INDUSTRIAL POLICY RECEIPT

Date May 18 1953

Received from Mrs. Arai Address

Policy No. 41552647 Name David Y Arai

to be sent to the Home Office of the John Hancock Mutual Life Insurance Company, Boston, Mass., with beneficiary nomination or amendment.

District Seattle Agent J. A. Doty Debit No. 85743

THIS RECEIPT TO BE TAKEN UP ON RETURN OF POLICY

If this policy is not returned within thirty days, please notify the Company at its Home Office, giving the name of the agent, and the date of this receipt.

Form 103A-R Ed. 6-51 Printed in U. S. A.

85721

Paid-Up Policy Certificate

John Hancock
MUTUAL LIFE INSURANCE COMPANY
BOSTON, MASSACHUSETTS

POLICY NO.	NAME OF INSURED	DATE PAID UP
39665597	ARAI NOBU	8/13/69

Dear Policy Owner . . .

May I compliment you on the satisfaction you must feel in having completed premium payments on the contract shown above. This policy now continues in force, fully paid-up, on the basis of its terms and conditions.

This official Paid-Up Certificate may be kept with your policy. The John Hancock enjoys serving you, and we hope you will continue to be a policy owner for many years.

If you ever have a question about your insurance, please feel free to ask your local representative for assistance or write to the Home Office.

Sincerely,

H. I. Proctor

DIRECTOR

FORM 2569 ED. 12-67 PRINTED IN U.S.A.

John Hancock
MUTUAL
LIFE INSURANCE COMPANY
HOME OFFICE, BOSTON, MASSACHUSETTS

TWENTY-YEAR PAYMENT LIFE INDUSTRIAL POLICY WITH GRADED SUM INSURED PAYABLE AT DEATH

WEEKLY PREMIUMS PAYABLE FOR TWENTY YEARS OR UNTIL PRIOR DEATH

ANNUAL SURPLUS DISTRIBUTION BEGINNING NOT LATER THAN END OF FIFTH POLICY YEAR

READ YOUR POLICY CAREFULLY

IN CASE OF ANY QUESTION regarding this policy communicate at once with the Manager of the District Office through which the premiums are being collected. If prompt action is not secured, write the Company at Boston, Massachusetts.

The Insured is hereby notified that by virtue of this policy he is a member of the John Hancock Mutual Life Insurance Company, and is entitled to vote, either in person or by proxy, at any and all meetings of said Company. The annual meetings are held at its Home Office on the second Monday of February in each year, at twelve o'clock noon.

Printed in U. S. A.

EFG MX

Cashed 7/18/67

John Hancock Mutual Life Insurance Company

Boston, Massachusetts

Incorporated 1862

41552647

Policy Number	Date of Issue
39662558	AUGUST 17, 1949

Name of Insured	Name of Beneficiary	Relationship to Insured
DAVID YUKIO ARAI	ALLEN K ARAI	FATHER

Sum Insured	Age next Birthday	Weekly Premium	Agent
See Amount Specified in Schedule below	9 Years If incorrect, notify Company	33 Cents	31043

SCHEDULE OF SUM INSURED

Age next Birthday at Date of Issue	Sum Insured Payable if Death Occurs after the Policy has been in Force for the Following Periods										Ultimate Sum Insured Payable if Death Occurs after the Policy has been in Force for 10 Years
	Under 1 Year	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	
1	$100	$200	$300	$400	$400	$400	$400	$400	$400	$400	$500
2	200	300	400	400	400	400	400	400	400	500	500
3	300	400	400	400	400	400	400	400	500	500	500
4	400	400	400	400	400	400	400	500	500	500	500
5	400	400	400	400	400	400	500	500	500	500	500
6	400	400	400	400	400	500	500	500	500	500	500
7	400	400	400	400	500	500	500	500	500	500	500
8	400	400	400	500	500	500	500	500	500	500	500
9	400	400	500	500	500	500	500	500	500	500	500
10	400	500	500	500	500	500	500	500	500	500	500

The John Hancock Mutual Life Insurance Company agrees to pay the Sum Insured, in accordance with the Schedule of Sum Insured above, to the Beneficiary at the death of the Insured, subject to the conditions and the provisions set forth in this policy.

Payment shall be made at the Company's Home Office in Boston, Massachusetts, upon receipt of due proof of the death of the Insured while this policy is in full force and upon its surrender at the said Home Office.

Facility of Payment.—If the Beneficiary does not claim the proceeds of this policy by written notice to the Company at its Home Office within thirty days after the death of the Insured, or if the Beneficiary dies before the Insured, or is not legally qualified to give a valid release, or is the estate of the Insured, the Company may, subject to the requirements of the preceding paragraph, make payment of the proceeds of this policy to the executor or administrator or to any relative by blood or connection by marriage of the Insured appearing to the Company to be equitably entitled to such payment. The Company may, during the minority of the Insured, pay any other benefit or grant any privilege provided in the policy to any of the persons described in this paragraph.

Payment of Premiums.—This insurance is granted in consideration of the payment of the premium stipulated herein on or before the date of issue, and of a like weekly premium on each succeeding Wednesday until the premiums for twenty full years have been paid, or until the prior death of the Insured.

All premiums are payable only at the Home Office of the Company or to a duly authorized agent, subject to the conditions of this policy. Except as herein expressly provided, the payment of any premium shall not maintain this policy in force beyond the date when the next succeeding premium becomes payable. Failure of an agent to collect any premium when due shall not excuse the nonpayment thereof.

Grace Period.—A grace of four weeks, during which time this policy shall remain in full force, shall be granted for the payment of each premium after the first. If the death of the Insured occurs within the weeks of grace, any overdue premium shall be deducted from the amount payable hereunder, but neither this provision nor the acceptance of any overdue premium shall create an obligation on the part of the Company to receive premiums which are in arrears over four weeks.

The Contract.—This policy includes the conditions and the provisions set forth on this and the three following pages and constitutes the entire contract between the parties. This policy shall not take effect unless the Insured shall be alive upon its date of issue.

In Witness Whereof, the John Hancock Mutual Life Insurance Company has, by its President and Secretary, executed this policy on the date of issue specified above.

