



Instructions on completing Request for the Investment Option Changes - M Group

Please use this information to complete the form correctly and appropriately. This will ensure we receive the form in good order. The form will be considered 'in good order' when:

- 1) All the required information has been completed.
- 2) The correct and appropriate selections available to your product have been made.
- 3) All the appropriate signatures are given.

This kit is to be used for the following products.

*Majestic VULX
 *Majestic Survivorship VULX
 *Majestic Performance VUL (MPVUL)(MPVUL-NY)
 *Majestic Performance SVUL (MPSVUL)(MPSVUL-NY)
 *Majestic VUL (MVUL)(MVUL98)(MVUL98-NY)
 *Majestic VEP (MVEP)(MVEP98)(MVEP98-NY)
 *Majestic Variable COLI (MVCOLI)(MVCOLI-NY)
 *Variable Master Plan Plus (VMPP)
 *Magnastar

*Protection VUL *Protection SVUL
 *Accumulation VUL *Accumulation SVUL
 *Corporate VUL
 *Medallion VUL (MVL Plus)(MVL Edge)(MVL Edge II)
 Medallion Variable Life (MVL) policies are limited to 10 funds
 *Medallion Executive Variable Life (MEVL)(MEVLIII)(MEVLIII-NY)
 Flexible Variable Life Insurance (FlexV) policies are limited to 10 funds
 Variable life Insurance (VLI) policies are limited to 5 funds
 *Performance Executive Variable Life (PXVL)
 *Variable Estate Protection (VEP)(VEP Plus)(VEP Edge)

* Currently there is no limit to the number of funds. John Hancock reserves the right to limit the number of funds available for these products in the future.

Section A - Owner Information

- 1) Complete owner's full name, address and policy/group number.
- 2) Provide appropriate telephone numbers in case we need to contact you and fax number, if available.

Section B - Fund Transfer

Complete this section if you wish to request a fund transfer. Refer to Fund Information Supplement, page 3, to assist you in making appropriate selections.

- 1) Indicate the sub-account(s) **FROM** which account value will be transferred and the amount or % to be withdrawn.
- 2) Indicate the sub-account(s) **TO** which account value will be transferred and the amount or % to be deposited.
- 3) Note: If current balance of any investment portfolio is less than the specified dollar amount, or if a transfer results in a remaining balance of less than one share, then the entire balance will be transferred.

Section C - Allocation of Future Premiums

Complete this section if you wish to change how you would like your future net premiums to be deposited. Refer to Fund Information Supplement, page 3, to assist you in making appropriate selections.

- 1) **Do NOT** complete this section if your policy is set up for Dollar Cost Averaging.
- 2) Indicate the sub-account(s) you would like future net premiums to be deposited.
- 3) Indicate the percentage (%) you would like to have allocated to each portfolio. **Please note that the total percentage must equal 100%.**
- 4) Note: All net premiums are invested in Money Market when the Dollar Cost Averaging feature is present.

Section D - Asset Allocation Re-Balancer

Complete this section to indicate the percentage of your total account value that is to be held in each designated portfolio AFTER the transfer has been completed. Refer to Fund Information Supplement, page 3, to assist you in making appropriate selections.

- 1) Select the frequency of the transfer.
- 2) Indicate the sub-account(s) you wish to include in this transfer.
- 3) Indicate the percentage (%) for each portfolio. **Please note that the total percentage must equal 100%.**

Section E - Dollar Cost Averaging

Complete this section to elect or change the Dollar Cost Averaging feature. Refer to Fund Information Supplement, page 3, to assist you in making appropriate selections.

- 1) Please use dollar (\$) amounts only.
- 2) After the initial election, DCA transfers will be effected on the next monthly Processing Date and each monthly Processing Date thereafter until DCA termination.

Section F - Allocation of Monthly Deductions

Complete this section if you wish your monthly deductions to be withdrawn from specific sub-accounts.

- 1) Indicate the sub-account(s) which the charges for the monthly deductions are to be withdrawn.
- 2) Indicate the percentage (%) to be withdrawn from each sub-account(s). **Please note that the total percentage must equal 100%.**

Section G - Excess Value Option (Only available on FlexV1 product - Form 87-85)

Complete this section to change the Excess Value Option on your policy.

