

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 | Consumer Investigation Authorization | 1 copy |
| 3 | Producer Terms & Conditions | 1 copy |
| 4 | Current E&O Certificate (minimum of \$1,000,000 required) | 1 copy |
| 5 | Copy of State License Personal/Corporate | 1 copy each |

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



Appointment Data Information

Please return completed form. Email: USAGENCY@JHANCOCK.COM
Fax: 416-963-7323

- This is an application for appointment to sell life and variable life insurance with the John Hancock Life Insurance Company (U.S.A.).
- Before submitting, please ensure that the Firm and/or Broker-Dealer you are affiliated with has a Selling Agreement with John Hancock Life Insurance Company (U.S.A.).
- If applicable, ensure Anti-Money Laundering training has been completed. Information regarding regulations of life insurance companies is posted on www.johnhancock.com/about/abo_news.jsp.
- 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	National Producer Number	
Home Address	Street No. and Name					Apt No.
	City		State		Zip Code	
Mailing Address	Street No. and Name					Suite No.
	City		State		Zip Code	
Contact Information	Business telephone no.			Fax No.		Email Address

Section B - Firm Affiliate Information

Affiliate Name	Tax ID

Licensing Contact Name	Last Name, First Name, Middle Initial	Telephone Number

Section C - Product Information

Please check off all products you intend to sell on behalf of John Hancock Life Insurance Company (U.S.A.) Life * Variable Life **LTC Rider

- * Please include a copy of your U-4 printout form WebCRD showing your active registration with your Broker/Dealer.
- **Long Term Care Rider licensing requirements are the same as those needed for the sale of Long Term Care products.

Section D - Producer Pay Information

John Hancock USA Commission Scale for Producer	
If recipient of Producer's compensation is a Corporation	Corporation Tax ID
	Corporation Name

Direct Deposit/EFT No Yes - If Yes, please complete Authorization Agreement for Direct Deposit form and attach a check marked VOID.



Consumer Investigation Authorization
For Use with Producer Terms & Conditions Only

A consumer investigation report which meets company standards is required to solicit business on behalf of John Hancock Life Insurance Company (U.S.A.) and/or John Hancock Life Insurance Company of New York (hereinafter referred to as "John Hancock"). All information requested on this form must be complete and accurate, and will be used as the basis for the investigation.

Section A - Personal Data - To be completed by each individual selling John Hancock products

Name Last _____ First _____ Middle Initial _____

Other names known by _____ Gender M F

Date of birth

Month	Day	Year
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 Social Security Number _____

Home address

Street No. and Name		Apt No.
City	State	Zip Code

Mailing address

Street No. and Name		Suite No.
City	State	Zip Code

Business address

Street No. and Name		Suite No.
City	State	Zip Code

E-mail address _____ Cell no. () _____

Business telephone no. () _____ Fax no. () _____

Professional designation(s) _____

Section B - Broker / Dealer Data

Are you FINRA registered? No Yes If Yes - CRD Number _____

Section C - Employment / Contract History - To be provided on an individual level for each applicant.

Please provide all employers or company appointments for the past 10 years (attach additional sheet if necessary).
As part of the consumer investigation process any or all of the employers listed below may be contacted.
Please indicate whether or not your current employer can be contacted. Yes No

Name	City	State	From			To			Contact Name
			Month	Day	Year	Month	Day	Year	

Section D - Due Diligence - Please respond to all applicable questions. If you answer Yes to any question other than 1 and 2, you MUST attach an explanation with all relevant information and supporting documents.

1. Are you currently bonded? Yes No
2. Do you have Errors & Omissions coverage (minimum \$1 million)? (Please attach a copy of the specifications page for your policy. Please note that Errors & Omissions coverage is required for appointment.) Yes No
3. Have you been discharged or permitted to resign because you were accused of:
 - a) violating investment or insurance related statutes, regulations, rules or industry standards of conduct? Yes No
 - b) fraud or the wrongful taking of property? Yes No
 - c) failure to supervise in connection with investment or insurance related statutes, regulations, rules or industry standards of conduct? Yes No

Section D - Due Diligence - continued - Please respond to all applicable questions. If you answer Yes to any question other than 1 and 2, you MUST attach an explanation with all relevant information and supporting documents.