Elmer L. French — *Secretary*

Paul F. Clark — *President*

TWENTY-YEAR PAYMENT LIFE INDUSTRIAL POLICY WITH GRADED SUM INSURED PAYABLE AT DEATH
WEEKLY PREMIUMS PAYABLE FOR TWENTY YEARS OR UNTIL PRIOR DEATH
ANNUAL SURPLUS DISTRIBUTION BEGINNING NOT LATER THAN END OF FIFTH POLICY YEAR

20-Year Payment Life
Form 1230-I-47 Ed. 7-47 Ages 1-10 50M 12-48

THIS IS NOT AN ENDOWMENT POLICY

Benefits for Loss of Sight or Limbs.—The Company shall pay to the Insured if living, and otherwise to the Beneficiary, an amount equal to the Sum Insured specified on the first page of this policy, subject to the conditions, exceptions and exclusions hereinafter set forth and to all other pertinent conditions and provisions in this policy, upon receipt at its Home Office of due proof showing (1) that the Insured has lost totally and permanently the sight of both eyes and has survived for a period of thirty days after such loss of sight, or (2) that the Insured has sustained the loss of both hands by severance above the wrists, or both feet by severance above the ankles, or one hand by severance above the wrist and one foot by severance above the ankle. The Company shall pay an amount equal to one half of such Sum Insured, subject to the same conditions, if the Insured has sustained the loss of one hand by severance above the wrist or one foot by severance above the ankle. In either case total and permanent disability shall be deemed to exist, and the policy shall be continued in force without the payment of any premiums falling due after the receipt of such proof and shall be endorsed as a fully paid-up policy for the Sum Insured.

These Benefits for Loss of Sight or Limbs are granted without specific extra premium, the cost being included in the premium for this policy. The aggregate amount payable for any and all such benefits shall in no event exceed the Sum Insured.

The Company shall not be liable for the payment of the Benefits for Loss of Sight or Limbs as provided herein (1) if such loss occurred prior to the date of issue of this policy; nor (2) if such loss occurs after the expiration of the grace period allowed for the payment of any premium in default under this policy, or after paid-up or extended term insurance becomes effective under the nonforfeiture provisions or after the termination of this policy; nor (3) if such loss results from military, naval or air service in time of war, whether such war be declared or undeclared.

Additional Benefit for Death by Accidental Means.—The Company shall pay an Additional Benefit to the Beneficiary of an amount equal to the Sum Insured specified on the first page of this policy, subject to the conditions, exceptions and exclusions hereinafter set forth and to all other pertinent conditions and provisions in this policy, upon receipt at its Home Office of due proof showing (1) that the death of the Insured was caused directly, independently and exclusively of all other causes, by a bodily injury sustained solely by external, violent and accidental means, after the tenth and prior to the sixty-fifth birthday of the Insured, (2) that such death occurred within ninety days after the date on which such bodily injury was sustained, and (3) that such bodily injury was evidenced by a visible wound or contusion on the exterior of the Insured's body, unless death resulted from drowning or from an internal injury revealed by an autopsy.

This Additional Benefit is granted without specific extra premium, the cost being included in the premium for this policy. Any amount payable under this Additional Benefit provision shall be reduced by any amount paid or payable under the provision for Benefits for Loss of Sight or Limbs as a result of the same bodily injury.

The Company shall not be liable for the payment of the Additional Benefit as provided herein (1) if the death of the Insured resulted from a bodily injury sustained prior to the date of issue of this policy; nor (2) if such death occurs after the expiration of the grace period allowed for the payment of any premium in default under this policy, or after paid-up or extended term insurance becomes effective under the nonforfeiture provisions or after the termination of this policy; nor (3) if such death results, directly or indirectly, or wholly or partially, (i) from any bodily or mental disease or infirmity, (ii) from the inhalation of any kind of gas or fumes, whether due to any voluntary, involuntary or other act of the Insured, (iii) from suicide, while sane or insane, (iv) from committing an assault or a felony, (v) from service, training, travel, flight, ascent or descent in, on or from any species of aircraft or submarine vessel, except death resulting from travel as a fare-paying passenger, or as a passenger traveling solely as such on a pass, on a licensed aircraft operated by a licensed passenger pilot on a scheduled passenger air service regularly offered between specified airports, or (vi) from riot, insurrection or war, whether such war be declared or undeclared; nor (4) if such death occurs while the Insured is in military, naval or air service in time of war, whether such war be declared or undeclared.

Refund on Premiums Paid Directly at Company's Offices.—If notice is given to any Office of the Company which maintains an account for receiving direct payment of premiums that thereafter premiums on this policy will be paid directly at such an Office, the Company shall, at the end of each year during which premiums are so paid continuously without default beyond the grace period, refund ten per cent of the total premiums paid for such year. If during any year while premiums are being so paid there is default in the payment of any premium beyond the grace period and this policy is subsequently reinstated, the Company shall refund at the end of such year ten per cent of the total premiums paid for such year, exclusive of any premiums in default on the date of such reinstatement; provided that if premiums for more than twenty-six weeks are in default on the date of any reinstatement, or if any reinstatement is effected through the services of an agent, no refund shall be made on any premiums paid for such year prior to the date of reinstatement.

Annual Surplus Distribution.—This policy shall participate in any divisible surplus of the Company while it is in force unless it is being continued in force as extended term insurance.

The proportion of divisible surplus accruing under this policy shall be ascertained annually by the Company. Such surplus as may be apportioned to this policy shall be distributed at the end of each policy year beginning not later than the fifth, and any such surplus distribution shall be applied to the payment of premiums unless the holder of the policy elects to receive it in cash.

Change of Beneficiary.—The Beneficiary may be changed from time to time by written notice on a form satisfactory to the Company filed at its Home Office. Any such change shall take effect only upon endorsement hereon by the Company, but when so endorsed shall be operative as of the date such notice was signed whether or not the Insured is alive at the time of such endorsement, without prejudice to the Company on account of any payment made by it before such endorsement.

Assignment.—Any assignment or pledge of this policy or of any benefits hereunder shall be void.

Limitation on Authority of Agents.—No agent or other person, except the President, a Vice President, the Secretary or an Assistant Secretary of the Company, is authorized to make or discharge contracts, or to waive, alter, modify or change any of the conditions or the provisions of this policy, including this provision, or of any endorsement hereon, or to reinstate this policy, or to waive any forfeiture of this policy or any breach of its terms and conditions, or to elect any person to receive the proceeds of this policy under the provision for facility of payment, or to extend credit or the time for the payment of any premium or any moneys due the Company, or to bind the Company by receiving at any time any notice or information or by making any statement or promise not contained in this policy.

The holder of this policy hereby waives on his behalf and that of any other person who may have or claim any interest under this policy or in or to any benefit hereunder, all provisions of law forbidding any physician or other person from disclosing in court or elsewhere any knowledge or information acquired by him from or during any consultation with the Insured or by his attendance upon or treatment of the Insured.

Incontestability.—This policy shall be incontestable after it has been in force during the lifetime of the Insured for one year from its date of issue, except for nonpayment of premium.

Misstatement of Age.—If the age of the Insured has been misstated, the amount payable shall be that which the premium paid would have purchased at the correct age.

