



Investment Change

Your company's qualified retirement plan offers a variety of investment options which include sub-accounts (referred to as "Funds"), or guaranteed interest accounts (referred to as "Guaranteed Accounts") through a group annuity contract issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA).

Use this form to transfer assets between investment options in your current retirement account portfolio and/or change your allocation instructions for future contributions into your retirement account. You may also use the investment change feature on our toll-free service line, at 1-800-395-1113, or our participant website, www.jhpensions.com

What you should know about investment changes

- Changes will take effect on the same market day if John Hancock USA receives your properly completed and signed form on or before the close of trading hours of the New York Stock Exchange on a market day. If received after this time, the changes will be processed on the market day next following. If you choose to transfer all or a portion of your guaranteed account balance to another fund on one of the dates specified in your plan's group annuity contract, you may enter the date you wish this transfer to occur.
- Unit values in Funds, including Asset Allocation Portfolios (i.e. lifestyle and lifecycle funds), are not guaranteed and will fluctuate depending on market performance. Transfers from funds are made at the current market value.
- Transfers are subject to our short-term trading policy and may be cancelled if contrary to the policy. In addition, some Fund companies charge redemption fees for fund shares sold within a specified period of time. Please visit our website or call our toll-free service line for more information.

Guaranteed Interest Accounts

- You cannot transfer money between Guaranteed Accounts.
- Each year you can move at book value up to a total of 20% of your opening balance as of the beginning of the contract reporting year from each Guaranteed Account into other available funds, with the exception of the money market and stable value funds. These changes can be made on the dates specified in the plan's group annuity contract. Any amounts above the 20% and/or outside of the specified dates will be transferred at the lesser of book or market value and may therefore incur a market value adjustment charge.
- Transfers from Guaranteed Accounts to the money market or stable value fund in any amount, will be transferred at the lesser of book or market value and may therefore incur a market value adjustment charge.

How to complete the Investment Change Form

Please use the Fund Codes listed in the attached INVESTMENT OPTION LISTING (listed conservative to aggressive).

Important Note: The attached INVESTMENT OPTION LISTING includes John Hancock USA's entire fund lineup. Not all investment options may have been chosen under your company's group annuity contract. For a listing of the investment options currently available, contact your plan administrator or log onto our website at www.jhpensions.com

To change your CURRENT PORTFOLIO, complete either Section A or B

Investment changes may apply to both employee and employer money based on withdrawal protocol order unless indicated otherwise by a checked box (employee only or employer only). Changes may take effect on the same market day if John Hancock USA receives your properly completed and signed form on or before the close of trading hours of the New York Stock Exchange on a market day. If received after this time, the changes will be processed on the market day next following. If your transfer involves guaranteed interest accounts and you want your transfer effective on one of your contracts specified book value dates, please enter the effective date.

Section A - Rebalancing your TOTAL current retirement account portfolio

1. Indicate the Fund Code and percentage to be invested in the investment options.
2. Ensure that your total instructions add up to 100%.

Section B - Fund to Fund Transfer of a PORTION of your current retirement account portfolio

1. Indicate the investment option(s) FROM which the transfer is to be made and either the amount OR percentage to be withdrawn.
2. Indicate the investment option(s) TO which you want the transfer to be made and the percentage. This column must total 100%.

To change your ALLOCATION INSTRUCTIONS FOR FUTURE CONTRIBUTIONS, complete either Section C or D

All changes made will apply to both ongoing contributions and future transfer/rollover money received from another carrier or qualified plan unless specific investment instructions accompany such transfer or rollover. Investment instructions may apply to both employee and employer money unless indicated otherwise by a checked box (employee only or employer only) in Section D.

Section C - If you rebalanced your account in Section A, and wish the same instructions to be applied to your future contributions, check the box in this section.

Section D - Complete to specify new allocation instructions for your future contributions.

1. Indicate the Fund Code and percentage to be invested in the investment option.
2. Ensure that your total instructions add up to 100%.

Authorization - Complete Section E

1. Sign and date page 1 of this form.
2. Forward the completed page 1 to your plan administrator for signature and forwarding to John Hancock USA.

If you have any questions, please call our toll-free service line at 1-800-395-1113 and speak to one of our client account representatives.

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Please Note: The placement of investment options within investment categories shows John Hancock USA's assessment of those options relative to one another and should not be used to compare these investment options with other investment options available outside of John Hancock USA. John Hancock USA determines peer groups and indexes based on what it believes is the closest match in terms of investment objectives, policies, processes and style. Moreover, there can be no assurance that any investment option will experience less volatility than another. This information is not investment advice. Some funds are subject to a redemption fee. Please visit our website or contact your John Hancock USA representative for more information.

