John Hancock

Investment Selection – New Funds Only John Hancock Life Insurance Company (U.S.A.)

Use this form to add one or more of the new Fund(s) recently made available under your group annuity contract with John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA").

Please Note: These are not all of the investment options available under your John Hancock USA group annuity contract. For a complete listing, visit our website **www.jhpensions.com/er** or contact your Client Account Representative. To add investment options other than the new Fund(s) - or to make other changes - please complete the updated John Hancock USA **Contract Investment Administration Form** or contact your client account representative.

Important Information Before You Begin

Contributions under a group annuity contract issued by John Hancock USA may be allocated to investment options that are: (a) subaccounts ("Funds") and which invest solely in shares of an underlying mutual fund or collective trust, or (b) Guaranteed Interest Accounts ("Guaranteed Accounts"). Prior to making any selections, it is important to carefully review the fundsheet for the applicable investment option. The fundsheets are available on the Plan Sponsor website, **www.jhpensions.com/er or contact your client account representative to obtain copies.**

The placement of investment options according to investment categories and potential risk/return 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 a John Hancock USA group annuity contract. John Hancock USA determines peer groups and indexes based on what we believe is the closest match in terms of investment objectives, policies, processes and style. Each investment option's investment category and risk/return spectrum placement is subject to change. Moreover, there can be no assurance that any investment option will experience less volatility than another. This information is not investment advice.

When selecting investment options, it is important to note that allocating assets to only one or a small number of the investment options (other than Lifecycle and Lifestyle options) should not be considered a balanced investment program. In particular, allocating assets to a small number of options concentrated in particular business or market sectors may subject participants to increased risk and volatility. Examples of business or market sectors where this risk may be particularly high include: a) technology-related businesses, including Internet- related businesses, b) small cap securities, and c) foreign securities.

If you desire to qualify for John Hancock USA's Fiduciary Standards Warranty you must offer at least one fund from each of the designated asset categories plus either one of the Lifecycle suites or all 5 different lifestyle portfolios. Please note that income that John Hancock USA receives from one or more of the Funds that you select for this purpose may be higher than from the other Funds. In addition, you should note that the revenue John Hancock USA receives on the Funds for which John Hancock USA (or its affiliates) provides exclusive or additional advisory services is higher than those that are advised or sub-advised by unaffiliated mutual fund companies. The Fiduciary Standards Warranty is not available if the Wilshire 3(21) Adviser Service has been selected.

Some fund companies charge redemption fees for fund shares sold within a specified period of time. Please review the fundsheets or visit our website for more information. In addition, inter-account transfers are subject to our short-term trading policy, which is described in our latest administrative guidelines, available at **www.jhpensions.com/er**.

Changes to the Contract, including investment options, charges, fees and methods of payment may impact John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA") Estimated Cost of Recordkeeping for this Contract, Indirect Compensation and/or Investment Information provided under ERISA s.408(b)(2). Updates to ERISA s.408(b)(2) Disclosure Information are available on the Regulatory Disclosures page on our Plan Sponsor Website. It is your responsibility to access this website periodically and view this information at least monthly.

The change(s) requested in this form may impact information previously disclosed to your eligible employees. Any changes to previously disclosed plan related information will require advance notification to your eligible employees, participants and beneficiaries under ERISA Reg. Section 2550.404a-5 at least 30 days in advance of the effective date of the change.

- It is your responsibility to provide such disclosures.
- The signed form should only be submitted to John Hancock USA for processing after the required notification in compliance with the required timelines has been provided.

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- Please read Important Information Before You Begin on page 1 before completing this form.
- Any changes must be initialed in pen (including numbers crossed out or changed using correction fluid).

Completed documents must be submitted on the website using the Submit a Document tool. For further assistance, contact your Client Account Representative.

1. General Information

The Trustee of

Contractholder Name

Contract Number

2. Investment Direction

The changes requested on this form shall be effective as of the later of (i) the effective date noted below or (ii) the day that this form, duly completed and in good order, is received by John Hancock USA (the "Effective Date"). The requested change(s) will occur only on a "market day", i.e., a day on which the New York Stock Exchange is open for trading. If the Effective Date is not a market day, then it will be deemed to refer to the market day immediately following that day. A form is considered received by John Hancock USA if it is received before the close of the trading on a market day. If received after that time, the form will be considered to have been received on the next market day.

Effective Date:			
	Month	Dav	Yea

Check (\checkmark) investment options to be added.

Investment Listing		
	Fund Code	Investment Options
Growth & Income	ARC	American Funds Retirement Income Portfolio - Conservative
	ARM	American Funds Retirement Income Portfolio - Moderate
	ARE	American Funds Retirement Income Portfolio - Enhanced
	1	
Growth	AEI	AB Equity Income Fund
	AAM	American Funds American Mutual Fund
	CLD	ClearBridge Large Cap Value Fund
Aggressive Growth	FAE	Fidelity Advisor Equity Growth Fund
	JDM	John Hancock Diversified Macro Fund
	MIG	MFS International Growth Fund

3. Authorization and Certification

I acknowledge that I have received a description of the investment objectives and policies and other investment-related information for each investment option that I have selected, and that I have the ability to access the John Hancock USA Plan Sponsor website to review, download and save (or print) the related fundsheet of each such investment option. I also understand that I have the right to obtain paper copies of such fundsheet(s) for free by calling my client account representative.

I further understand that the value of an investment in John Hancock USA's sub-accounts, including Lifestyle Funds, will increase or decrease to reflect the investment experience of the underlying securities and, when redeemed, may be worth more or less than the original cost. Past performance is no guarantee of future results and John Hancock USA does not guarantee these values.

Plan ("the Plan")

In my role as the authorized named fiduciary of the Plan, I agree to assume responsibility for notifying Plan participants and beneficiaries about the change(s) requested on this Form and providing them with information regarding the newly selected Fund(s), as well as the redemption fee that may be applicable to one or more of such Funds.

I further acknowledge that it is my responsibility, and not John Hancock USA's, to ensure that all disclosures that may be required (including, but not limited to, disclosures required under Department of Labor Regulation Section 2550.404a-5) in connection with this request, are provided to my eligible employees, participants and beneficiaries within the required timelines.

By signing below, on behalf of the Plan, I hereby direct John Hancock USA to process the addition of the new Fund(s) set out above. I agree to hold harmless John Hancock USA, its affiliates, and their agents, employees, officers and directors from and against any and all claims for losses, damages, or penalties for complying with the instructions provided on this Form. I further acknowledge and agree that any participant queries received by John Hancock USA pertaining to the addition of the new Fund(s) should be directed to the undersigned for clarification.

Signature or Trustee/Authorized Named Fiduciary/ 3(38) Investment Manager Name - please print

Date