Policy when Void.—If on the date of issue of this policy the Insured was not in sound health, or if prior to said date, the Insured was rejected for insurance by this or any other insurer, or had any pulmonary disease, cancer, sarcoma, or any disease of the heart or the kidneys, or if, within two years prior to said date, the Insured was attended or treated by any physician or other practitioner, or attended any hospital or institution of any kind engaged in the cure or care of bodily or mental disease, for any serious disease, complaint or surgical operation, this policy shall be voidable by the Company either before or after any claim, unless reference to each such rejection, attendance, treatment or prior disease is endorsed hereon by the Company or unless this policy is incontestable at the date of death of the Insured. The Company shall not be presumed or held to know of any such prior rejection. If this policy does not take effect, or is voided by the Company, the Company shall refund the premiums paid.

Conformity with State Laws.—If any provision of this policy conflicts with the statutes of the state or other jurisdiction in which this policy is delivered, such provision shall be construed to conform thereto.

Reinstatement.—This policy may be reinstated at any time within two years after the due date of any premium in default unless the policy has been surrendered. Any such reinstatement shall be made only upon submission of evidence of insurability satisfactory to the Company and approved by it at its Home Office and upon payment of arrears of premiums and upon payment or reinstatement of any indebtedness to the Company on or secured by this policy.

NONFORFEITURE PROVISIONS

Nonforfeiture Options.—The following nonforfeiture options shall be available in the event of default in the payment of any premium after premiums have been paid in full for the number of years for which values are first shown in the Tables of Nonforfeiture Values herein. Any one of such options may be elected by written notice to the Company filed at its Home Office within sixty days after the due date of any premium in default and prior to the death of the Insured, except that Option A shall be the only option available when premiums hereunder have been paid for less than three full policy years. Option C shall be available also in the event that this policy has become fully paid-up for the Sum Insured and may be elected by like notice filed at any time prior to the death of the Insured.

Option A. Extended Term Insurance.—This policy, exclusive of the Benefits for Loss of Sight or Limbs and the Additional Benefit for Death by Accidental Means, may be continued in force as nonparticipating extended term insurance for a period as hereinafter defined beginning on the due date of the premium in default. The amount of such extended term insurance shall be equal to the Sum Insured in accordance with the Schedule of Sum Insured on the first page hereof. If the death of the Insured occurs while this policy is in force as extended term insurance, the amount thereof shall be payable under the same conditions as the Sum Insured hereunder. Extended term insurance shall be automatically binding upon the Company without any further stipulation or act, unless Option B or Option C is elected.

Option B. Paid-up Insurance.—This policy, exclusive of the Benefits for Loss of Sight or Limbs and the Additional Benefit for Death by Accidental Means, may be continued in force as participating paid-up insurance beginning on the due date of the premium in default for a reduced amount of insurance as hereinafter defined, payable at the death of the Insured under the same conditions as the Sum Insured hereunder.

Option C. Net Cash Value.—This policy may be surrendered for its net cash value at the Home Office of the Company. The net cash value on any date, unless Option A or Option B has become effective hereunder, shall be equal to the Policy Cash Value on such date decreased by any then existing indebtedness to the Company on or secured by this policy.

Policy Cash Values, amounts of reduced paid-up insurance and periods of extended term insurance shown in the Tables of Nonforfeiture Values are available on the policy anniversary immediately following the completion of the number of years specified therein, provided that all premiums have been paid in full for such period. Corresponding values available on any date other than a policy anniversary shall be consistent with those available on policy anniversaries, with due allowance for the lapse of time and for the payment of any premiums for a portion of a policy year.

The Company may defer the payment of any cash value for a period permitted by law but not exceeding six months from the date the written election thereof is filed at the Home Office of the Company. If payment is so deferred for a period of thirty days or more, the amount payable shall bear interest at the rate of two and one-half per cent per annum for the entire period of deferment.

Tables of Nonforfeiture Values

The values in these tables are shown for each $500 of the Ultimate Sum Insured and are applicable after premiums have been paid in full for the number of years specified in the tables. Such values have been determined without modification on account of any indebtedness, but such modification shall be made as provided in these nonforfeiture provisions. Values for policy years, if any, subsequent to those shown in these tables will be furnished upon request. Policy Cash Values and amounts of paid-up insurance for an Ultimate Sum Insured other than $500 shall be proportionate, but the period of extended term insurance shall be the same for any Ultimate Sum Insured.

Table A.—Extended Term Insurance after premiums have been paid for:

Age at Issue	1/2 Year		1 Year		2 Years		3 Years		4 Years		5 Years		6 Years		7 Years		8 Years		9 Years		10 Years		11 Years		12 Years		13 Years		14 Years		15 Years		16 Years		17 Years		18 Years		19 Years		20 Years	
	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years
1	31	0	57	5	135	13	251	19	353	25	312	31	108	35	267	39	71	42	2	44	145	46	171	48	101	49	322	51	139	52	322	54	177	56	101	58	162	61	201	Paid-up	
2	31	0	227	7	221	15	33	21	1	26	268	31	305	35	338	39	46	41	280	44	13	46	1	47	262	49	92	50	255	52	58	53	263	55	174	57	221	60	244	Paid-up	
3	31	0	264	8	93	15	110	21	35	26	265	31	232	35	197	38	224	41	64	43	137	45	104	46	350	48	166	49	318	51	114	52	311	54	215	56	253	59	267	Paid-up	
4	31	0	296	8	266	15	134	21	30	26	220	31	124	35	33	38	21	40	198	42	249	44	198	46	64	47	234	49	12	50	166	51	355	53	252	55	283	58	290	Paid-up	
5	31	1	41	9	64	15	165	21	38	26	180	31	13	34	234	37	183	39	336	42	1	43	296	45	146	46	304	48	73	49	219	51	37	52	290	54	313	57	313	Paid-up	
6	31	1	147	9	133	15	145	20	364	26	98	30	241	34	44	36	327	39	90	41	102	43	17	44	219	46	1	47	128	48	266	50	78	51	324	53	341	56	333	Paid-up	
7	31	1	249	9	140	15	87	20	291	25	348	30	74	33	198	36	91	38	199	40	193	42	95	43	285	45	57	46	177	47	309	49	116	50	355	53	1	55	351	Paid-up	
8	31	1	356	9	108	15	7	20	193	25	208	29	253	32	342	35	209	37	299	39	279	41	167	42	346	44	110	45	223	46	349	48	151	50	19	52	25	55	3	Paid-up	
9	31	1	350	9	25	14	256	20	63	25	39	29	44	32	101	34	313	37	23	38	354	40	230	42	34	43	156	44	264	46	20	47	182	49	46	51	47	54	20	Paid-up	
10	31	1	349	8	296	14	138	19	293	24	231	28	197	31	223	34	51	36	110	38	63	39	293	41	88	42	203	43	304	45	56	46	213	48	73	50	69	53	37	Paid-up	

Table B.—Paid-up Insurance for a $500 policy after premiums have been paid for:

