

NORFLET V. JOHN HANCOCK LIFE INSURANCE COMPANY CLASS ACTION SETTLEMENT

Community Outreach Recommended Guidelines

Thank you for assisting the effort to provide Class Members with notice of the settlement in this litigation. It is important that Class Members find out about the lawsuit and learn of their rights so that they can evaluate and exercise their options in a manner that is best for them. Because both Class Counsel and John Hancock believe it to be imperative that Class Members have access to only *fair and accurate* information about the Settlement, please consider the following as you engage in outreach efforts:

1. Please avoid attempting to characterize the claims alleged in the lawsuit or the Settlement. Instead, direct individuals to the toll free number, **1-800-232-3154**, and the website devoted to this Settlement, johnhancocksettlement.com, for details about the underlying lawsuit and the Settlement. By calling the toll free number or accessing the website, Class Members can obtain various detailed materials regarding this Settlement and the underlying lawsuit, such as the Notice, the Settlement Agreement, and the Amended Class Action Complaint filed by the Plaintiff. These materials provide details about the allegations made by the Plaintiff and the Settlement Agreement.
2. John Hancock has denied the allegations the Plaintiff and Class Counsel have alleged in the Amended Class Action Complaint. There has been no finding of liability in this lawsuit by the Court or any jury. Please do not suggest that there has been.
3. Class Members have rights under this Settlement, including the ability to make claims for the payment of monetary relief available to eligible Class Members who submit claims and other documentation by the deadline for doing so. Individuals who reasonably believe they are Class Members are encouraged to submit claims. However, please be mindful that unfounded claims could result in unnecessary increases in settlement administration costs, which in turn, could reduce the amount of Settlement Funds available to valid claimants. Any funds remaining in the Settlement Fund after payment of valid claims, fees, and expenses will be distributed to organizations that benefit the African American community.
4. The Notice and other settlement materials set forth four basic rights/options for Class Members: (i) make a claim; (ii) stay in the settlement but file an objection; (iii) opt-out of the settlement; or (iv) do nothing. The Notice and other settlement materials set forth and describe factors to be considered by Class Members deciding which option to choose. Please direct the Class Members to the Notice and other settlement materials and avoid providing advice to Class Members about whether and how to exercise their rights.
5. Your notice-related efforts should cease immediately after the last deadline for Class Members to exercise rights related to the Settlement - November 19, 2009. All postings related to this Settlement (whether of actual posters or other hard copy materials or of information online) should be taken down as soon as possible after this date.

**QUESTIONS? CALL 1-800-232-3154 OR IF YOU USE A TDDY/TTY,
CALL 1-866-905-8129 OR VISIT JOHNHANDCOCKSETTLEMENT.COM**



IF YOU A 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.

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 Klajter Olsen & Lesser LLP. Go to findjustice.com or klafterolsen.com for more information.