INVESTMENT OPTION LISTING

Fund Code	Asset Allocation - Lifecycle	Three Digit Code (for IVR and statements only)
LXA	JH Lifecycle Fund - Retirement Portfolio	215
LXB	JH Lifecycle Fund - 2010 Portfolio	216
LXC	JH Lifecycle Fund - 2015 Portfolio	217
LXD	JH Lifecycle Fund - 2020 Portfolio	218
LXE	JH Lifecycle Fund - 2025 Portfolio	219
LXF	JH Lifecycle Fund - 2030 Portfolio	220
LXG	JH Lifecycle Fund - 2035 Portfolio	221
LXH	JH Lifecycle Fund - 2040 Portfolio	222
LXI	JH Lifecycle Fund - 2045 Portfolio	223

Asset Allocation - Lifestyle

CLS	JH Lifestyle Fund - Conservative Portfolio	080
MLS	JH Lifestyle Fund - Moderate Portfolio	081
BLS	JH Lifestyle Fund - Balanced Portfolio	082
GLS	JH Lifestyle Fund - Growth Portfolio	083
ALS	JH Lifestyle Fund - Aggressive Portfolio	084

Fund Code	Conservative	Three Digit Code (for IVR and statements only)
3YC	3 Year Guaranteed Interest Account**	000
5YC	5 Year Guaranteed Interest Account**	000
10YC	10 Year Guaranteed Interest Account**	000
MSV	JH John Hancock Stable Value Fund - investing in John Hancock Stable Value Fund - Plans that select the Stable Value Fund are restricted from selecting any fixed-income investment options that are deemed to be 'Competing'. These 'Competing' Funds are marked with **.	180
MMR	Money Market Fund **	068

Income

GOV	JH Short-Term Federal Fund **	056
USF	U.S. Government Securities Fund **	087
AGS	JH American Funds U.S. Government Securities Fund	256
DVB	Active Bond Fund	019
COR	Core Bond Fund	187
BIF	Total Bond Market Fund	208
PRR	JH PIMCO Real Return Fund	167
RRB	Real Return Bond Fund	164
BFA	JH American Funds Bond Fund of America	247
TRN	JH PIMCO Total Return Fund	096
TRF	Total Return Fund	011
IQB	Investment Quality Bond Fund	067
CWB	JH American Funds Capital World Bond Fund	249
PFB	JH PIMCO Global Bond Fund	146
GLB	Global Bond Fund	018
INC	JH T. Rowe Price Spectrum Income Fund	044
STI	JH John Hancock Strategic Income Fund	171
SIM	Strategic Income Fund	178
SBF	Strategic Bond Fund	074
USH	U.S. High Yield Bond Fund	195
HYD	JH Legg Mason Partners Global High Yield Bond Fund	048
HYF	High Yield Fund	073
AHI	JH American Funds American High-Income Fund	246
OIB	JH Oppenheimer International Bond Fund	240

* None of the Index Funds or the underlying portfolios are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in the Index Fund.

INVESTMENT OPTION LISTING (continued)

Fund Code		Three Digit Code
Growth and Income		
AFH	JH American Fundamental Holdings Fund	257
AGD	JH American Global Diversification Fund	258
GAF	JH UBS Global Allocation Fund	185
TAF	Global Allocation Fund	111
JAR	Absolute Return Fund	238
AAF	JH PIMCO All Asset Fund	182
TFF	JH Franklin Templeton Founding Funds Allocation Fund	243
ADG	JH American Diversified Growth & Income Fund	259
ABF	JH American Funds American Balanced Fund	151
IFA	JH American Funds The Income Fund of America	255
I&V	Income & Value Fund	017
CIB	JH American Funds Capital Income Builder	248
WMI	JH American Funds Washington Mutual Investors Fund	155
D&G	JH T. Rowe Price Equity Income Fund	025
EIF	Equity Income Fund	072
ICA	JH American Funds Investment Company of America	154
EQI	Optimized Value Fund	032
LRG	JH UBS U.S. Large Cap Equity Fund	197
LRC	Large Cap Fund	189
GRI	US Core Fund	009
VAL	JH Davis New York Venture Fund	059
FUN	Fundamental Value Fund	125
IND	*500 Index Fund	033
MCV	JH Mutual Beacon Fund	062
MCE	JH Weitz Partners Value Fund	092
LVI	*JH Value Index Fund	230

Growth

SMC	JH Franklin Balance Sheet Investment Fund	061
DIS	JH Mutual Discovery Fund	069
AFI	JH American Funds Fundamental Investors	251
AVF	JH Lord Abbett All Value Fund	132
ACV	All Cap Value Fund	121
VLF	Value Fund	071
MID	JH Lord Abbett Mid Cap Value Fund	136
MAV	Mid Cap Value Fund	124
MVI	*JH Mid-Cap Value Index Fund	229
RMV	JH RiverSource Mid Cap Value Fund	209
MIV	JH T. Rowe Price Mid-Cap Value Fund	184
VOP	JH John Hancock Value Opportunities Fund	204