Age at Issue	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years
1	$53	$81	$108	$137	$165	$193	$221	$248	$275	$301	$327	$353	$378	$403	$428	$452	$476	Paid-up
2	58	86	114	142	170	198	226	252	279	304	330	355	380	405	429	453	476	Paid-up
3	59	88	116	144	172	200	227	253	280	305	331	356	381	405	429	453	477	Paid-up
4	61	89	118	146	174	201	228	254	281	306	331	356	381	405	429	453	477	Paid-up
5	62	91	120	148	175	203	229	256	281	307	332	357	381	405	429	453	477	Paid-up
6	64	93	121	149	176	203	230	256	282	307	332	357	381	406	429	453	477	Paid-up
7	65	94	122	150	177	204	231	257	282	307	332	357	381	405	429	453	477	Paid-up
8	66	94	122	150	178	204	231	257	282	307	332	357	381	405	429	453	477	Paid-up
9	66	94	123	150	178	204	231	256	282	307	332	357	381	405	429	453	477	Paid-up
10	66	95	123	150	177	204	230	256	282	307	332	356	381	405	429	453	477	Paid-up

Table C.—Policy Cash Value for a $500 policy after premiums have been paid for:

Age at Issue	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years
1	$15.03	$23.20	$31.74	$40.65	$49.89	$59.45	$69.33	$79.54	$89.80	$100.35	$111.16	$122.23	$133.53	$145.07	$156.87	$168.92	$181.25	$193.86
2	16.73	25.18	33.94	43.04	52.45	62.19	72.24	82.34	92.73	103.33	114.27	125.40	136.76	148.36	160.22	172.34	184.74	197.44
3	17.40	26.08	35.10	44.44	54.10	64.07	74.09	84.39	94.96	105.76	116.80	128.05	139.56	151.31	163.32	175.60	188.17	201.06
4	18.03	26.98	36.25	45.84	55.74	65.69	75.92	86.41	97.18	108.08	119.26	130.67	142.32	154.23	166.41	178.87	191.64	204.75
5	18.86	28.06	37.57	47.40	57.28	67.43	77.85	88.49	99.36	110.44	121.76	133.31	145.12	157.19	169.54	182.20	195.18	208.50
6	19.62	29.08	38.84	48.66	58.75	69.09	79.67	90.46	101.47	112.71	124.18	135.90	147.87	160.12	172.68	185.55	198.76	212.32
7	20.35	30.07	39.83	49.86	60.15	70.67	81.40	92.34	103.50	114.90	126.54	138.43	150.59	163.06	175.84	188.94	202.40	216.22
8	21.08	30.79	40.78	51.02	61.48	72.16	83.04	94.14	105.47	117.04	128.85	140.94	153.32	166.01	179.02	192.38	206.10	220.20
9	21.49	31.44	41.63	52.05	62.68	73.51	84.56	95.83	107.34	119.09	131.10	143.41	156.03	168.96	182.24	195.87	209.88	224.27
10	21.93	32.09	42.47	53.05	63.84	74.83	86.05	97.50	109.18	121.14	133.37	145.91	158.77	171.96	185.51	199.43	213.73	228.43

Basis of Nonforfeiture Values.—The Policy Cash Value on any policy anniversary, in the event of default in the payment of any premium then due, shall be equal to the excess, if any, of the present value on such anniversary of the future guaranteed insurance benefits, which would have become payable thereafter had there been no such default, over the then present value of the future net level yearly premiums and of the cash value yearly factors. Such net level yearly premium, applicable to the period from the date of issue of this policy until the date of cessation of premium payments or until the prior death of the Insured, shall be computed so that the present value, at the date of issue of this policy, of all such net level yearly premiums shall be equal to the present value on such date of the future guaranteed insurance benefits under this policy. Such cash value yearly factor, applicable to the same period but in no event beyond the end of the twentieth policy year, is shown for each $1,000 of the Ultimate Sum Insured in the following table.

Age at Issue	Cash Value Yearly Factor	Age at Issue	Cash Value Yearly Factor
1	$0.86	6	$0.89
2	0.86	7	0.90
3	0.86	8	0.91
4	0.87	9	0.93
5	0.88	10	0.94

The Policy Cash Value on any policy anniversary, in the event of surrender of this policy after all premiums required hereunder have been paid in full, shall be equal to the present value on such anniversary of the guaranteed insurance benefits which would have become payable thereafter had there been no such surrender.

The period of extended term insurance under Option A or the amount of reduced paid-up insurance under Option B shall be determined, in the event of default in the payment of any premium due on any policy anniversary, so that the then present value of the future guaranteed insurance benefits thereafter payable under the option elected shall be equal to the net cash value of this policy on such anniversary. In no case shall the period of extended term insurance for a policy without indebtedness be less than thirty-one days after premiums have been paid in full for one-half year; nor less than fifty-seven days after premiums have been paid in full for one year; nor less than one hundred nine days after premiums have been paid in full for two years.

The insurance provided under either Option A or Option B, except in the case where Option A is the only nonforfeiture option available, shall have a cash surrender value which shall be available as of any policy anniversary upon written application therefor on a form satisfactory to the Company filed at its Home Office and upon surrender of this policy thereat within thirty days after such anniversary and prior to the death of the Insured. Such cash surrender value shall be equal to the present value on such policy anniversary of the future guaranteed insurance benefits thereafter payable under the option elected, decreased by any then existing indebtedness to the Company on or secured by this policy.

All present values and all net level yearly premiums referred to in these nonforfeiture provisions shall be computed on the basis of the 1941 Standard Industrial Mortality Table and interest at the rate of two and one-half per cent per annum. The formulas shall provide for the payment of any death benefit immediately upon the death of the Insured and for the cessation at such time of all net level yearly premiums and cash value yearly factors. In computing any nonforfeiture value under this policy the Benefits for Loss of Sight or Limbs and the Additional Benefit for Death by Accidental Means shall be disregarded.

The nonforfeiture values available under this policy are not less than the minimum values required by or pursuant to the insurance law of the state or other jurisdiction in which this policy is delivered.

John Hancock
MUTUAL
LIFE INSURANCE COMPANY
HOME OFFICE, BOSTON, MASSACHUSETTS

TWENTY-YEAR PAYMENT LIFE INDUSTRIAL POLICY WITH GRADED SUM INSURED PAYABLE AT DEATH

WEEKLY PREMIUMS PAYABLE
FOR TWENTY YEARS
OR UNTIL PRIOR DEATH

ANNUAL SURPLUS DISTRIBUTION
BEGINNING NOT LATER THAN END OF
FIFTH POLICY YEAR

READ YOUR POLICY CAREFULLY

IN CASE OF ANY QUESTION regarding this policy communicate at once with the Manager of the District Office through which the premiums are being collected. If prompt action is not secured, write the Company at Boston, Massachusetts.

The Insured is hereby notified that by virtue of this policy he is a member of the John Hancock Mutual Life Insurance Company, and is entitled to vote, either in person or by proxy, at any and all meetings of said Company. The annual meetings are held at its Home Office on the second Monday of February in each year, at twelve o'clock noon.

