



**IF YOU ARE AFRICAN AMERICAN AND YOU ARE THE PURCHASER, OWNER, INSURED OR BENEFICIARY OF A JOHN HANCOCK LIFE INSURANCE POLICY THAT WAS ISSUED BEFORE 1959 (OR IF YOU ARE THE LEGAL REPRESENTATIVE OF SUCH AN INDIVIDUAL), YOU COULD GET A PAYMENT FROM A CLASS ACTION SETTLEMENT.**

### **LEGAL NOTICE**

This is just a summary of the terms of the settlement. If you need help determining whether you are a member of the Class or whether a particular life insurance policy is one of the three types of policies covered by the Settlement, you may ask for free assistance by contacting the Settlement Administrator at 1-800-232-3154 or viewing the detailed Notice at [johnhancocksettlement.com](http://johnhancocksettlement.com).

### **WHAT IS THE SETTLEMENT ABOUT?**

The lawsuit alleges that, *prior to 1959*, John Hancock discriminated in the sale of certain life insurance policies to African Americans. John Hancock denies the claims. The Court has permitted the case to proceed as a class action. No determination of liability has been made.

Both sides have agreed to a settlement. The settlement will be reviewed by the Court to make sure it is fair, reasonable, and adequate at a hearing on August 21, 2009.

### **WHAT ARE MY RIGHTS?**

- 1. Make a claim.** If approved, the settlement would provide *up to* \$1,200 for each valid claim. You may make a claim for more than one class policy, but each policy can only be paid once. If you wish to submit a claim, you do not need to take any action at this time but must complete and *submit a claim form and other supporting documentation by November 19, 2009*.
- 2. Stay in the settlement but file an objection.** If you want to stay in the settlement but want to object to the terms of the settlement, you must *submit an objection to the settlement by May 11, 2009*.
- 3. Opt-out of the settlement and give up any benefits the settlement might provide to you.** If you do not want to participate in this settlement or be bound by this lawsuit, you must *request exclusion from the settlement (or "opt-out") by May 11, 2009*.
- 4. Do nothing.** If you are covered by the description above, you can also do nothing. In that case, you will not get paid anything if the settlement is approved and you will also release your rights to any claim you may have had.

**FOR MORE INFORMATION ABOUT THE LAWSUIT, CLAIM FORMS, HOW MEMBERSHIP IN THE CLASS CAN BE ESTABLISHED, AND HOW TO EXERCISE YOUR OPTIONS, GO TO**

**JOHNHANCOCKSETTLEMENT.COM**

**OR CALL 1-800-232-3154**

**(IF YOU USE A TDD/TTY, CALL 1-866-905-8129)**

*The Class is represented by the law firms of Mehri & Skalet, PLLC and Klafter Olsen & Lesser LLP.*

*Go to [findjustice.com](http://findjustice.com) or [klafterolsen.com](http://klafterolsen.com) for more information.*