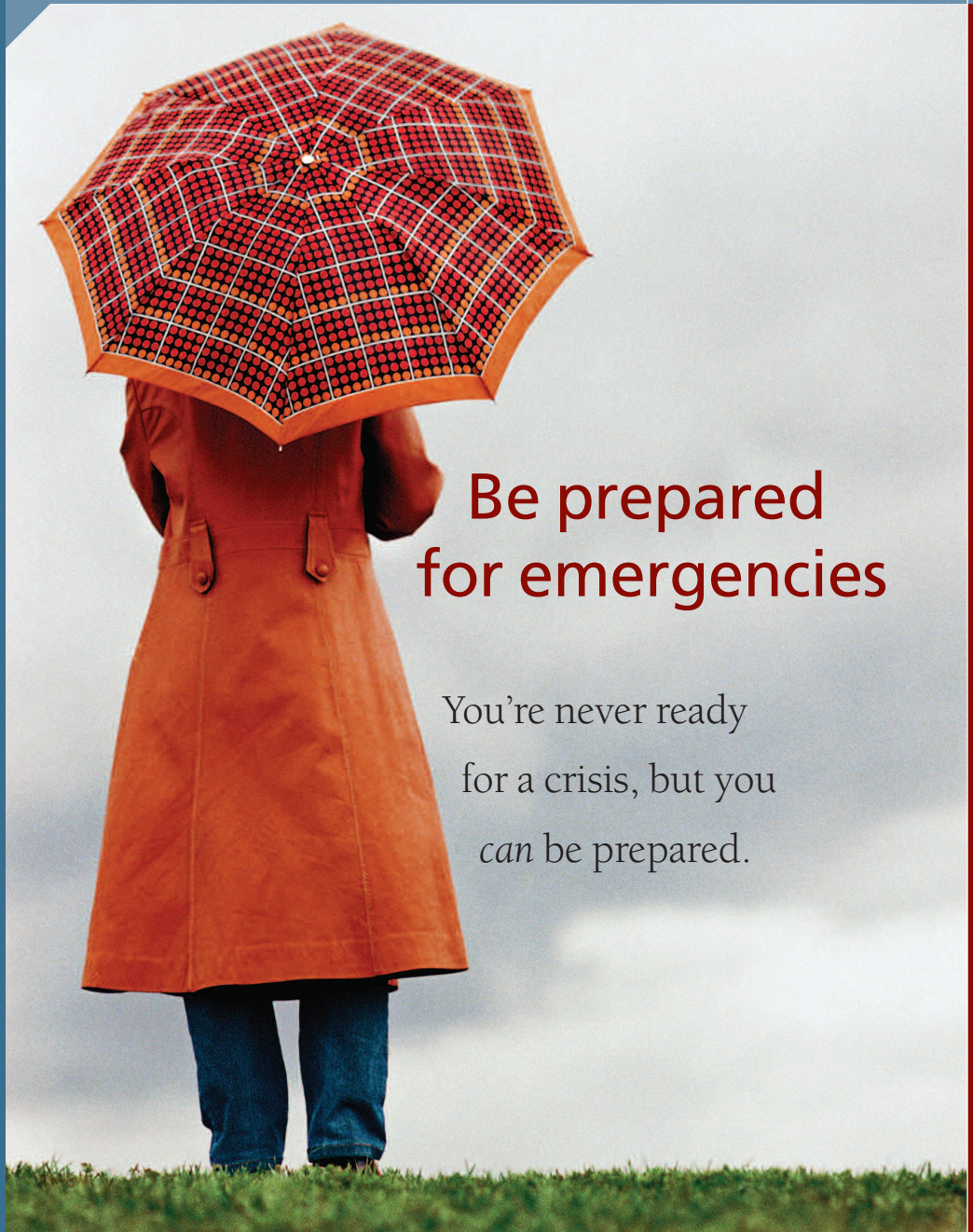


John Hancock

JOHN HANCOCK FUNDS



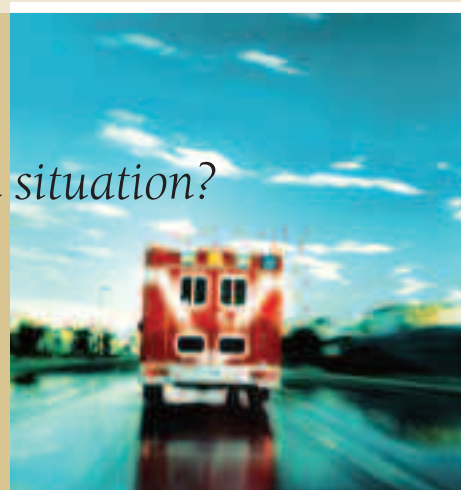
Be prepared for emergencies

You're never ready
for a crisis, but you
can be prepared.

EMERGENCY CHECKLISTS INSIDE

Are you and your family prepared, *in the event of an unforeseen situation?*

When you're in a crisis, it's hard to think calmly and clearly about the best course of action. That's why John Hancock Funds strongly urges you to do the preparation now, when you presumably have time to think.



There are two types of emergencies: PERSONAL and FINANCIAL

Advance preparation for personal emergencies means knowing the names and phone numbers of people to contact, medications and dosages, allergies, medical insurance coverage, daycare providers, children's teachers, veterinarian, etc. Financial emergency preparation includes knowing account information like bank accounts, investment accounts, mortgages, loans and credit cards; and also the right people to call for the situation at hand — financial adviser, insurance agent, lawyer, CPA etc.



Make life simpler for yourself

In an emergency you might need to know some of this information — but in an emergency, you might not have time to think or time to waste. Set aside 30 minutes to complete this brief information overview today and save yourself a few headaches down the road. Make sure you keep it up to date and in an easily accessible place where you always have it at hand.

Date: _____

Self

Full legal name _____ Cell phone _____

Address _____

Social security # _____ Birth date _____

Driver's license # _____ Passport # _____

Primary care physician name & phone _____

Health insurance plan name & ID # _____

Blood type _____ Allergies _____

Medications and dosage _____

Dentist name & phone _____

Employer & address _____ Work phone _____

HR contact name & phone _____

Supervisor name & phone _____

Spouse

Full legal name _____ Cell phone _____

Address _____

Social security # _____ Birth date _____

Driver's license # _____ Passport # _____