Printed in U. S. A.

NOTICE

If this policy is not satisfactory it may be returned within two weeks from its date of issue to the District Office and any premiums paid shall be refunded.

If it becomes impossible to continue payment of premiums, PRESERVE THIS POLICY because of the protection which still may be afforded under its provisions.

SPACE FOR ENDORSEMENTS

52-53
Paid By Div
9-14-53 Jan

BUS.: SENECA 0424 - 0425
RES.: FRANKLIN 2834

JOSEPH A. VOLZ, JR.

JOHN HANCOCK MUTUAL
LIFE INSURANCE COMPANY
BOSTON, MASS.

ROOM 706, JOSEPH VANCE BLDG.
COR. THIRD AVE. AND UNION ST.
SEATTLE, WASHINGTON

John Hancock
MUTUAL
LIFE INSURANCE COMPANY
HOME OFFICE, BOSTON, MASSACHUSETTS

TWENTY-YEAR PAYMENT LIFE INDUSTRIAL POLICY PAYABLE AT DEATH

WEEKLY PREMIUMS PAYABLE
FOR TWENTY YEARS
OR UNTIL PRIOR DEATH

SUM INSURED **$500**

ANNUAL SURPLUS DISTRIBUTION
BEGINNING NOT LATER THAN END OF
FIFTH POLICY YEAR

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Printed in U. S. A.

HII MX 390 4r

John Hancock Mutual Life Insurance Company

Boston, Massachusetts
Incorporated 1862

Policy Number		Date of Issue	
39665597		AUGUST 17, 1949	
Name of Insured	**Name of Beneficiary**		**Relationship to Insured**
NOBU ARAI	ALLEN K ARAI		HUSBAND
Sum Insured	**Age next Birthday**	**Weekly Premium**	**Agent**
500 Dollars	44 Years If incorrect, notify Company	62 Cents	31043

The John Hancock Mutual Life Insurance Company agrees to pay the Sum Insured to the Beneficiary at the death of the Insured, subject to the conditions and the provisions set forth in this policy.

Payment shall be made at the Company's Home Office in Boston, Massachusetts, upon receipt of due proof of the death of the Insured while this policy is in full force and upon its surrender at the said Home Office.

Facility of Payment.—If the Beneficiary does not claim the proceeds of this policy by written notice to the Company at its Home Office within thirty days after the death of the Insured, or if the Beneficiary dies before the Insured, or is not legally qualified to give a valid release, or is the estate of the Insured, the Company may, subject to the requirements of the preceding paragraph, make payment of the proceeds of this policy to the executor or administrator or to any relative by blood or connection by marriage of the Insured appearing to the Company to be equitably entitled to such payment.

Payment of Premiums.—This insurance is granted in consideration of the payment of the premium stipulated herein on or before the date of issue, and of a like weekly premium on each succeeding Wednesday until the premiums for twenty full years have been paid, or until the prior death of the Insured.

All premiums are payable only at the Home Office of the Company or to a duly authorized agent, subject to the conditions of this policy. Except as herein expressly provided, the payment of any premium shall not maintain this policy in force beyond the date when the next succeeding premium becomes payable. Failure of an agent to collect any premium when due shall not excuse the nonpayment thereof.

Grace Period.—A grace of four weeks, during which time this policy shall remain in full force, shall be granted for the payment of each premium after the first. If the death of the Insured occurs within the weeks of grace, any overdue premium shall be deducted from the amount payable hereunder, but neither this provision nor the acceptance of any overdue premium shall create an obligation on the part of the Company to receive premiums which are in arrears over four weeks.

The Contract.—This policy includes the conditions and the provisions set forth on this and the three following pages and constitutes the entire contract between the parties. This policy shall not take effect unless the Insured shall be alive upon its date of issue.

In Witness Whereof, the John Hancock Mutual Life Insurance Company has, by its President and Secretary, executed this policy on the date of issue specified above.

Elmer L. French
Secretary

Paul F. Clark
President

TWENTY-YEAR PAYMENT LIFE INDUSTRIAL POLICY PAYABLE AT DEATH
WEEKLY PREMIUMS PAYABLE FOR TWENTY YEARS OR UNTIL PRIOR DEATH
ANNUAL SURPLUS DISTRIBUTION BEGINNING NOT LATER THAN END OF FIFTH POLICY YEAR

$500 20-Year Payment Life
Form 1233-I-47 Ed. 7-47 Ages 36-45 25M 5-49

THIS IS NOT AN ENDOWMENT POLICY

Benefits for Loss of Sight or Limbs.—The Company shall pay to the Insured if living, and otherwise to the Beneficiary, an amount equal to the Sum Insured specified on the first page of this policy, subject to the conditions, exceptions and exclusions hereinafter set forth and to all other pertinent conditions and provisions in this policy, upon receipt at its Home Office of due proof showing (1) that the Insured has lost totally and permanently the sight of both eyes and has survived for a period of thirty days after such loss of sight, or (2) that the Insured has sustained the loss of both hands by severance above the wrists, or both feet by severance above the ankles, or one hand by severance above the wrist and one foot by severance above the ankle. The Company shall pay an amount equal to one half of such Sum Insured, subject to the same conditions, if the Insured has sustained the loss of one hand by severance above the wrist or one foot by severance above the ankle. In either case total and permanent disability shall be deemed to exist, and the policy shall be continued in force without the payment of any premiums falling due after the receipt of such proof and shall be endorsed as a fully paid-up policy for the Sum Insured.

These Benefits for Loss of Sight or Limbs are granted without specific extra premium, the cost being included in the premium for this policy. The aggregate amount payable for any and all such benefits shall in no event exceed the Sum Insured.

The Company shall not be liable for the payment of the Benefits for Loss of Sight or Limbs as provided herein (1) if such loss occurred prior to the date of issue of this policy; nor (2) if such loss occurs after the expiration of the grace period allowed for the payment of any premium in default under this policy, or after paid-up or extended term insurance becomes effective under the nonforfeiture provisions or after the termination of this policy; nor (3) if such loss results from military, naval or air service in time of war, whether such war be declared or undeclared.

Additional Benefit for Death by Accidental Means.—The Company shall pay an Additional Benefit to the Beneficiary of an amount equal to the Sum Insured specified on the first page of this policy, subject to the conditions, exceptions and exclusions hereinafter set forth and to all other pertinent conditions and provisions in this policy, upon receipt at its Home Office of due proof showing (1) that the death of the Insured was caused directly, independently and exclusively of all other causes, by a bodily injury sustained solely by external, violent and accidental means, after the tenth and prior to the sixty-fifth birthday of the Insured, (2) that such death occurred within ninety days after the date on which such bodily injury was sustained, and (3) that such bodily injury was evidenced by a visible wound or contusion on the exterior of the Insured's body, unless death resulted from drowning or from an internal injury revealed by an autopsy.

