

Client Services



- Asset Allocation Balancer
- Dollar Cost Averaging
- Transfers
- Allocation of Deductions
- Easy Access to Policy Information

The Client Services you need

Take control of your investment options

Manulife New York offers several key services to help manage your Venture variable life insurance policy's underlying investment options.

Asset Allocation Balancer: Asset Allocation Balancer is available to keep your portfolio investment options in line with your financial goals. When you first purchase your policy, you will allocate your money amongst our broad selection of investment options. Over time, some of these funds will vary in performance, and the proportions of your original allocations will change. If you choose Manulife New York's Asset Allocation Balancer, it ensures that your assets are automatically re-balanced semi-annually from your policy year date, to realign your portfolio with your original objectives.

Dollar Cost Averaging Service: Dollar cost averaging is a program of periodic purchasing. It involves making payments at regular intervals regardless of the price level. You make payments into a portfolio that attempts to maintain a relatively stable value (such as the Money Market portfolio or U.S. Government Securities portfolio) and each month a portion of that payment is transferred to the other portfolio(s) you've chosen, regardless of their unit price(s). This results in purchasing fewer units when prices are high, and more when prices are low, thereby reducing the average cost per unit over time.

Dollar cost averaging (DCA) does not assure a profit or prevent loss in declining markets. Systematic investing involves continuous investment in securities regardless of the price level fluctuation of such securities, a purchaser must be willing to continue such purchases through periods of declining prices.

Premium payments allocated to the U.S. Government Securities Portfolio or the Money Market Portfolio are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Money Market Portfolio seeks to preserve the value of your unit at \$10.00, it is possible to lose money by investing in this portfolio.

Tax-free transfers: Over time, your financial goals and objectives change. With your Venture variable life insurance policy, you have the ability to adjust to these changes by modifying the allocation of premiums and transferring funds between investment options without creating taxable events. However, you are limited each month to the number of transfers you make. Please refer to your prospectus for additional details.

Allocation of Deductions: You can gain more control of your Manulife New York Venture variable life insurance policy through a feature that allows you to choose the investment options from which you want to have your monthly policy charges taken. This means you can allocate your charges to less volatile investment options if you want.

Manage your variable life insurance policy by phone

We provide you with service and information as quickly as you can dial the telephone. You or your financial consultant may make changes to the investment options selected for your policy by phone. To take advantage of this service, simply complete the "Telephone Transfer/Allocation Change Authorization" on the Request For Investment Option Changes form. Please remember to sign and date the request, then mail or fax the authorization to us.

Toll-Free Hotline: 1-888-267-7784

Manulife New York's Telephone Based Self Service System provides confidential access to current unit values, product information and portfolio

descriptions at your convenience. Fund transfers are also available from 8 a.m. to 6 p.m. EST, Monday – Friday. You can also visit us online at www.manulifenyork.com for fund information.

How are your investment options performing?

Want to know how your investment options are performing against your financial objectives? At any time after your first policy anniversary, you may contact your financial consultant to obtain an easy-to-read "Rate of Return Statement." This statement will provide you with quick access to policy specific returns. To see how your premium dollars are performing, contact your financial consultant.

The Smart Choice – Manulife New York

You've worked hard to build your assets. You deserve a company that will work hard to help you protect them. Our investment options have been designed with the goal of providing risk-adjusted returns and broad diversification across asset classes, investment styles and asset managers. Manulife New York offers you one of the broadest investment option line-ups available for your life insurance, an array of investment portfolios through world-class managers such as A I M, Franklin® Templeton®, T. Rowe Price, Fidelity®, Munder Capital Management, and many more. The smart choice for your future is Manulife New York.

Manulife New York's Current Ratings:*

A.M. Best:	A++ (1st Category of 16) Superior ability to meet ongoing obligations
Fitch Ratings:	AA+ (2nd Category of 22) Very strong capacity to meet policyholder and contract obligations
Standard & Poor's:	AA+ (2nd Category of 21) Very strong financial security characteristics

Please contact 1-888-267-7784 to obtain a prospectus. The prospectus contains complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company which should be carefully considered. Please read the prospectus carefully prior to purchasing. The prospectus contains this and other information on the product and the underlying portfolios.

Venture variable life insurance products are issued by The Manufacturers Life Insurance Company of New York, Valhalla, New York and **distributed by Manulife Financial Securities LLC** through other broker/dealers appointed by Manulife Financial Securities.

* These ratings, which are current as of April 1, 2004, and are subject to change, apply to The Manufacturers Life Insurance Company of New York as a measure of the company's ability to honor the death benefit and fixed account guarantees, but not specifically to its products, the performance of those products, the value of any investment in these products upon withdrawal or the individual securities held in any portfolio. These ratings do not apply to the safety and performance of separate accounts.



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Standard & Poor's has reviewed Manulife New York's lineup of investment options and believes that they present a suitable basis for constructing well-diversified portfolios. Standard & Poor's has also reviewed Manulife New York's criteria, processes and procedures for selecting and monitoring investment options and found them to consistently adhere to industry standards for prudent selection and monitoring.