- 4. Do you owe any money to an insurance company? Yes No
- 5. Do you have any unsatisfied judgments or liens against you? Yes No
- 6. Have you ever defaulted on a:
 - a) Promissory note? Yes No
 - b) Any other debt, including consumer or credit card debt? Yes No
- 7. Within the past 10 years, has any life insurance company canceled your contract or appointment for any reason other than lack of production? Yes No
- 8. Have you ever had your insurance license or securities registration revoked? Yes No
- 9. Within the past 10 years, have you ever had a complaint filed against you that resulted in:
 - a) a fine or penalty? Yes No
 - b) censure? Yes No
 - c) cease and desist order? Yes No
 - d) consent order? Yes No
- 10. With the exception of routine traffic violations, have you ever been convicted of or plead guilty or nolo contendere (no contest) in a court to:
 - a) a misdemeanor? Yes No
 - b) a felony? Yes No
- 11. Are you involved in any pending or current litigation, investigations or E & O claims? Yes No
- 12. Within the past 10 years, has any E&O carrier denied, paid claims on, or canceled your coverage? Yes No
- 13. Within the past 10 years, has a bonding or surety company denied, paid out on, or revoked a bond to you? Yes No
- 14. Have you changed resident states more than 3 times in the past 10 years? Yes No
- 15. Have you changed broker / dealers more than 3 times in the past 5 years? Yes No

Section E - Information Regarding Investigative Consumer Reports

As part of John Hancock's procedure for processing your contracting application, an investigative consumer report may be made whereby information relating to you is obtained through personal interviews with third parties such as family members, business associates, financial institutions, regulatory agencies, friends, neighbors or others with whom you are acquainted. This inquiry will seek information as to your character, trustworthiness, financial responsibility, general reputation, personal characteristics and mode of living, whichever may be applicable. The specific nature and scope of the report may encompass: Social Security Number Verification Search; Financial History Search, Bankruptcy Search, Tax/Attachment Liens Search, Criminal Search (County and Criminal Federal), Insurance Licensing Verification Search (Resident State), Disciplinary Actions Record Search and Employment History Search (as required). Subsequent consumer reports may be requested as well to update our files. You will be notified of any subsequent consumer reports requested. You have the right to make a written request for a complete and accurate disclosure of such information, including a complete disclosure of the nature and scope of the investigation from the agency named below. A photocopy or facsimile of this authorization shall be as valid as the original.

These reports are supplied by the investigative consumer reporting agency named below:

Business Information Group, Inc.
 P.O. Box 130
 Southampton, PA 18966
 1-800 260-1680

Section F - Applicant's Declaration and Authorization

I hereby certify that the answers I provided to the questions on this application are accurate and complete. I understand that my request for a contract with John Hancock may be denied and any existing contracts with John Hancock may be terminated if:

- a) it is determined that any information provided by me on this form is inaccurate or incomplete and / or
- b) it is determined that the results of my consumer investigation report do not meet Company standards.

I authorize any employer, insurance company, general or managing agent, broker / dealer, educational institution, financial institution, consumer reporting agency, criminal justice agency, insurance department or individual having any information relating to my character, trustworthiness, financial responsibility, general reputation, personal characteristics and mode of living, to release such information to John Hancock or its representatives. This information includes, but is not limited to, my personal history, employment and job performance history, academic records, credit records, disciplinary and conviction records.

Signed at	City	State	This day of	Year
Applicant's signature			Name - please print	



PRODUCER TERMS & CONDITIONS

In sole consideration of my appointment by John Hancock Life Insurance Company (U.S.A.) (licensed in all states except New York) and/or by John Hancock Life Insurance Company of New York (licensed only in the state of New York) or by an affiliate of such companies (collectively, the "Company") to solicit applications for and service the Company's life insurance policies (the "Contract(s)"), I agree to the provisions in this Producer Terms & Conditions statement.

Nothing contained in this Producer Terms & Conditions statement shall create the relationship of agent and principal, employer and employee, partner or joint venturer between me and the Company. Under no circumstance is this Producer Terms & Conditions statement to be construed as a direct selling agreement with the Company. I agree that I will submit all business related to the Company Contracts through a general agent that has entered into a direct selling agreement with the Company (the "General Agent").

RESPONSIBILITIES OF THE PRODUCER

- 1) Licensing and Appointment. I shall not solicit sales for or service the Company Contracts unless I am properly licensed and appointed under applicable law and the Company's guidelines. I understand that the Company may approve, reject or terminate my appointment at any time, with or without cause.
- 2) Compliance with Laws, Regulations, Codes of Conduct and Procedures.
 - a. I agree to comply with all applicable federal, state and local laws and regulations and such codes of conduct or other rules and procedures of the Company (including but not limited to such rules and procedures applicable to insurable interest) in those jurisdictions in which I solicit sales of the Company Contracts.
 - b. I agree to use and follow the forms, rates, guidelines and rules relating to the Company's business provided to me by the General Agent or the Company, or as may be published on the Company's website.
 - c. I will not recommend any Company Contract to an applicant unless I have reasonable grounds, after inquiry, to believe it is suitable.
 - d. I acknowledge that the Company does not undertake to be responsible for my supervision, training and compliance with applicable laws, regulations, codes of conduct and procedures.
 - e. I acknowledge that the Company's selling agreement with the General Agent requires that I receive the Company's "Code of Conduct," a representative copy of which is attached to this Producer Terms & Conditions statement for reference.
- 3) Initial Premiums. I agree not to accept any sums on behalf of the Company other than checks signed by the applicant of a Company Contract payable to the Company in payment of the first premium. I will not endorse checks payable to the Company or pay premiums out of my account.
- 4) Applications and Delivery of Company Contracts. I will forward all completed applications for Company Contracts, premium payments (without deduction or offset for any reason) and supporting materials to the General Agent promptly. I understand that the Company may accept or reject any application in its sole discretion. I agree to promptly deliver the Company Contracts to the owners when the conditions established by the Company governing such delivery have been met.

- 5) No Surrender or Exchange. I shall not encourage or persuade owners to discontinue their Company Contracts or otherwise do anything prejudicial to the interests of the Company or the owners; except in response to an owner's direct request or if replacing such Company Contract is in the best interest of the owner, based on my reasonable judgment.
- 6) Approved Sales Materials. I agree not to use or distribute any brochure, sales script, seminar, presentation, advertising, direct mailing or any other sales materials ("Sales Materials") relating to the Company or the Company Contracts without the prior written approval of the General Agent and the Company. I agree to only use illustrations generated on software authorized by the Company and will not modify such illustrations without the prior written consent of the Company. I understand that the Company may terminate at any time and for any reason the use of any Sales Materials previously approved by it and agree to comply with any such request by the General Agent or the Company to not use such materials thereafter. I agree that I will not make any representations concerning the Company or the Company Contracts other than those contained in the Sales Materials authorized for use by the Company. I am not authorized to modify any such Sales Materials.
- 7) Confidentiality. I agree to maintain the confidentiality of i) any materials or information designated as confidential and/or proprietary by the Company and ii) all customer or applicant information (collectively, "Confidential Information"). I agree not to use, disclose, furnish or make accessible such Confidential Information to anyone without the prior written consent of the Company other than is necessary to perform my obligations under this Producer Terms & Conditions statement or my agreement with the General Agent. I agree to maintain administrative, technical and physical safeguards to protect the security, confidentiality and integrity of the Confidential Information. If I am compelled by applicable law to disclose any Confidential Information, I shall promptly notify the General Agent and the Company. I agree to comply with the privacy and security requirements under applicable laws and regulations and/or as set forth in the Company's "Privacy Code," a current copy of which may be obtained under the "Notices and Policies" section of the Company's website.
- 8) U.S. Patriot Act. I will comply with all applicable provisions of the U.S. Patriot Act and other customer identification, anti-money laundering, anti-terrorism and similar laws and regulations (collectively, "AML"). I will promptly notify the General Agent and the Company if I detect suspicious customer activity and will cooperate with the Company in testing the effectiveness of its AML programs. I will not solicit applications for Company Contracts unless I complete all AML training that may be required by the Company. Upon request, I will provide the Company with such proof of compliance as the Company may reasonably request.
- 9) Investigations, Proceedings and Complaints. I agree to cooperate with the Company in any judicial or regulatory investigation, proceeding, inquiry or customer complaint relating to the solicitation of applications for and/or servicing of the Company Contracts, and I will promptly advise the General Agent and the Company and will provide to them a copy of any notice or communication I may receive in connection therewith. I agree to promptly forward to the General Agent and the Company any summons or complaint served upon me or that names the Company as a party to the litigation or that seeks production of Company documents.
- 10) Limitation of Authority. I agree that my authority shall extend no further than stated in this Producer Terms & Conditions statement. I agree that I shall have no authority to alter, modify, waive or change any of the terms, rates or conditions of any Company Contract or any application for a Company Contract.