This Additional Benefit is granted without specific extra premium, the cost being included in the premium for this policy. Any amount payable under this Additional Benefit provision shall be reduced by any amount paid or payable under the provision for Benefits for Loss of Sight or Limbs as a result of the same bodily injury.

The Company shall not be liable for the payment of the Additional Benefit as provided herein (1) if the death of the Insured resulted from a bodily injury sustained prior to the date of issue of this policy; nor (2) if such death occurs after the expiration of the grace period allowed for the payment of any premium in default under this policy, or after paid-up or extended term insurance becomes effective under the nonforfeiture provisions or after the termination of this policy; nor (3) if such death results, directly or indirectly, or wholly or partially, (i) from any bodily or mental disease or infirmity, (ii) from the inhalation of any kind of gas or fumes, whether due to any voluntary, involuntary or other act of the Insured; (iii) from suicide, while sane or insane, (iv) from committing an assault or a felony, (v) from service, training, travel, flight, ascent or descent in, on or from any species of aircraft or submarine vessel, except death resulting from travel as a fare-paying passenger, or as a passenger traveling solely as such on a pass, on a licensed aircraft operated by a licensed passenger pilot on a scheduled passenger air service regularly offered between specified airports, or (vi) from riot, insurrection or war, whether such war be declared or undeclared; nor (4) if such death occurs while the Insured is in military, naval or air service in time of war, whether such war be declared or undeclared.

Refund on Premiums Paid Directly at Company's Offices.—If notice is given to any Office of the Company which maintains an account for receiving direct payment of premiums that thereafter premiums on this policy will be paid directly at such an Office, the Company shall, at the end of each year during which premiums are so paid continuously without default beyond the grace period, refund ten per cent of the total premiums paid for such year. If during any year while premiums are being so paid there is default in the payment of any premium beyond the grace period and this policy is subsequently reinstated, the Company shall refund at the end of such year ten per cent of the total premiums paid for such year, exclusive of any premiums in default on the date of such reinstatement; provided that if premiums for more than twenty-six weeks are in default on the date of any reinstatement, or if any reinstatement is effected through the services of an agent, no refund shall be made on any premiums paid for such year prior to the date of reinstatement.

Annual Surplus Distribution.—This policy shall participate in any divisible surplus of the Company while it is in force unless it is being continued in force as extended term insurance.

The proportion of divisible surplus accruing under this policy shall be ascertained annually by the Company. Such surplus as may be apportioned to this policy shall be distributed at the end of each policy year beginning not later than the fifth, and any such surplus distribution shall be applied to the payment of premiums unless the holder of the policy elects to receive it in cash.

Change of Beneficiary.—The Beneficiary may be changed from time to time by written notice on a form satisfactory to the Company filed at its Home Office. Any such change shall take effect only upon endorsement hereon by the Company, but when so endorsed shall be operative as of the date such notice was signed whether or not the Insured is alive at the time of such endorsement, without prejudice to the Company on account of any payment made by it before such endorsement.

Assignment.—Any assignment or pledge of this policy or of any benefits hereunder shall be void.

Limitation on Authority of Agents.—No agent or other person, except the President, a Vice President, the Secretary or an Assistant Secretary of the Company, is authorized to make or discharge contracts, or to waive, alter, modify or change any of the conditions or the provisions of this policy, including this provision, or of any endorsement hereon, or to reinstate this policy, or to waive any forfeiture of this policy or any breach of its terms and conditions, or to elect any person to receive the proceeds of this policy under the provision for facility of payment, or to extend credit or the time for the payment of any premium or any moneys due the Company, or to bind the Company by receiving at any time any notice or information or by making any statement or promise not contained in this policy.

The holder of this policy hereby waives on his behalf and that of any other person who may have or claim any interest under this policy or in or to any benefit hereunder, all provisions of law forbidding any physician or other person from disclosing in court or elsewhere any knowledge or information acquired by him from or during any consultation with the Insured or by his attendance upon or treatment of the Insured.

Incontestability.—This policy shall be incontestable after it has been in force during the lifetime of the Insured for one year from its date of issue, except for nonpayment of premium.

Misstatement of Age.—If the age of the Insured has been misstated, the amount payable shall be that which the premium paid would have purchased at the correct age.

Policy when Void.—If on the date of issue of this policy the Insured was not in sound health, or if prior to said date, the Insured was rejected for insurance by this or any other insurer, or had any pulmonary disease, cancer, sarcoma, or any disease of the heart or the kidneys, or if, within two years prior to said date, the Insured was attended or treated by any physician or other practitioner, or attended any hospital or institution of any kind engaged in the cure or care of bodily or mental disease, for any serious disease, complaint or surgical operation, this policy shall be voidable by the Company either before or after any claim, unless reference to each such rejection, attendance, treatment or prior disease is endorsed hereon by the Company or unless this policy is incontestable at the date of death of the Insured. The Company shall not be presumed or held to know of any such prior rejection. If this policy does not take effect, or is voided by the Company, the Company shall refund the premiums paid.

Conformity with State Laws.—If any provision of this policy conflicts with the statutes of the state or other jurisdiction in which this policy is delivered, such provision shall be construed to conform thereto.

Reinstatement.—This policy may be reinstated at any time within two years after the due date of any premium in default unless the policy has been surrendered. Any such reinstatement shall be made only upon submission of evidence of insurability satisfactory to the Company and approved by it at its Home Office and upon payment of arrears of premiums and upon payment or reinstatement of any indebtedness to the Company on or secured by this policy.

NONFORFEITURE PROVISIONS

Nonforfeiture Options.—The following nonforfeiture options shall be available in the event of default in the payment of any premium after premiums have been paid in full for the number of years for which values are first shown in the Tables of Nonforfeiture Values herein. Any one of such options may be elected by written notice to the Company filed at its Home Office within sixty days after the due date of any premium in default and prior to the death of the Insured, except that Option A shall be the only option available when premiums hereunder have been paid for less than three full policy years. Option C shall be available also in the event that this policy has become fully paid-up for the Sum Insured and may be elected by like notice filed at any time prior to the death of the Insured.

Option A. Extended Term Insurance.—This policy, exclusive of the Benefits for Loss of Sight or Limbs and the Additional Benefit for Death by Accidental Means, may be continued in force as nonparticipating extended term insurance for a period as hereinafter defined beginning on the due date of the premium in default. The amount of such extended term insurance shall be equal to the Sum Insured. If the death of the Insured occurs while this policy is in force as extended term insurance, the amount thereof shall be payable under the same conditions as the Sum Insured hereunder. Extended term insurance shall be automatically binding upon the Company without any further stipulation or act, unless Option B or Option C is elected.

