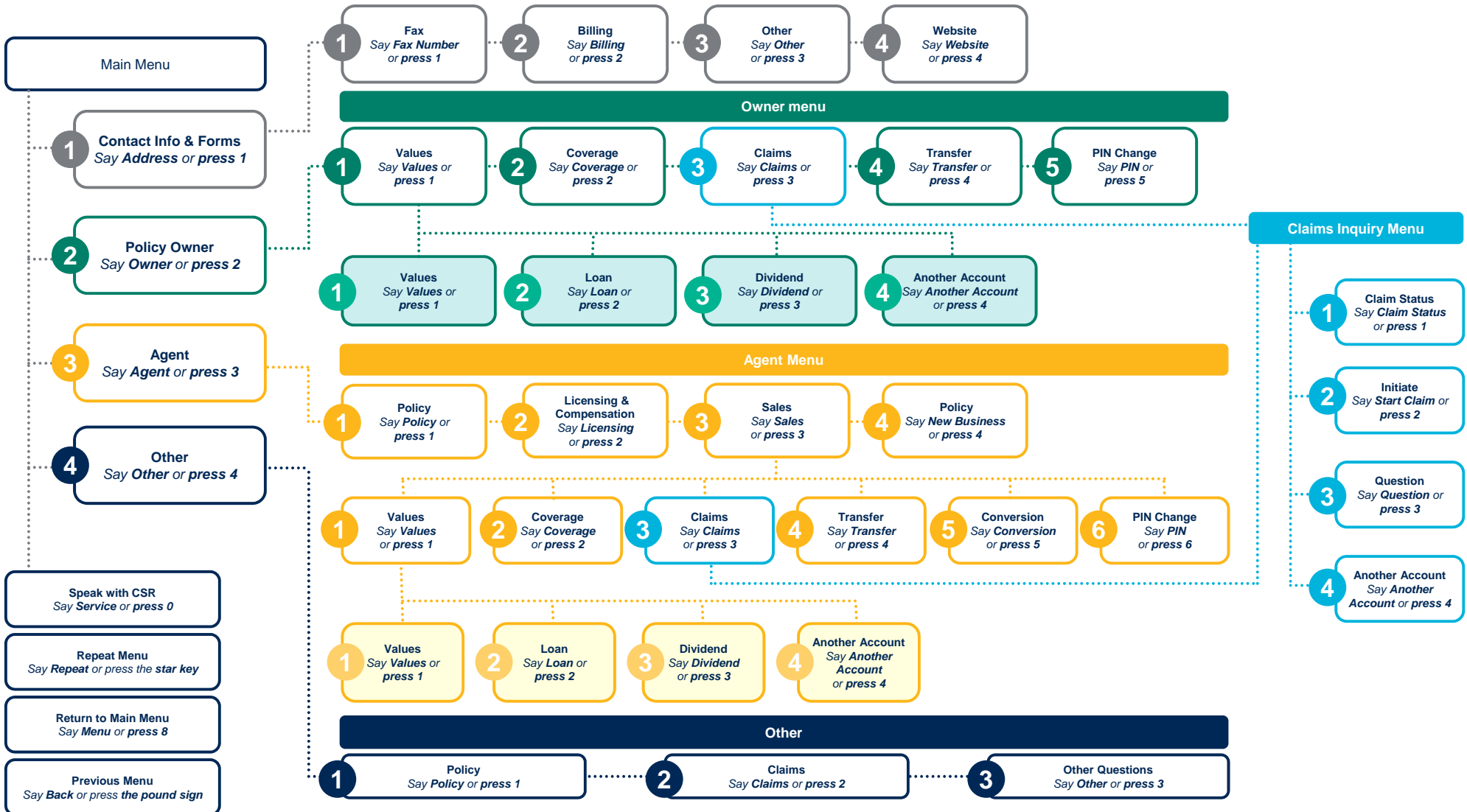




Life Customer Call Menu Map



Insurance products are issued by: John Hancock Life Insurance company (U.S.A.) (not licensed in New York), Boston, MA 02116; John Hancock Life Insurance Company of New York, Valhalla, NY 10595 and John Hancock Life & Health Insurance Company, herein collectively referred to as John Hancock. Securities are offered through John Hancock Distributors LLC and through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.
MLINY