COMPENSATION

- 1) Compensation Determined by General Agent. I acknowledge that the General Agent is solely responsible for setting and paying my compensation for the sale of Company Contracts. I will not assert any claim for compensation or other sums against the Company. I understand that the Company may direct compensation to me pursuant to the instructions of the General Agent as an accommodation.
- 2) Chargebacks. Upon the occurrence of any event giving rise to a chargeback of compensation, I shall immediately repay directly to the Company the portion of the commissions and any other supplemental compensation that I received from the Company at the direction of the General Agent. The amount of repayment shall be determined by the Company in accordance with the Company's commission schedules and administrative rules that are then in effect. Any amount due shall become part of my Debit Balance, as described below.
- 3) Debit Balance. As used in this Producer Terms & Conditions statement, the term "Debit Balance" shall mean any amount owed by me to the Company or to any of its predecessors, successors or assigns, including but not limited to amounts owed resulting from a refund of premium, overpayment, chargeback, loan, advance, settlement, indemnification obligation or any other administrative adjustment related to a Company Contract. I agree to pay any Debit Balance owed to the Company when due.
- 4) Right of Set-Off. I agree to grant the Company a first lien on all commissions and any other supplemental compensation that may be directed to me by the Company, either directly or indirectly, as an offset for any outstanding Debit Balance. My right or the right of any person claiming through me to receive any such commissions or supplemental compensation shall be subordinate to the right of the Company to have such commissions and supplemental compensation applied against my Debit Balance. The Company's right under this paragraph shall be in addition to, and shall not limit the Company's use of, any other remedy available to it.
- 5) Procedures for Obtaining Information. Information pertaining to the Company's compensation and chargeback procedures may be obtained directly from the General Agent or from the "Notices and Policies" section of the Company's website.

GENERAL PROVISIONS

- 1) Effective Date. This Producer Terms & Conditions statement shall be effective on the date executed by me as set forth below.
- 2) Expenses. I will pay all expenses incurred by me in soliciting and servicing the Company Contracts, unless otherwise specifically provided for in this Producer Terms & Conditions statement or agreed to in advance in writing by the Company.
- 3) Survival. So long as there are Company Contracts in force that were sold and/or serviced by me, my undertakings in this Producer Terms & Conditions statement shall survive.
- 4) Entire Agreement. I understand that this Producer Terms & Conditions statement contains the entire understanding of the Company and me and supersedes all prior agreements and understandings among the Company and me regarding the subject matter.

- 5) Amendment. The Company reserves the right to amend this Producer Terms & Conditions statement at any time. I agree that any such amendment shall be effective upon the earlier of i) the submission of an application for a Company Contract after notice of such amendment or ii) the fifth business day after the date on which the notice was sent.
- 6) Arbitration. Any and all disputes under this Producer Terms & Conditions statement shall be settled by arbitration in Massachusetts under the then existing rules of the American Arbitration Association, and judgment may be entered upon the award in any court of competent jurisdiction. The determination of the arbitrators shall be final and binding on all parties to the arbitration. The costs of the arbitration shall be borne equally by the parties to the arbitration, provided however, that the arbitrators may assess one party more heavily than the other for these costs upon a finding that such party did not make a good faith effort to settle the dispute informally when it first arose.
- 7) Notice. Notices from the Company to me under this Producer Terms & Conditions statement will be deemed given as follows:
- a. When posted to the "Notices and Policies" section of the Company's website; or
 - b. When sent electronically by e-mail to the most recent e-mail address on file with the Company; or
 - c. When provided in writing and sent by facsimile, pre-paid overnight courier or first-class mail to the most recent address on file with the Company.

All notices to the Company under this Producer Terms & Conditions statement will be provided in writing and sent by first-class mail to:

John Hancock
 Contracts Department C-07-01
 197 Clarendon Street
 Boston, MA 02117

- 8) Governing Law. This Producer Terms & Conditions statement shall be governed by and construed in all respects with the laws of the Commonwealth of Massachusetts without reference to the principles of conflict or choice of law thereof.

