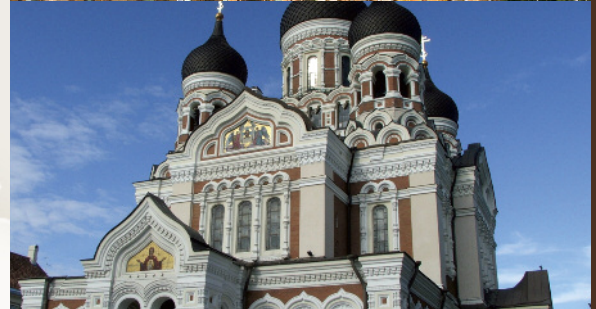


John Hancock

LIFE INSURANCE



• STOCKHOLM • HELSINKI • ST. PETERSBURG • TALLINN • VISBY • COPENHAGEN •

*Six Amazing Ports to Explore from
Your Dazzling Oasis at Sea.*

Silversea's Exclusive Silver Whisper[®] Cruise

Be on board to experience the Baltic's best

Producer qualification is \$600,000 target premium from the sale of individual and survivorship non-variable life insurance products during the 2010 production year. Open to independent producers only. Attendance is by invitation only, is not transferable and all participants must be at least 21 years of age. To receive this non-cash award, qualifiers must meet the production requirements, hold a current contract, and be in good standing with the company at the time of the incentive.

JOHN HANCOCK'S 2011 BROKERAGE INCENTIVE CONFERENCE | JUNE 10 – 17, 2011

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

John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. MLINY03291012432