



RETIREMENT PLAN
SERVICES

Guaranteed Income for Life Select



Adding a source of guaranteed
income to your retirement

A source of guaranteed income for life

Retirement planning that incorporates a guarantee

At John Hancock Retirement Plan Services, we believe you should have the opportunity to build and protect your hard-earned savings and have a source of guaranteed income for the rest of your life.

That's why we created Guaranteed Income for Life Select – a choice that can add some certainty to your retirement planning and help address some of your concerns.



Guaranteed Income for Life Select provides dependable income for your retirement years that is protected from market conditions.

Guaranteed Income for Life Select can give you:

[1]

Predictable growth year after year.

Every dollar you contribute to this feature, up to retirement, builds a Benefit Base which is used to determine your future income in retirement. Once a year before you retire, the Benefit Base will increase by 3%.¹

[2]

Greater certainty in retirement.

You will have a source of guaranteed income of up to 5% of your Vested Benefit Base during your retirement years.

[3]

Protection from unpredictable markets.

The Benefit Base will never decline due to market downturns both before and after retirement.

Note: John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York herein collectively referred to as "John Hancock".

¹ The increase is calculated by applying the equivalent daily compounding rate of 3% to the Benefit Base for each day in the 12-month period preceding the anniversary date. See "How it works" section for more information.



Is it right for you?

While having a source of guaranteed retirement income might sound appealing, there are some important details you should consider before determining whether it is right for you.

- ▶ If you are approaching retirement, it is important for you to know that you must be invested in Guaranteed Income for Life Select for at least five years before you can take income.
- ▶ If you are planning on taking an early retirement (before age 65), your Lifetime Income Amount (LIA) will be set at 4% of the Vested Benefit Base² instead of 5%. You must be at least age 59½ to begin taking income.
- ▶ If you choose to extend the benefit to include your spouse, your Lifetime Income Amount will be set at 4.5%.³ Both you and your spouse will need to be 65 years old to begin taking income.
- ▶ To maximize the benefits of Guaranteed Income for Life Select, it is important to regularly invest and not take withdrawals before retirement. If you are planning on taking a withdrawal or loan, or transferring out money from the Guaranteed Income for Life Select Funds⁴, your Benefit Base will be reduced. