



**PLEASE RETURN TO:**

The Manufacturers Life Insurance Company of New York  
Attention: Customer Service Center, South Tower 4  
P.O. Box 633  
Buffalo, New York 14201-0633

For assistance, please contact us

By phone at 1-888-267-7784

By fax at 1-416-926-5339

or visit us at [www.manulifenyork.com](http://www.manulifenyork.com)

**Section 1:** Complete this section to authorize requested investment option changes on reverse side of this form.

_____ POLICYOWNER(S)	(PLEASE PRINT)	_____ POLICY NUMBER
_____ ADDRESS		_____ BUSINESS PHONE
_____		_____ HOME PHONE
_____		_____ FAX
_____ SIGNATURE OF OWNER(S)		_____ DATE

**Section 2:** If you are applying for access to manage your investment options by phone, please also complete this section.

By signing and returning this Telephone/Allocation Change Authorization to The Manufacturers Life Insurance Company of New York, the Policyowner understands and agrees that:

- (i) Telephone transfers and allocation changes will be subject to the conditions of the policy, the administrative requirements of the Company, and the provisions of the policy's prospectus.
- (ii) The Company may act on telephone instructions from the Policyowner. The Company, its agents, or representatives of employees who act on its behalf, will not be subject to any claim, liability, loss, expense or cost if it acted on good faith upon telephone instructions it reasonably believes to be genuine in reliance on this signed authorization. The Company will employ reasonable procedures to confirm that instructions communicated by telephone are genuine. Such procedures shall consist of

confirming a valid telephone authorization form is on file, tape recording conversations and providing written confirmation thereof.

- (iii) The Company, at its option alone and without prior or subsequent notice to the Policyowner, or any other person or representative of the Policyowner, may record all or part of any telephone conversation containing telephone transfer and/or allocation change instructions.
- (iv) All terms of authorization are binding upon the agents, heirs and assignees of the Policyowner.
- (v) This Telephone Transfer/Allocation Change Authorization will be effective until such time as (a) written revocation is received by The Company's Service Office, or (b) The Company discontinues this privilege, whichever occurs first.

- Please check only one box:**
- I authorize the Company to accept telephone instructions from me or any co-owner.
  - I authorize the Company to accept telephone instructions from me, any co-owner, or our Registered Representative.

(Registered Representatives should contact their broker/dealers for procedures regarding this authorization.)

**Please make checks payable to:** The Manufacturers Life Insurance Company of New York

- a Contact your registered representative regarding unscheduled premium payments and whether they will cause your policy to become a Modified Endowment Contract.
  - b Does not apply to Venture SPVL.
  - c Allocating assets only to one or a small number of the investment options (other than the Lifestyle Trusts) should not be considered a balanced investment program. In particular, allocating assets to a small number of investment options that concentrate their investments in a particular business or market sector will increase the risk that the value of your contract (policy) will be more volatile since these investment options may react similarly to business or market specific events. Examples of business or market sectors where this risk historically has been and may continue to be particularly high include: (i) technology- related businesses, including Internet-related businesses, (ii) small-cap securities and (iii) foreign securities. The Company does not provide advice regarding appropriate investment allocations. Please discuss this matter with your financial consultant.
  - d Unless otherwise allowed by the Company and specified by the policyowner, the Monthly Deductions will be allocated among the Investment Options and the Fixed Account in the same proportion as the Policy value in each bears to the Net Policy Value.
1. Listed in order from the more aggressive, higher reward potential portfolios to the more conservative, lower reward potential portfolios, with exception of the Lifestyle portfolios.
  2. None of the Index Trusts are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in the Trust.
  3. The International Index Trust is only available to contract holders with policies issued prior to May 1, 2004. Subject to shareholder/contract owner approval, the International Index Trust will merge with the John Hancock VST International Equity Index Fund immediately after the close of business on June 18, 2004.
  4. There is a maximum annual limit on transfers from the Fixed Account (F.A.). Please refer to the prospectus or your contract for further details. Transfers from the F.A. cannot be made to the Money Market Trust and the F.A. is not available with the Asset Allocation Balancer service.



The Manufacturers Life Insurance Company of New York  
100 Summit Lake Drive, 2<sup>nd</sup> Floor, Valhalla, New York 10595  
[www.manulifenyork.com](http://www.manulifenyork.com)  
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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.

