contract with John Hancock Annuities and who are not enrolled in Sponsor’s e-Delivery service as of August 9, 2010 may enter the Sweepstakes as follows: **(Step 1) Website Registration:** If you are not a registered user of [www.jhannuities.com](http://www.jhannuities.com) or [www.jhannuitiesnewyork.com](http://www.jhannuitiesnewyork.com) (each, defined as the “Website”) as of August 9, 2010, you must first create an account and register by visiting the Website at any time during the Sweepstakes Period and clicking “Register Now!”. Then, select the “Register Now” link under the “Current Annuity Owners” section and when prompted, provide the required information and follow the online instructions in order to create a User ID and password. **NOTE: Entrants who are a registered user of the Website prior to August 9, 2010, may bypass “step 1” and proceed to “step 2” as follows. (Step 2) To enter,** log on to the Website during the Sweepstakes Period, click on the “e-Delivery” page and choose electronic delivery for any of your documents in order to receive one (1) entry into the Sweepstakes.
- C. Alternate Method of Entry (AMOE):** To enter this Sweepstakes without being a current owner of an existing retail annuity contract with John Hancock Annuities and registered user of the Website, you may enter by mail as follows: On a plain 3” x 5” index card, legibly handprint or type your first name, last name, date of birth, complete address, city, state, zip code, home phone number (including area code) and email address (if any) and mail your completed 3” x 5” card to: “Enroll, Enter and Escape e-Delivery Sweepstakes”, 90 Rockwood Place, Rochester, NY 14610. To be considered eligible in this Sweepstakes,

AMOE entries must be postmarked no later than February 15, 2011 and received no later than February 22, 2011. Each envelope submitted will equal one (1) entry into the Sweepstakes. Each AMOE entry must be mailed in a separate envelope. AMOE entries submitted or completed by anyone other than the Entrant are void. Sponsor and Independent Administrator will not confirm receipt of AMOE entries for Entrants. Sponsor and Independent Administrator are not responsible for lost, late, misdirected, illegible, damaged or postage due AMOE entries.

Any attempt by an Entrant to obtain more than the stated number of entries by using multiple/different identities, logins, and/or any other methods will void that Entrant's entry and that Entrant may be disqualified from the Sweepstakes. In the event of a dispute regarding the identity of the person submitting an entry online via the Website, the entry will be deemed submitted by the authorized account holder of the Website, as provided at time of registration. The "authorized account holder" is defined as the owner of the contract number provided at time of registration. In the event there is more than one (1) owner of such contract, then the first natural named as owner of the contract shall be deemed to be the Entrant. Potential winner(s) may be required to show proof of being the authorized account holder. For the avoidance of doubt, owners of more than one contract will be eligible for only one (1) entry, regardless of how many contracts are enrolled for e-Delivery service. No mechanically or programmatically reproduced entries are permitted. Sponsor and Independent Administrator will not confirm receipt of entries for Entrants. All entries submitted become the sole property of Sponsor and will not be returned. By entering, Entrants; (i) represent that he/she is at least eighteen (18) years of age and otherwise eligible to participate in the Sweepstakes and (ii) fully and unconditionally agree to and accept these official rules and the decisions of Sponsor, which are final and legally binding in all respects.

**WINNING/NOTIFICATION:** On or about March 4, 2011, one (1) Grand Prize Winner, ten (10) first prize winners (each, a "First Prize Winner") and fifty (50) second prize winners (each, a "Second Prize Winner") (collectively, the "Prize Winners") will be selected in a random drawing conducted from among all eligible entries received during the Sweepstakes Period. The random drawing will be conducted by the Independent Administrator whose decisions are based upon their sole discretion and interpretation of these official rules and are final and binding in all respects. Odds of being selected as a Prize Winner will depend upon the total number of eligible entries received during the Sweepstakes Period. **Notification:** All potential Prize Winners will be notified via registered mail using the address specified in the contract that has been enrolled for e-Delivery (Online Entrants) or the address specified on the 3" x 5" card (AMOE Entrants). The potential Grand Prize winner must also complete and submit "Required Documents" as further defined in the "Prize Claims" section of these official rules. First Prize Winners and Second Prize Winners will be notified by registered mail upon receipt of his/her prize, approximately six (6) to eight (8) weeks from the date in which all Prize Winners are confirmed. In the event any prize is returned as undeliverable, the respective Prize Winner will be disqualified and an alternate Prize Winner will be selected at random from amongst all remaining non-winning eligible entries received during the Sweepstakes Period, time permitting. Neither the Sponsor nor the Independent Administrator is responsible for undeliverable prize notifications due to any change in a potential Prize Winner's mailing address.