Primary care physician name & phone _____

Health insurance plan name & ID # _____

Blood type _____ Allergies _____

Medications and dosage _____

Dentist name & phone _____

Employer & address _____ Work phone _____

HR contact name & phone _____

Supervisor name & phone _____

Emergency Contact List

Name _____ Home phone _____ Cell phone _____

Name _____ Home phone _____ Cell phone _____

Name _____ Home phone _____ Cell phone _____

Personal Emergency Checklist

Children

Name _____ Social security # _____ Grade _____

School name _____ School phone _____ Teacher _____

Health insurance plan name & ID # _____

Medications & dosage _____ Passport # _____

Allergies _____ Blood type _____

Name _____ Social security # _____ Grade _____

School name _____ School phone _____ Teacher _____

Health insurance plan name & ID # _____

Medications & dosage _____ Passport # _____

Allergies _____ Blood type _____

Name _____ Social security # _____ Grade _____

School name _____ School phone _____ Teacher _____

Health insurance plan name & ID # _____

Medications & dosage _____ Passport # _____

Allergies _____ Blood type _____

Name _____ Social security # _____ Grade _____

School name _____ School phone _____ Teacher _____

Health insurance plan name & ID # _____

Medications & dosage _____ Passport # _____

Allergies _____ Blood type _____

Pediatrician name & phone _____

Address _____

Dentist name & phone _____

Address _____

Specialist name & phone _____

Address _____

Daycare provider & phone _____

Address _____

Pets

Veterinarian name & phone _____

Pet name _____

Special considerations _____

Pet name _____

Special considerations _____

Date: _____

Insurance

Protection

Insurance company name _____
Address _____ Phone _____
Life insurance policy # _____ Disability policy # _____
Long-term care policy # _____ Other _____

Household

Insurance company name _____ Agent _____
Address _____ Phone _____
Homeowner policy # _____ Auto policy # _____
Umbrella policy # _____ Other _____

