

John Hancock Funds, LLC

Mutual Fund Operations
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John Hancock Signature Services, Inc.

December 5, 2008

J Harvey Carruth/Carruth Compliance Consulting Inc
10555 SW Lady Marion Drive
Tigard OR 97224

Reference: 00980520
Document Identification No. 00653253143

Dear Sir or Madam:

We are writing in regard to your company's current 403(b)(7) salary deferral arrangement at John Hancock Funds, LLC. After carefully evaluating the new regulations, John Hancock Funds, LLC, has concluded that it is no longer administratively feasible to manage 403(b) assets. As a result, as of December 31, 2008, John Hancock Funds, LLC, will no longer offer 403(b)(7) plans. We have notified 403(b)(7) account holders of this change and have requested they take action with regard to their account(s).

Effective January 1, 2009, we will no longer be able to accept salary deferral contributions on behalf of your plan. We will not be listed as an approved vendor or have an agreement to share information with your company. We encourage you to make arrangements at this time for deferrals to be forwarded to a vendor approved by your plan.

We will send additional communications over the next several months to all 403(b)(7) clients and their employers. If you have any questions, please contact our customer service center at 1-800-432-1969 any business day from 8:00 a.m. to 7:00 p.m., Eastern time. For account and product information, please access our Web site at www.jhfunds.com.

Sincerely,

Chuck Rand
Correspondence Associate