- 1) Indicate which option you prefer :
 - Increase Death Benefit
 - Reduce Basic Premium (this option is available only if the policy has a level premium schedule)
 - Accumulate Excess Value

Section H - Signatures

- 1) Ensure that all appropriate signatures are on the form before submitting to our Head Office. **All owners must sign and date the form.**
- 2) If the life insured is signing as an officer of the Corporation, please indicate a second officer's signature with title or the Corporate seal.

Important Information

- 1) **All percentages must be indicated as whole numbers (10% not 10.5%) and must total 100%.**
- 2) For current and future investment option changes, complete Section D.
- 3) You may refer to your prospectus/supplement for further information regarding options available to you.
- 4) Your changes will take effect on the same market day if John Hancock 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.
- 5) Please return only pages 1 and 2 of this form.



Request for Investment Option Changes - M Group

John Hancock Life Insurance Company (U.S.A.)

John Hancock Variable Life Insurance Company

John Hancock Life Insurance Company

(hereinafter referred to as The Company)

Send completed form to:
Specialty Products and Distribution
PO Box 192
Boston, MA 02117-0192

For Inquires:
Telephone: 1-800-521-1234
1-800-832-5282 (for Hearing Impaired (TDD))

Agency Code
5 | 5 | 0

Section A - Owner(s) Information

1. a) Name(s) _____ b) Policy/Group Number _____

c) Insured(s) _____

d) Address _____ Please check for address change

e) Business Phone No. _____ f) Home Phone No. _____ g) Fax Number _____

Note: Your request will become effective upon receipt in good order at our Home Office, and the elections will remain in effect until we receive authorized instructions to change these elections. Transfers and allocation changes are subject to the conditions of the policy, the administrative requirements of the company, and the provisions of the policy's prospectus. Not all investment options are available with all products. **Refer to page 3 for instructions and any restrictions regarding Fixed Account Transfers.**

Section B - Fund Transfer

From Sub-Account Name	<input type="checkbox"/> \$ or <input type="checkbox"/> %	To Sub-Account Name	<input type="checkbox"/> \$ or <input type="checkbox"/> %

Section C - Allocation of Future Premiums

Fund	% Share	Fund	% Share

Section D - Asset Allocation Re-Balancer

Frequency: Current one-time rebalancing Monthly Quarterly Semi-annually Annually
 Current and Future Cancel Asset Allocation Re-Balancer

Fund	% Share	Fund	% Share

Section E - Dollar Cost Averaging (Not available for VLI)

From: _____ Cancel Dollar Cost Averaging

To:	\$	To:	\$

Section F - Allocation of Monthly Deductions

Fund	% Share	Fund	% Share

Section G - Excess Value Option (Only available on FlexV1 product - Form 87-85)

To change the Excess Value Option, select the applicable option.
 Increase Extra Death Benefit
 Reduce Basic Premium (Only available if the policy has a level premium schedule)
 Accumulate Excess Value

Section H - Signatures

By signing below, I/we certify that I agree to the changes shown above and confirm that I have reviewed my current prospectus/supplement and that I have read the conditions above. I also certify that I have reviewed the information provided and it correctly reflects my intended changes.

Signed at State _____
Name of Owner(s) (Please print) _____
Name of Owner(s) (Please print) _____
Title of Owner (required For Corporate Owned or Trust Owned) _____
Title of Owner (required For Corporate Owned or Trust Owned) _____

Date _____
Signature of Owner(s) _____
X
Signature of Owner(s) _____
X



Fund Information Supplement - M Group

Contact information

Return address:
Specialty Products and Distribution
PO Box 192
Boston, MA 02117-0192

For Inquires:
Telephone: 1-800-521-1234
1-800-832-5282 (for Hearing Impaired (TDD))

Important information to consider when making your selections for the following products.

These selections apply to the following products only. Please read the prospectus carefully before making your selections.

