

Introduction

Instructions

Use this form to authorize John Hancock to electronically deposit proceeds from your fixed product contract into the financial account of your choice.


Please Note: Adding or changing your direct deposit information below may not be immediately reflected in your next payment. Changes can take up to two payment cycles to take effect.

IMPORTANT: This form will not be processed unless you return both pages, AND page 2 has been properly signed and dated.


Did you know you can complete this form entirely online?

1. Visit the Forms tab on www.jhgroupannuities.com
2. Find the Electronic Fund Transfer (EFT) Form
3. Click the green "Submit Online" button
4. Follow the step-by-step instructions

Questions about this form?

 1-800-624-5155

Contact us:

 FAX 1-617-572-0355



See the end of this document for return instructions

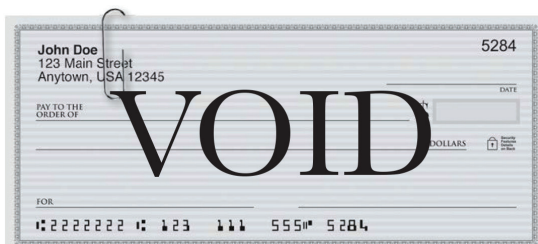
1. Payee Information

| | | | | |
|-------------------------------|----------------------------------|-------|----------|--------|
| Payee Name (First) | | (MI) | | (Last) |
| Payee Phone Number | Payee Date of Birth (MM/DD/YYYY) | | | |
| Payee Address (Street) | City | State | Zip Code | |
| Group Annuity Contract Number | Customer/ID Number | | | |

2. Financial Institution Information

The financial institution (bank, savings and loan or credit union) you elect to receive electronic deposits must be a member of the Automated Clearing House ("ACH") Network. Please contact your financial institution if you are unsure that it is a part of the ACH Network.

- Checking Account** - Please attach a copy of your voided check. Deposit slips, counter checks and starter checks are not accepted. The voided check must be in the name of the payee. If you do not have a voided check, please include a letter from your financial institution as described for savings accounts below.



IMPORTANT:

We cannot send funds to any account with a POA, Guardian, Conservator, or other fiduciary included in the registration unless there is an indication of their fiduciary role pre-printed on the check from the financial institution.

Example: Jane Smith, POA

Issuer: John Hancock Life Insurance Company (U.S.A.), Lansing, MI (not licensed in New York)
Issuer in NY: John Hancock Life Insurance Company of New York, Valhalla, NY

2. Financial Institution Information (continued) **Savings Account**

IMPORTANT: Please include a letter from your financial institution (on their letterhead) that indicates the following information: the routing/ABA number, the account number, the account type (i.e., savings), and the owner(s) of the account. The letter must be signed, dated and title noted by an authorized party at the financial institution along with the payee(s) to certify that the information provided is correct.

Please also complete the following information below.

Financial Institution _____

Routing/ABA number _____

Account Number _____

Name Listed on Account _____

Alternatively, if the savings account has check writing privileges, you may attach a copy of your voided check. Deposit slips and starter checks are not accepted.

3. Signatures and Authorizations

I hereby authorize John Hancock Life Insurance Company (U.S.A.) or John Hancock Life Insurance Company of New York, as applicable ("John Hancock") to deposit annuity payments directly to my bank, savings and loan, or credit union ("financial institution") account, as indicated above. I authorize the financial institution identified above to accept such credit entries from John Hancock, and to credit my account at that financial institution in accordance with those credit entries. If an amount should be credited to my account in error (including any overpayment to my account), or after my death or ineligibility, I authorize and direct the financial institution designated on this form to debit my account and refund such amount to John Hancock. I agree to direct my joint account owners, executors, administrators, or assignees to refund to John Hancock any payments that are made following my death so that they may be redistributed to my beneficiary(ies) or contingent annuitant(s), if applicable.

I agree to hold John Hancock harmless for any failure by my financial institution to credit my account or for any delay by my financial institution in crediting funds to my account. I agree that this arrangement is made for my convenience, and that any payments directly received by me, rather than credited to my account, as a result of mistake or otherwise, shall not subject John Hancock to any liability in excess of that owed to me under the applicable annuity contract. I understand that John Hancock is relying on the information that I have provided on this form, and further understand that John Hancock will not be liable for any losses or charges due to incorrect, outdated or incomplete information that has been provided on this form.

If the financial institution account identified above is jointly owned, this authorization will not be effective without the signature of the "Joint Account Owner" below.

This authorization will remain in effect until John Hancock receives a written notice from me stating otherwise and until John Hancock has had a reasonable chance to act upon such notice.

By signing below I authorize John Hancock to use my EFT information as stated above.

**SIGN
HERE**

Payee Signature _____

Today's Date (MM/DD/YYYY) _____

Joint Account Owner EFT Authorization

I agree to notify John Hancock upon the death of the Participant and I agree to refund John Hancock any payments that are made to the financial institution account identified above following the Participant's death or ineligibility. I understand that I may be personally liable, both individually and as a joint owner of the account identified above, for the amount of all benefit or survivor benefit payments with due dates after the death of the Participant. If I am entitled to any benefit from the applicable annuity contract as a beneficiary or contingent annuitant of the Participant, the amount of my liabilities may be deducted from the amount payable to me.

**SIGN
HERE**

Joint Account Owner Signature (if applicable) _____

Today's Date (MM/DD/YYYY) _____

Electronic transfer will begin when verification has been established with your financial institution. Allow at least 10 days after we receive this form for EFTs to become active.

Submission Instructions

Please enclose and mail to:

**Regular mail:**

Fixed Products Administration
PO Box 55446
Boston, MA 02205-5664

**Express mail:**

Fixed Products Administration
30 Dan Road, STE 55446
Canton, MA 02021-2809

**To fax this form:**

1-617-572-0355

**Questions:**

1-800-624-5155



www.jhgroupannuities.com