#### **PRIZES:**

- A. **Grand Prize: One (1) Grand Prize** will be awarded consisting of winner's choice of a seven (7) night vacation at an Eco-friendly resort for Grand Prize Winner and one (1) guest (the "Travel Companion") to one (1) of the following: (a) The Fairmont Sonoma Mission Inn and Spa, located in Sonoma, California; or (b) The Ladera Resort located in St. Lucia, West Indies. Grand Prize includes: (a) roundtrip air transportation for the Grand Prize Winner and Travel Companion from a major airport nearest Grand Prize Winner's legal US residence to the destination city; (b) roundtrip ground transportation from the airport to the hotel in destination city; (c) seven (7) nights hotel accommodations (based upon double occupancy) at the aforementioned chosen hotel in the destination city; and (d) \$1,000 spending money issued to the Grand Prize Winner in the form of a check to be used at his/her sole choosing. The total maximum approximate retail value ("ARV") of the Grand Prize is \$8,000.00. Any difference in the stated ARV of the Grand Prize and the actual cost of the Grand Prize at time of booking will not be awarded.

Expenses of a personal nature (including but not limited to meals / beverages, transportation, gratuities, phone calls, gift purchases, etc) and any other expense not included as part of the description of the Grand Prize are the sole financial responsibility of the Grand Prize Winner and Travel Companion. **Grand Prize Winner/Travel Companion must travel by March 31, 2012 and must confirm travel dates with Independent Administrator at least thirty (30) days prior to travel or Grand Prize will be forfeited.** All

travel is subject to space availability at time of request, blackout dates (including holidays) and other restrictions may apply. Tickets / itineraries are final once confirmed and may not be changed for any reason, other than at the sole discretion of the Sponsor. Grand Prize Winner and Travel Companion must travel on same itinerary and must have valid required travel documents (i.e., valid photo ID, passport, birth certificate, etc) before departure. Grand Prize Winner and Travel Companion are solely responsible for determining and obtaining, each at his / her own cost, required travel documents. Travel Companion must be at least eighteen (18) years of age or older to accompany the Grand Prize Winner. All federal, state, and local taxes, including but not limited to any taxes imposed on the income of the Grand Prize Winner as a result of winning the Grand Prize, and all other expenses not specifically mentioned herein as part of the Grand Prize are the sole responsibility of the Grand Prize Winner. Grand Prize is non-transferable, and cannot be sold, combined with any other offer or redeemed for cash, except at the sole discretion of the Sponsor.

- B. **First Prizes: Ten (10) first prizes** of a 16 GB Apple® iPad™ will be awarded (each, a “First Prize”). The ARV of each First Prize is \$499.00. The total ARV of all First Prizes to be awarded is \$4,990.00.
- C. **Second Prizes: Fifty (50) second prizes** of an Eco-Friendly Prize Package will be awarded (each, a “Second Prize”). Each Second Prize includes; (a) one (1) Klean Kanteen® Steel Water Bottle; (b) one (1) 2GB USB 2.0 ATP EarthDrive™; and (c) one (1) ChicoBag™ Reusable Shopping Bag. The ARV of each Second Prize is \$37.00. The total ARV of all Second Prizes to be awarded is \$1,850.00.

The total ARV of all prizes to be awarded in this Sweepstakes is \$14,840.00. No prize substitution, exchange or cash redemption of any prize shall be permitted, except at Sponsor’s sole discretion. Prizes are not transferable prior to award. Sponsor reserves the right to substitute a prize of equal or greater value for any prize, should prize become unavailable due to reasons beyond the control of the Sponsor. All prizes must be accepted "as is," and no warranties or maintenance will be provided by Sponsor or Independent Administrator. Prize Winners are responsible for all federal, state and local taxes arising from receipt, possession, acceptance or use of any prize. **Limit of one (1) prize per person/household.** No more than the number of prizes set forth in these official rules will be awarded. All prizes will be awarded. *Names of prize manufacturers/trademark owners are used solely for the purpose of identification of the prize. No endorsement, authorization, sponsorship, or approval by prize manufacturers is intended or implied by such use.*