*Majestic VULX

*Majestic Survivorship VULX

*Majestic Performance VUL (MPVUL)(MPVUL-NY)

*Majestic Performance SVUL (MPSVUL)(MPSVUL-NY)

*Majestic VUL (MVUL)(MVUL98)(MVUL98-NY)

*Majestic VEP (MVEP)(MVEP98)(MVEP98-NY)

*Majestic Variable COLI (MVCOLI)(MVCOLI-NY)

*Variable Master Plan Plus (VMPP)

*Magnastar

*Protection VUL *Protection SVUL

*Accumulation VUL *Accumulation SVUL

*Corporate VUL

*Medallion VUL (MVL Plus)(MVL Edge)(MVL Edge II)

Medallion Variable Life (MVL) policies are limited to 10 funds

*Medallion Executive Variable Life (MEVL)(MEVLIII)(MEVLIII-NY)

Flexible Variable Life Insurance (FlexV) policies are limited to 10 funds

Variable Life Insurance (VLI) policies are limited to 5 funds

*Performance Executive Variable Life (PXVL)

*Variable Estate Protection (VEP)(VEP Plus)(VEP Edge)

* Currently there is no limit to the number of funds. John Hancock reserves the right to limit the number of funds available for these products in the future.

Aggressive Growth

Science & Technology

Pacific Rim

Emerging Markets Value 1. 5.

Health Sciences

Small Cap Growth 1.

Emerging Small Company

Small Cap Index

Small Company 3.

Mid Cap Stock 1.

Natural Resources

All Cap Growth

Financial Services

International Opportunities

International Small Cap

International Equity Index B 1. 2.

Overseas Equity 1.

American International

International Value

International Core

Lifestyle Aggressive 4.

Growth

Mid Cap Index

Mid Cap Intersection¹.

Global

Capital Appreciation¹.

American Growth

Optimized All Cap^{1.2}.

All Cap Core

Total Stock Market Index

Blue Chip Growth^{1. 2}.

U.S. Large Cap

Core Equity

Large Cap Value

Classic Value

Utilities

Global Real Estate

Real Estate Securities^{1. 2}.

Small Cap Opportunities

Small Cap Value

Small Company Value

Mid Value¹.

Mid Cap Value

Value

All Cap Value

Growth & Income

500 Index B¹.

Fundamental Value

Large Cap

Optimized Value

American Growth - Income

Equity - Income¹.

American Blue Chip Income & Growth

American Asset Allocation⁴.

Lifestyle Growth^{1. 4}.

Franklin Templeton Founding Allocation⁴.

Index Allocation⁴.

Income & Value

Global Allocation

Core Allocation Plus⁴.

Disciplined Diversification⁴.

Capital Appreciation Value⁴.

Lifestyle Balanced^{1. 2. 4}.

Lifestyle Moderate^{1. 4}.

PIMCO VIT All Asset Portfolio (M Class)

Income

Lifestyle Conservative⁴.

High Yield¹.

U.S. High Yield Bond

Strategic Bond

Strategic Income

Global Bond¹.

Investment Quality Bond

Total Return

Income (continued)

American Bond

Real Return Bond

Total Bond Market B¹.

Core Bond

Active Bond^{1. 2}.

U.S. Government Securities

Short-Term Bond¹.

Conservative

Money Market B^{1. 2. 4}.

Fixed

Fixed Account^{1. 4}.

Asset Allocation Models

Fundamental Holdings of America^{4. 5}.

Value Strategy^{4. 5}.

Growth Blend^{4. 5}.

Global Balanced^{4. 5}.

Blue Chip Balanced^{4. 5}.

NOTE:

Only one Asset Allocation Model can be selected (allocation must be 100%).

These models are only available when the ENLG Rider is elected with MPVUL, Protection VUL and Protection SVUL.

M Funds

Brandes International Equity¹.

Turner Core Growth¹.

Frontier Capital Appreciation¹.

Business Opportunity Value

1. Only these portfolios are available with Flex V and MVL policies.

2. Only these portfolios are available with VLI.

3. Small Company is not available to policies with an application date after October 28, 2005.

4. These are the ONLY investment options available when the ENLG rider is selected on Protection VUL, Protection SVUL and Majestic Performance VUL.

5. Emerging Markets Value and the Asset Allocation Models are not available to policies with an application date after April 25, 2008.

