

INNOVATIVE UNDERWRITERS

1700 Market Street, Suite 3232, Philadelphia, PA 19103
215-875-8650 800-4-INSURance Fax 215-875-3594
www.Innovativeunderwriters.com

John Hancock USA

(formally known as Manulife)

LICENSING

All Agents

Please Complete, Sign and return the following:

- 1 Appointment Data Sheet 1 copy
- 2 Current E&O Certificate (minimum of \$1,000,000 required) 1 copy
- 3 Copy of State License Personal/Corporate 1 copy each
- 4 Anti-Money Laundering Training - if initial training was completed between 1/1/06 and 12/31/07 you must submit evidence of renewal training

Are you a Guardian Agent? Yes or No

If yes, who is your Guardian General Agent? _____

Are you an Innovative Agent? Yes or No

Email address _____

as of 3/05



Life Insurance

Reminder of Requirements for Anti-Money Laundering Renewal Training

April 2009

What do you need to know about our AML Training policy?

When: AML training must be completed prior to *soliciting and writing any new business*. If the application date is prior to the producer's AML training course completion, the application will be rejected and a new application must be completed and resubmitted prior to issue of the new policy.

Frequency: The USA Patriot Act requires that your knowledge on AML remains current; therefore you will be required to periodically complete refresher training. See chart below to understand timeline. As with our originally offered training, you can complete the appropriate LIMRA course or provide evidence of other acceptable AML training.

Effective Date of Training	Date Renewal Training Required
January 1, 2006 to December 31, 2007	Before May 2, 2009
January 1, 2008 or later	Before May 2, 2012

Reminder: If you completed your initial AML training between January 1, 2006 and December 31, 2007, evidence of renewal training is required before May 2, 2009.

Evidence: John Hancock will accept evidence of AML training obtained through either of the following ways:

- If you've been enrolled by John Hancock, LIMRA will send us a record of completion and we will update our records automatically: OR
- Producer submits a letter or certification from other AML training vendor or their compliance personnel that contains the date the AML training was completed and the name of the producer. We do not accept self-certification.

How: You can satisfy our AML training requirement in either of the following ways:

- For your convenience, John Hancock provides, at no cost, online AML training through LIMRA. This is a course that will satisfy AML training for John Hancock and many other insurance companies that subscribe to LIMRA service; OR
- Complete an acceptable AML course offered by another training provider.

To easily access the LIMRA course, please follow the instructions below:

1. Go to: <https://aml.limra.com/>
2. Enter your username (the first four characters of last name in lowercase, plus the last six digits of your social security number (SSN)).
3. Enter your password in all lowercase
 - a. First-time users: Your initial password is your last name, or
 - b. Returning users: use the password you already created (if needed, a "forgotten password" link is available on the sign-on screen).

4. Use all lowercase when entering the letters in your username and password.
5. Click the "Log In" button and follow the instructions to change your password if you are a first-time user.
6. Select the appropriate AML course. First time users of LIMRA must complete the base course titled "Anti-Money Laundering for Insurance Producers." Producers who have previously completed the base course in 2006 or 2007 are required to complete only one refresher course (2008 or later version). First-time users completing the base course are not required to also immediately take a refresher course.
7. Click on "Need additional help" if you are having problems logging in, or contact CFM Network, LIMRA's hosting partner at (866) 364-2380.

For more information, contact your Case Manager at 1-800-505-9427, option 2 or the AML Hotline at 1-800-854-9979.

For agent use only. This material may not be used with the public.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. MLINY04020910889





Appointment Data Information

- The application for appointment will only be processed if the Firm and/or Broker-Dealer with who you are affiliated has executed a Selling Agreement with The Company.
- Sub-producers appointed through Brokerage General Agency must have Errors and Omissions Insurance coverage - minimum \$1Million. A copy of the declaration page is required.

Section A - Personal Information

Name	Last Name, First Name, Middle Initial				
Date of birth	Month	Day	Year	Social Security Number	
	Home address				Apt No.
Street No. and Name		City		State	Zip Code
Branch/Mailing address	Street No. and Name			Suite No.	
	City		State	Zip Code	
Contact numbers	Business telephone no.		Fax no.		Call /Pager no.

Section B - Firm Affiliate Information

Check all that apply. Broker/Dealer Brokerage General Agency Insurance Agency

Affiliate Name	Tax ID	Telephone Number
INNOVATIVE UNDERWRITERS		215-875-8650

Licensing Contact Name	Last Name, First Name, Middle Initial CRISOMIA ROSEMARIE	Telephone Number 215-875-8650
------------------------	---	----------------------------------

Section C - Product Information

Please check off all products you intend on selling on behalf of John Hancock.

Company Name	Products						
	Life	* Variable Life	** Long Term Care (LTC)	Fixed Annuities	* Variable Annuity	** LTC Partnership	401K
John Hancock Life Insurance Company (USA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
John Hancock Life Insurance Company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
John Hancock Variable Life Insurance Company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

All NEW LIFE & VARIABLE products introduced in 2005 will be sold through John Hancock Life Insurance Company (USA).

* Please include a copy of your U-4 printout form WebCRD showing your active registration with your Broker/Dealer. If you are selling variable or fixed annuity business in California please provide proof you have completed the annuity training requirement.

** Provide a copy of your Continuing Education Qualification if you are selling LTC in the following states - CA, CO, CT, IL, IN, MA, MD, NC, WA

Section D - John Hancock Statutory Companies

Please check mark all applicable companies you require an appointment through.

- John Hancock Life Insurance Company
- John Hancock Variable Life Insurance Company
- John Hancock Life Insurance Company (USA) - (formerly The Manufacturers Life Insurance Company USA)

Appointments previously active with The Manufacturers Life Insurance Company(USA) will remain active under the new company name. No new filing is required.