 Signature

 Address

 Print Name

 City, State, Zip

 CRD # (If applicable)

 Date



Agent's Code of Conduct

The success of John Hancock Life Insurance Company (U.S.A.) (hereinafter called either "John Hancock" or "Company") can be attributed to the quality of the business sold by its agents and the excellent service they provide to our policyholders. In order to preserve the Company's reputation for fair and ethical treatment of the public and our policyholders, these high standards must be maintained.

As an agent of John Hancock, you have assumed a position of responsibility and trust. Your authority is defined by your agent's contract. You should carefully review and have a full understanding of this document.

The following Agent's Code of Conduct will help to further clarify your responsibilities in your important role as an agent of the Company.

The Sales Process

You are John Hancock's representative in communicating complete and accurate information to clients about John Hancock and its products and services. Your product and service recommendations should be based on a thorough, documented analysis of your client's needs and financial objectives. Each of your product and service recommendations should be designed to satisfy those needs and objectives in a way that is appropriate and suitable for the client.

You must take reasonable steps to assure that clients understand the products and services you recommend. Do not omit or misrepresent important information so as to mislead the client. You must accurately state the nature of the features and benefits of the products and services you present. You must disclose all pertinent obligations, conditions, tax implications, charges, fees, requirements, etc. pertaining to the products and services you recommend, so that prospective clients can make informed and intelligent decisions. You may use only appropriate and approved sales materials to inform and educate consumers about the products and services you are recommending.

The Underwriting Process

Once a prospective client has decided to proceed with a purchase, your role is to provide pertinent and accurate information about the prospective client to the Home Office underwriters, so they can effectively perform their evaluation and selection function. If information which could affect the decision process (e.g., smokers, pre-existing medical conditions) were to be withheld or misrepresented (e.g., age, insurance need or ability to pay), this would be considered unacceptable, irresponsible conduct on the part of the agent involved. It would not only cast doubt on the specific risk in question, but also raise serious issues about the credibility of past and future business transactions processed by such an agent. Any alterations, changes, additions, deletions, etc. in the application must be initialed by the applicant.

If at any time after the completed application has been submitted to the Company, but before the applied for policy has been issued or delivered, you learn of any information that could affect the underwriting of the application in question, you must communicate that information to the Company in a timely manner.

Signatures

In order for John Hancock to be able to rely on the authenticity of every signature, agents must never sign any documents on behalf of anyone else, and they must only attest to those signatures that are actually performed in their presence.

Handling of Money

Every agent of John Hancock must know and respect the difference between his/her personal funds, the insured's money, the beneficiary's money and John Hancock's money. Any incident of an agent mishandling Company or client funds will be viewed as an extremely serious situation and will be dealt with accordingly. In addition, the payment of premiums by an agent on behalf of a client is not acceptable in any form.

Policyholder Service

As a representative of John Hancock, your service role continues after the sale to your client. This includes the prompt delivery of all policies and a full explanation of any "free look" provisions which may apply. Where required by state regulation or specific company policy, agents must obtain a signed and dated policy delivery receipt. Even when not required by any state or John Hancock, it is recommended that you obtain a receipt or otherwise document the fact that the policy was delivered and the date of that delivery.

Generally, you should not retain a client's policy in your possession for safekeeping or other purposes. If requested by the client, you should document the request and then obtain written authorization from the Company to retain a copy.

All policyholder requests for changes and/or financial transactions (changes of address, changes of premium mode, policy loans, surrenders, dividend withdrawals, etc.) must be processed efficiently and properly and include appropriate documentation as required.

All written complaints received by you must be forwarded to John Hancock's Home Office in a timely manner. A written complaint is any written document expressing a grievance against the Company or its agents from a policyholder, client, beneficiary or their legal representative, or a regulatory body such as a state insurance department.

Professional Competence

To properly carry out your responsibilities as a John Hancock agent, you are expected to acquire and maintain the knowledge and skills required to provide sound professional advice about Company products and services and their use in helping clients fulfill their financial needs and objectives. You are expected to participate in professional training and education and to continue your development throughout your career.

Advertising, Sales Materials and Illustrations

All advertisements and materials involved in or related to the sale of a John Hancock product or service or which contain or refer to John Hancock's name, trade or service mark, products, services, etc. must be approved in writing by the Company and in advance of their use. You must only use Company approved sales materials when presenting John Hancock's products and services. This includes, but is not limited to, sales presentations, seminar presentations, newspaper and magazine ads, stationary, business cards, brochures, direct mail and pre-approach letters, sales scripts, radio and television spots, etc. If you create your own materials, you must submit them to the Company for approval prior to their use. The use of the Internet for marketing John Hancock products and services is subject to the same policies and procedures applicable to written or printed materials.