Fund Code		Three Digit Code
Growth - continued		
MVF	Mid Value Fund	190
MSO	JH T. Rowe Price Small Cap Value Fund	135
SMF	Small Company Value Fund	031
SMV	Small Cap Value Fund	194
SCV	JH Munder Small-Cap Value Fund	181
SPO	Small Cap Opportunities Fund	165
REA	JH DWS RREEF Real Estate Securities Fund	134
REF	Real Estate Securities Fund	070
TEE	JH T. Rowe Price Real Estate Fund	226
ULF	JH MFS Utilities Fund	133
ULT	Utilities Fund	123
VLU	JH John Hancock Classic Value Fund	170
CLV	Classic Value Fund	174
SOC	JH Domini Social Equity Fund	088
MLL	JH BlackRock Large Cap Value Fund	158
LCV	Large Cap Value Fund	160
LMV	JH Legg Mason Value Fund	103
CEF	Core Equity Fund	175
ULC	U.S. Large Cap Fund	016
G&I	JH T. Rowe Price Blue Chip Growth Fund	043
BCF	Blue Chip Growth Fund	040
TSM	*Total Stock Market Index Fund	102
VRC	JH Excelsior Value and Restructuring Fund	091
CON	JH Fidelity Contra Fund	049
GRF	All Cap Core Fund	039
LGI	*JH Growth Index Fund	227
FNI	JH Fidelity Advisor New Insights Fund	237
QAC	Optimized All Cap Fund	163
GFA	JH American Funds Growth Fund of America	153
VDS	JH Victory Diversified Stock Fund	245
REV	JH RiverSource Equity Value Fund	242
GEQ	JH Jennison Growth Fund	110
CPA	Capital Appreciation Fund	119
DIV	JH Templeton World Fund	047
JMI	JH Dreyfus Premier Structured Midcap Fund	214
GEF	Global Fund	038
CGI	JH American Funds Capital World Growth & Income	250
ANP	JH American Funds New Perspective Fund	252
MCI	*Mid Cap Index Fund	104
WWF	JH Oppenheimer Global Fund	109

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INVESTMENT OPTION LISTING (continued)

Fund Code	Aggressive Growth	Three Digit Code
ITS	International Core Fund	013
ITV	International Value Fund	006
EPG	JH American Funds EuroPacific Growth Fund	152
DVF	JH DFA International Value Fund	212
OEF	Overseas Equity Fund	191
IIF	*International Equity Index Fund	106
ASW	JH American Funds SMALLCAP World Fund	254
IGR	JH John Hancock International Growth Fund	203
ISC	JH Templeton Foreign Smaller Companies Fund	107
ISF	International Small Cap Fund	095
MIO	JH Columbia Marsico International Opportunities Fund	196
IOF	International Opportunities Fund	188
ANW	JH American Funds New World Fund	253
FSM	JH Davis Financial Fund	130
FSF	Financial Services Fund	118
MCG	JH AIM Constellation Fund	057
MCR	All Cap Growth Fund	003
VEN	JH Energy Fund	148
RES	Natural Resources Fund	162
MCS	Mid Cap Stock Fund	004
STW	JH Legg Mason Partners Aggressive Growth Fund	051
RLG	JH John Hancock Rainier Growth Fund	241
TCG	JH Turner Core Growth Fund	244
LCE	JH Legg Mason Growth Fund	093
MGI	*JH Mid-Cap Growth Index Fund	228
APP	JH American Century Vista Fund	058
ACS	JH American Century Small Company Fund	150
SML	Small Company Fund	177

Fund Code	Aggressive Growth - continued	Three Digit Code
SCP	JH DFA US Small Cap Fund	213
SCI	*Small Cap Index Fund	105
VIS	*JH Small Cap Value Index Fund	225
DUT	JH DFA U.S. Targeted Value Fund	231
VSG	*JH Small Cap Growth Index Fund	224
GPP	JH John Hancock Growth Opportunities Fund	201
SMG	JH John Hancock Small Cap Fund	101
SCA	Small Cap Fund	193
OPP	JH Royce Opportunity Fund	183
SCG	JH Franklin Small-Mid Cap Growth Fund	053
EGF	Emerging Small Company Fund	036
SCF	Small Cap Growth Fund	192
EXP	JH Explorer Fund	186
SCO	JH AIM Small Cap Growth Fund	030
KSV	JH Keeley Small Cap Value Fund	239
EGR	Emerging Growth Fund	159
USC	JH Bridgeway Ultra-Small Company Market Fund	210
HLS	JH T. Rowe Price Health Sciences Fund	127
HFC	Health Sciences Fund	115
DEM	JH DFA Emerging Markets Value Fund	211
DMK	JH Oppenheimer Developing Markets Fund	063
PRE	Pacific Rim Fund	012
SCT	JH T. Rowe Price Science & Technology Fund	050
STF	Science & Technology Fund	035
PGT	JH Allianz RCM Technology Fund	147

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