**PRIZE CLAIMS:** Except where prohibited, potential Grand Prize Winner must sign and return within seven (7) days of receipt, an Affidavit of Eligibility/Liability/Publicity Release Form (the “Release”), a travel companion waiver (the “Travel Waiver”), to be signed by the Travel Companion and an IRS Form W-9 (collectively, the “Required Documents”) in order to claim the Grand Prize. If potential Grand Prize Winner fails to return the Required Documents within seven (7) days of receipt, potential Grand Prize Winner forfeits his/her right to the Grand Prize (without compensation of any kind) and another Grand Prize Winner will be selected at random from among all remaining non-winning eligible entries received, time permitting. **Potential Grand Prize Winner’s receipt of Grand Prize will be reported as income to the IRS. In the event it is deemed during the verification process that potential Grand Prize Winner does not have a unique, personal and valid federal tax identification number for Sponsor to report the tax liability associated with acceptance of the Grand Prize, potential Grand Prize Winner will be disqualified and another Grand Prize Winner selected at random from among all remaining non-winning eligible entries received, time permitting. The validity of federal tax identification numbers, including social security numbers, will be determined by the Independent Administrator in accordance with IRS requirements.** Except where prohibited, all Prize Winners consent to the use of his/her name, likeness, voice, photograph, testimonials, statements, opinions, biographical information, hometown and state in advertising worldwide for promotional and publicity purposes in any media without further payment, consideration, notification or limitation (TN residents will not be required to sign a publicity release as a condition of winning a Prize).

**GENERAL CONDITIONS:** Sweepstakes is subject to all applicable federal, state and local laws. By participating, Entrants and Prize Winners agree to comply with, and be bound by, these official rules and the decisions of the Sponsor or Independent Administrator (including but not limited to eligibility determinations) and waive any right to claim ambiguity in this Sweepstakes or these official rules. Should any portion of the Sweepstakes be, in Sponsor’s sole discretion, compromised by virus, worms, bugs, non-authorized human intervention or other causes which, in the sole discretion of the Sponsor, corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserves the right, at its sole discretion, to cancel, terminate, modify or suspend the Sweepstakes and conduct the Sweepstakes in a manner which in its sole discretion is fair, appropriate and

consistent with these official rules. Notice of such action by Sponsor will be posted on the Website. In such event, Sponsor reserves the right to award the prizes at random from among the eligible entries received up to the time of the impairment. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of these official rules or in an unsportsmanlike or disruptive manner. Sponsor reserves the right to disqualify or reject any incomplete, inaccurate or false entry. **ANY ATTEMPT BY ANY PERSON TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAW, AND, SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. SPONSOR'S FAILURE TO ENFORCE ANY TERM OF THESE OFFICIAL RULES SHALL NOT CONSTITUTE A WAIVER OF THESE PROVISIONS.**

**RELEASE:** By participating in this Sweepstakes, Entrants agree to release and hold harmless Sponsor, and each of its respective officers, directors, managers, employees, parents, subsidiaries, affiliates, agents, members, shareholders, insurers, servants, divisions, predecessors, successors, representatives, distributors, advertising, promotion, and fulfillment agencies, including the Independent Administrator, consultants and legal advisors (collectively, the "Released Parties") from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt, redemption or use of any prize.

**LIMITATIONS OF LIABILITY:** The Released Parties are not responsible for: (a) unauthorized human intervention in any part of the entry process or as it pertains to the Sweepstakes; (b) electronic or human error which may occur in the administration of the Sweepstakes or the processing of entries; (c) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from Entrant's participation in the Sweepstakes; (d) any printing or typographical errors in any Sweepstakes-related materials; (e) stolen, lost, late, misdirected, corrupted, incomplete, postage due, or indecipherable entries; and (f) technical failures of any kind, including but not limited to the malfunctioning of any computer, mobile device, cable, network, hardware or software..

**ENTRANTS PERSONAL INFORMATION:** Information collected from Entrants is subject to Sponsor's privacy policies, available at the Website by clicking the "Privacy Policy" link. By participating in the Sweepstakes, Entrants acknowledge that they have read and accepted Sponsor's privacy policy. For the sole purpose of facilitating the administration of this Sweepstakes and preparation and delivery of the prizes, participation in this Sweepstakes constitutes each Entrant's consent to disclosure by the Sponsor of the name and address associated with the Entrant's winning entry, if any, to the Independent Administrator and any other merchant or service provider involved with administering this Sweepstakes, or preparing or delivering any prize.

**INDEPENDENT ADMINISTRATOR:** This Sweepstakes is being administered by The National Sweepstakes Company, 693 East Ave., Rochester, NY 14607.

**WINNER'S LIST/RULES REQUEST:** For the name of the Prize Winners or a copy of these official rules, please submit a self-addressed, stamped envelope by April 30, 2011 to "Enroll, Enter and Escape Sweepstakes ", PO Box P.O. Box 10505, Rochester, NY 14610 (please specify "Winners List" or "Rules Request" on the outside of the envelope). A copy of these official rules may also be obtained at the Website during the Sweepstakes Period.

**SPONSOR:** John Hancock Life Insurance Company U.S.A., 601 Congress Street, Boston, MA 02210. *This offer shall not be published without the written permission of the Sponsor.*