Comparative or competitive information must be approved in advance by the Company like any other form of sales material. Comparisons must be true, current, dated and factual.

Illustrations can be of value in helping clients understand how Company products and services can help them fulfill their needs and financial objectives. Only Company-approved illustrations of John Hancock products can be shown to clients. Any illustrations presented to clients must be complete and unaltered. Moreover, agents are prohibited from making any statements to clients or prospective clients that are inconsistent with Company illustrations. Any sales material or correspondence which presents numerical information or data about guaranteed or non-guaranteed elements of a Company product is considered an illustration and must receive Company approval prior to use. States differ with respect to their requirements for illustrations. You are expected to follow all rules and regulations pertaining to illustrations based on the jurisdictions in which you operate. Any materials identified as "For Internal Use Only", "For Broker/Dealer Use Only", etc. shall not be used with the public.

Rebating

John Hancock does not allow practices such as rebating, bribery or kickbacks. These practices are against Company policy in all places where we do business. In many jurisdictions, they are also illegal and subject to prosecution.

Fair Competition

State regulations prohibit agents from making disparaging or untrue oral or written statements about other agents or companies. You shall not make comments to clients or prospective clients about competitors which are deceptive, misleading or derogatory. Any statements you make about another company or agent must be factual, up-to-date and substantiated.

Replacements

"Replacement" is defined by most state regulations as the purchase of a new life insurance or annuity policy and in connection with or by reason of that purchase existing insurance has been or will be a) lapsed, forfeited, surrendered or terminated; or b) reduced in value by use of policy values. Reductions in value can include, but are not limited to: conversion to reduced paid up insurance; reissued with a reduction in cash value; borrowing against the loan value to purchase additional coverage; using the policy values to pay future premiums on the existing policy, etc. You must be familiar with the replacement regulations of the jurisdictions in which you operate and abide by them.

The "Replacement" of existing policies should only occur when it is demonstratively in the best interest of the client and in compliance with all applicable state and Company requirements. You must disclose all of the advantages and disadvantages of any replacement. The client must fully understand the financial consequences of this action and, where required by regulation, Company policy or industry practice, consent to it in writing.

You must indicate on every application for new coverage whenever a replacement is involved in that sale.

Maintaining Records

Accurate and reliable records are necessary to meet both your professional responsibilities and the Company's legal and financial obligations. Because of this, you are required to keep up-to-date records and files of all transactions, correspondence, documentation, etc. involving your John Hancock clients.

You must make your records involving John Hancock products and services available to the Company for general auditing purposes or to enable John Hancock to respond to any regulatory or administrative investigation against the Company or yourself.

Confidentiality

In your role as an agent of John Hancock, you will possess confidential information about your clients and the Company. A breach of confidentiality can have serious consequences. Therefore, you must safeguard all confidential client, beneficiary, Company, etc. information and only provide access to individuals who have a legitimate right to it. You are responsible for maintaining the security of all confidential information in your possession.

Legal and Regulatory Requirements

It is Company policy to conduct business in compliance with all applicable state and federal statutes and regulations, as well as within any guidelines established by regulatory bodies such as the FINRA. As an agent and representative of the Company, you must abide by all rules and regulations governing the sale of our products specific to the jurisdictions in which you do business, including the holding of a valid state license to sell products for the Company. You are also expected to be knowledgeable about these rules and regulations and alert to changes in them.

Anti-Fraud Policy

The Company supports all efforts to identify and prevent fraudulent activities whether such activities are committed against the general public, Company policyholders, the Company itself, Company employees, distributors and organizations and individuals with whom the Company develops a business relationship. Agents are required to notify the Company immediately if they detect fraud.

Violations of Company Policy

The purpose of John Hancock's policies and procedures is to ensure the Company's ability to provide the highest quality products and services to its clients and agents. In order to protect the solid reputation of John Hancock and its agents, appropriate action (verbal or written warnings, contract termination or prosecution) will be taken by the Company on all known violations of its policies and procedures. The Company requires all agents to abide by its policies and procedures.