We reserve the right to impose limits on the minimum amount of each transfer out of the fixed investment option and the maximum amount of any transfer into the fixed investment option after the second policy year. We also reserve the right to impose different restrictions on any additional fixed investment option that we may offer in the future.

Transfer Rules

1) In response to the market timing issues in the United States, John Hancock will be restricting each policy to allow only 2 immediate fund transfers per calendar month.

2) A third transfer will be allowed (upon approval), only if 100% of the funds are transferred into the Money Market.

3) Once a third transfer into the Money Market has been processed, no immediate fund transfers will be allowed for the following 30 calendar days.

Please retain this page for your records.

Fixed Account Transfer Restrictions - Majestic Performance VUL, Protection VUL, Protection SVUL, Accumulation VUL , Accumulation SVUL and Corporate VUL.

- 1) The maximum amount that may be transferred from the Fixed Account in any one policy year is the greater of \$2,000.00 or 15%* of the Fixed Account value at the previous anniversary. *CVUL =25%
- 2) Any transfer that involves a transfer out of the Fixed Account may not involve a transfer to Money Market Trust.

Fixed Account and Enhanced Yield Fixed Account Transfers - Other products on this form.

Enhanced Yield Fixed Account Transfer Restrictions - Majestic Performance VUL

- 1) The maximum amount that may be transferred from the Enhanced Yield Fixed Account in any one policy year is the greater of \$2,000.00 or 10% of the Enhanced Yield Fixed Account at the previous anniversary.
- 2) Any transfer that involves a transfer out of the Enhanced Yield Fixed Account may not involve a transfer to Money Market Trust.

The Fixed Account is not available for Variable Life Insurance (VLI) policies.

A. Transfers out of the Fixed Account are subject to Minimum and Maximums:

- 1) MINIMUM: None at present, but we reserve the right to include one in the future.
- 2) MAXIMUM: a) For Annuities, FlexV and MVL policies: If the amount of assets held in the Fixed Account is less than \$2,500, you may transfer up to \$500; otherwise you may transfer no more than 20% of the assets held in the Fixed Account (25% for FlexV 2 policies in NY). There is no maximum for the Accommodator 2000 Annuities.
b) For MVL Edge II policies: The most you can transfer at any one time is the greater of (i) \$500, or (ii) 25% of the assets in your fixed account option or (iii) the amount transferred out of your fixed account option during the previous policy year.
c) For all other policies: The most you can transfer at any one time is the greater of (i) \$500, or (ii) 20%* of the assets in your fixed account option or (iii) the amount transferred out of your fixed account option during the previous policy year.
* MPSVUL = 25%

B. Transfers out of the Enhanced Yield Fixed Account (available to MVUL, MVUL98, MVEP, MVEP98 AND MPSVUL only) are subject to Minimum and Maximums:

- 1) MINIMUM: None at present, but we reserve the right to include one in the future.
- 2) MAXIMUM: The most you can transfer at any one time is the greater of (i) \$500, or (ii) 10% of the assets in your Enhanced Yield Fixed Account option or (iii) the amount transferred out of your Enhanced Yield Fixed Account option during the previous year.

C. Transfers may be made during the following time frames:

- 1) Accommodator 2000 Annuities: Between 10 days before and 10 days after the contract anniversary.
- 2) Independence Annuities: Up to 30 days after the contract anniversary.
- 3) For MVL and FlexV policies: Between 60 days before and 30 days after the policy anniversary.
- 4) For all other Policies and Contracts: Any time during the policy year but limited to one transfer per policy year.

D. Effective dates of Transfers - except Annuities.

- 1) For MVL and FlexV policies: a) Requests received within 60 days of the anniversary: Effective on the anniversary.
b) Requests received up to 30 days after the anniversary: Effective on the date of receipt.
c) Requests received more than 30 days after and prior to 60 days before the anniversary:
The portion of the change involving transfers out of the Fixed Account will not be processed.
- 2) For all other policies: Any transfer request received within 6 months of the last transfer out of the Fixed Account will not be processed until such 6 month period has expired.

E. Transfers from the Fixed Account will not reinstate any previous Fixed Loan Interest Rate.