Option B. Paid-up Insurance.—This policy, exclusive of the Benefits for Loss of Sight or Limbs and the Additional Benefit for Death by Accidental Means, may be continued in force as participating paid-up insurance beginning on the due date of the premium in default for a reduced amount of insurance as hereinafter defined, payable at the death of the Insured under the same conditions as the Sum Insured hereunder.

Option C. Net Cash Value.—This policy may be surrendered for its net cash value at the Home Office of the Company. The net cash value on any date, unless Option A or Option B has become effective hereunder, shall be equal to the Policy Cash Value on such date decreased by any then existing indebtedness to the Company on or secured by this policy.

Policy Cash Values, amounts of reduced paid-up insurance and periods of extended term insurance shown in the Tables of Nonforfeiture Values are available on the policy anniversary immediately following the completion of the number of years specified therein, provided that all premiums have been paid in full for such period. Corresponding values available on any date other than a policy anniversary shall be consistent with those available on policy anniversaries, with due allowance for the lapse of time and for the payment of any premiums for a portion of a policy year.

The Company may defer the payment of any cash value for a period permitted by law but not exceeding six months from the date the written election thereof is filed at the Home Office of the Company. If payment is so deferred for a period of thirty days or more, the amount payable shall bear interest at the rate of two and one-half per cent per annum for the entire period of deferment.

Tables of Nonforfeiture Values

The values in these tables are shown for each $500 of the Sum Insured and are applicable after premiums have been paid in full for the number of years specified in the tables. Such values have been determined without modification on account of any indebtedness, but such modification shall be made as provided in these nonforfeiture provisions. Values for policy years, if any, subsequent to those shown in these tables will be furnished upon request. Policy Cash Values and amounts of paid-up insurance for a Sum Insured other than $500 shall be proportionate, but the period of extended term insurance shall be the same for any Sum Insured.

Table A.—Extended Term Insurance after premiums have been paid for:

Age at Issue	1/2 Year		1 Year		2 Years		3 Years		4 Years		5 Years		6 Years		7 Years		8 Years		9 Years		10 Years		11 Years		12 Years		13 Years		14 Years		15 Years		16 Years		17 Years		18 Years		19 Years		20 Years	
	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days	Years	Days
36	31	1	118	4	347	7	302	10	52	12	34	13	277	15	71	16	157	17	182	18	161	19	110	20	47	20	350	21	300	22	269	23	274	24	343	26	182	28	329	Paid-up	
37	31	1	102	4	272	7	178	9	261	11	219	13	78	14	219	15	290	16	301	17	268	18	210	19	140	20	72	21	13	21	340	22	338	24	87	25	232	28	2	Paid-up	
38	31	1	86	4	197	7	57	9	109	11	43	12	246	14	6	15	60	16	58	17	15	17	312	18	236	19	161	20	97	21	52	22	42	23	99	24	283	27	48	Paid-up	
39	31	1	69	4	122	6	303	8	326	10	235	12	54	13	159	14	198	15	183	16	129	17	53	17	334	18	254	19	183	20	131	21	115	22	163	23	336	26	94	Paid-up	
40	31	1	47	4	43	6	182	8	176	10	64	11	228	12	316	13	339	14	310	15	246	16	163	17	72	17	349	18	272	19	213	20	189	21	229	23	29	25	142	Paid-up	
41	31	1	31	3	334	6	69	8	36	9	264	11	43	12	113	13	120	14	78	15	4	15	277	16	180	17	85	17	364	18	298	19	267	20	298	22	92	24	193	Paid-up	
42	31	1	9	3	257	5	321	7	261	9	102	10	225	11	277	12	268	13	214	14	130	15	30	15	291	16	191	17	98	18	23	18	347	20	5	21	153	23	245	Paid-up	
43	31	0	353	3	183	5	213	7	126	8	309	10	47	11	81	12	57	12	355	13	262	14	155	15	43	15	300	16	201	17	119	18	70	19	86	20	227	22	299	Paid-up	
44	31	0	336	3	116	5	113	6	364	8	158	9	240	10	255	11	216	12	138	13	35	13	285	14	168	15	51	15	309	16	220	17	164	18	171	19	298	21	355	Paid-up	
45	31	0	311	3	48	5	13	6	237	8	10	9	71	10	68	11	14	11	289	12	178	13	56	13	295	14	173	15	57	15	323	16	260	17	257	19	7	21	56	Paid-up	

Table B.—Paid-up Insurance for a $500 policy after premiums have been paid for:

Age at Issue	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years
36	$66	$94	$121	$147	$174	$200	$225	$251	$276	$300	$325	$350	$374	$399	$424	$449	$474	Paid-up
37	66	93	121	147	173	199	225	250	275	300	324	349	373	398	423	448	474	Paid-up
38	66	93	120	147	173	199	224	249	274	299	323	348	373	398	423	448	474	Paid-up
39	66	93	120	147	173	198	223	248	273	298	323	347	372	397	422	447	473	Paid-up
40	66	93	120	146	172	197	223	248	272	297	322	346	371	396	421	447	473	Paid-up
41	65	93	119	145	171	197	222	247	271	296	321	345	370	395	420	446	473	Paid-up
42	65	92	119	145	170	196	221	246	270	295	320	344	369	394	420	446	472	Paid-up
43	65	92	118	144	170	195	220	245	269	294	319	343	368	393	419	445	472	Paid-up
44	65	91	118	143	169	194	219	244	269	293	318	342	367	392	418	444	472	Paid-up
45	64	91	117	143	168	193	218	243	268	292	317	341	366	391	417	444	471	Paid-up

Table C.—Policy Cash Value for a $500 policy after premiums have been paid for:

Age at Issue	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	11 Years	12 Years	13 Years	14 Years	15 Years	16 Years	17 Years	18 Years	19 Years	20 Years
36	$35.48	$51.26	$67.34	$83.70	$100.36	$117.33	$134.60	$152.18	$170.10	$188.37	$207.06	$226.18	$245.80	$265.95	$286.70	$308.10	$330.22	$353.16
37	36.09	52.11	68.41	85.00	101.88	119.04	136.50	154.27	172.38	190.87	209.78	229.15	249.03	269.47	290.51	312.23	334.72	358.04
38	36.70	52.95	69.47	86.27	103.35	120.70	138.34	156.29	174.61	193.32	212.46	232.07	252.21	272.93	294.27	316.32	339.16	362.89
39	37.30	53.78	70.51	87.51	104.76	122.28	140.11	158.27	176.79	195.71	215.09	234.95	255.35	276.34	297.98	320.35	343.55	367.69
40	37.33	54.52	71.46	88.63	106.06	123.77	141.79	160.15	178.89	198.04	217.65	237.76	258.41	279.66	301.60	324.31	347.87	372.43
41	38.41	55.29	72.40	89.75	107.36	125.25	143.46	162.03	180.98	200.36	220.19	240.53	261.42	282.95	305.17	328.19	352.11	377.08
42	38.89	55.97	73.25	90.78	108.57	126.66	145.08	163.85	183.01	202.60	222.66	243.22	264.36	286.15	308.64	331.97	356.24	381.63
43	39.35	56.60	74.06	91.78	109.77	128.05	146.67	165.65	185.02	204.82	225.08	245.87	267.23	289.25	312.02	335.64	360.26	386.08
44	39.85	57.27	74.92	92.82	111.01	129.49	148.31	167.49	187.05	207.03	227.49	248.47	270.04	292.28	315.28	339.18	364.16	390.42
45	40.22	57.84	75.69	93.79	112.18	130.87	149.88	169.24	188.99	209.16	229.80	250.96	272.72	295.16	318.39	342.57	367.91	394.65