Financial

Financial professional name _____ Phone _____
Firm name & address _____
Account 1 _____ Account 2 _____
Account 3 _____ Account 4 _____

Financial professional name _____ Phone _____
Firm name & address _____
Account 1 _____ Account 2 _____
Account 3 _____ Account 4 _____

Financial professional name _____ Phone _____
Firm name & address _____
Account 1 _____ Account 2 _____
Account 3 _____ Account 4 _____

Other professionals

Attorney name _____ Phone _____
Firm name & address _____
Tax professional name _____ Phone _____
Firm name & address _____

Other _____

Financial Emergency Checklist

Bank

Bank name _____	Bank name _____
Branch address _____	Branch address _____
Phone _____	Phone _____
Checking # _____	Checking # _____
Savings # _____	Savings # _____
ATM card # _____	ATM card # _____
Certificates of Deposit _____	Certificates of Deposit _____
Amount: _____ Interest rate: _____ Maturity: _____	Amount: _____ Interest rate: _____ Maturity: _____
Amount: _____ Interest rate: _____ Maturity: _____	Amount: _____ Interest rate: _____ Maturity: _____

Loans and Credit

Mortgage holder _____	Second mortgage holder _____	Home equity loan holder _____
_____	_____	_____
Address _____	Address _____	Address _____
_____	_____	_____
Phone _____	Phone _____	Phone _____
Account # _____	Account # _____	Account # _____
Interest rate _____	Interest rate _____	Interest rate _____
Car loan _____	Car loan _____	Miscellaneous loan _____
Holder _____	Holder _____	Holder _____
Address _____	Address _____	Address _____
_____	_____	_____
Phone _____	Phone _____	Phone _____
Account # _____	Account # _____	Account # _____
Interest rate _____	Interest rate _____	Interest rate _____
Credit card _____	Credit card _____	Credit card _____
Billing address _____	Billing address _____	Billing address _____
_____	_____	_____
Phone _____	Phone _____	Phone _____
Account # _____	Account # _____	Account # _____
Interest rate _____	Interest rate _____	Interest rate _____

Emergency Information



IN CASE OF EMERGENCY: Dial 911

Emergency numbers

Local police _____

Local fire department _____

Local hospital _____

Household emergency

Plumber _____ Phone _____

Electrician _____ Phone _____

Heating provider _____ Phone _____

Telephone company _____ Phone _____

Electric company _____ Phone _____

Cable company _____ Phone _____

Town Hall _____ Phone _____

AAA/Towing _____ Phone _____

Other _____ Phone _____

Other _____ Phone _____

Other _____ Phone _____

Nearest neighbors

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Government organizations

SOCIAL SECURITY ADMINISTRATION
1-800-772-1213
www.ssa.gov

IRS
1-800-829-1040
www.irs.gov

FEMA (Federal Emergency
Management Association)
1-800-621-FEMA (3362)
www.fema.gov

Why John Hancock Funds?

For more than three decades, John Hancock Funds has been helping individual, corporate and institutional clients reach their most important financial goals. With so many fund companies to choose from, why should you invest with us?

A NAME YOU KNOW AND TRUST

When you invest with John Hancock Funds, you are investing with one of the most recognized and respected names in the financial services industry. Our parent company has been helping individuals and institutions increase and protect wealth since 1862.

SOLUTIONS ACROSS THE INVESTING SPECTRUM

We offer equity, income, international and sector investment solutions managed by in-house and external investment managers. Each of our funds utilizes a disciplined, team approach to portfolio management and research, leveraging the expertise of seasoned investment professionals.

COMMITTED TO YOU

Our shareholders come first. We work hard to provide you with the products you need to build a solid financial foundation. We believe in the value of advice and partner with financial professionals in a commitment to help you reach your long-term investing goals.



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For information about any John Hancock fund, please read the prospectus. The prospectus contains more complete information about factors that should be considered before investing, including investment objective, charges, expenses and risks. Please read the prospectus carefully before investing or sending money.

For prospectuses call your financial professional or John Hancock Funds at 1-800-225-5291, or visit our Web site at www.jhfunds.com.

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SDEM BR 10/05