Basis of Nonforfeiture Values.—The Policy Cash Value on any policy anniversary, in the event of default in the payment of any premium then due, shall be equal to the excess, if any, of the present value on such anniversary of the future guaranteed insurance benefits, which would have become payable thereafter had there been no such default, over the then present value of the future net level yearly premiums and of the cash value yearly factors. Such net level yearly premium, applicable to the period from the date of issue of this policy until the date of cessation of premium payments or until the prior death of the Insured, shall be computed so that the present value, at the date of issue of this policy, of all such net level yearly premiums shall be equal to the present value on such date of the future guaranteed insurance benefits under this policy. Such cash value yearly factor, applicable to the same period but in no event beyond the end of the twentieth policy year, is shown for each $1,000 of the Sum Insured in the following table.

Age at Issue	Cash Value Yearly Factor	Age at Issue	Cash Value Yearly Factor
36	$1.41	41	$1.57
37	1.44	42	1.61
38	1.47	43	1.65
39	1.50	44	1.68
40	1.54	45	1.73

The Policy Cash Value on any policy anniversary, in the event of surrender of this policy after all premiums required hereunder have been paid in full, shall be equal to the present value on such anniversary of the guaranteed insurance benefits which would have become payable thereafter had there been no such surrender.

The period of extended term insurance under Option A or the amount of reduced paid-up insurance under Option B shall be determined, in the event of default in the payment of any premium due on any policy anniversary, so that the then present value of the future guaranteed insurance benefits thereafter payable under the option elected shall be equal to the net cash value of this policy on such anniversary. In no case shall the period of extended term insurance for a policy without indebtedness be less than thirty-one days after premiums have been paid in full for one-half year; nor less than fifty-seven days after premiums have been paid in full for one year; nor less than one hundred nine days after premiums have been paid in full for two years.

The insurance provided under either Option A or Option B, except in the case where Option A is the only nonforfeiture option available, shall have a cash surrender value which shall be available as of any policy anniversary upon written application therefor on a form satisfactory to the Company filed at its Home Office and upon surrender of this policy thereat within thirty days after such anniversary and prior to the death of the Insured. Such cash surrender value shall be equal to the present value on such policy anniversary of the future guaranteed insurance benefits thereafter payable under the option elected, decreased by any then existing indebtedness to the Company on or secured by this policy.

All present values and all net level yearly premiums referred to in these nonforfeiture provisions shall be computed on the basis of the 1941 Standard Industrial Mortality Table and interest at the rate of two and one-half per cent per annum. The formulas shall provide for the payment of any death benefit immediately upon the death of the Insured and for the cessation at such time of all net level yearly premiums and cash value yearly factors. In computing any nonforfeiture value under this policy the Benefits for Loss of Sight or Limbs and the Additional Benefit for Death by Accidental Means shall be disregarded.

The nonforfeiture values available under this policy are not less than the minimum values required by or pursuant to the insurance law of the state or other jurisdiction in which this policy is delivered.

John Hancock
MUTUAL
LIFE INSURANCE COMPANY
HOME OFFICE, BOSTON, MASSACHUSETTS

TWENTY-YEAR PAYMENT LIFE INDUSTRIAL POLICY PAYABLE AT DEATH

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FOR TWENTY YEARS
OR UNTIL PRIOR DEATH

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BEGINNING NOT LATER THAN END OF
FIFTH POLICY YEAR

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The Insured is hereby notified that by virtue of this policy he is a member of the John Hancock Mutual Life Insurance Company, and is entitled to vote, either in person or by proxy, at any and all meetings of said Company. The annual meetings are held at its Home Office on the second Monday of February in each year, at twelve o'clock noon.

Printed in U. S. A.

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52-53
PAID BY D.J.
9-14-53
JW

SPACE FOR ENDORSEMENTS

PERSONAL AFFAIRS RECORD

LOCATION OF IMPORTANT ITEMS:

Birth Certificate _____

Marriage Certificate _____

Military Service Records _____

Deeds & Mortgages _____

Social Security Records _____

Will _____

Safe Deposit Box _____

Other _____

_____

NAMES, ADDRESSES & PHONE NUMBERS OF ADVISORS

John Hancock Agent KEITH LINDSAY

LA 4-0182 - AT4-0450

Lawyer _____

Accountant _____

Executor of Will _____

Other Advisors _____

_____

_____

NAMES AND LOCATION OF BANKS

Savings Accounts NAME ADDRESS

Number _____

Number _____

Number _____

Checking Accounts

Number _____

Number _____

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY ★ ★ ★ 1862

6225 R-DA-10-58 Printed in U.S.A.

LIFE INSURANCE RECORDS OF OTHER FAMILY MEMBERS

WIFE NOBU 4/3/06 DATE OF BIRTH

POL. NO. 39665597 $ 500

POL. NO. 42454294 $ 500

POL. NO. _____ $ _____

CHILD JOANNE 8/24/42 DATE OF BIRTH

POL. NO. 39662556 $ 500

POL. NO. 41552645 $ 5000

CHILD DAVID 3/22/40 DATE OF BIRTH

POL. NO. 39662558 $ 500

POL. NO. 41552647 $ 500

CHILD GERALD 4/18/37 DATE OF BIRTH

POL. NO. 39662559 $ 500

POL. NO. 41552646 $ 500

CHILD _____ DATE OF BIRTH

POL. NO. _____ $ _____

POL. NO. _____ $ _____

CHILD _____ DATE OF BIRTH

POL. NO. _____ $ _____

POL. NO. _____ $ _____

CHILD _____ DATE OF BIRTH

POL. NO. _____ $ _____

POL. NO. _____ $ _____

OTHER DEPENDENTS

_____ DATE OF BIRTH

POL. NO. _____ $ _____

POL. NO. _____ $ _____

_____ DATE OF BIRTH

POL. NO. _____ $ _____

POL. NO. _____ $ _____

_____ DATE OF BIRTH

POL. NO. _____ $ _____

POL. NO. _____ $ _____

DATE OF MOST RECENT FAMILY INSURANCE REVIEW _____ _____ _____ _____ _____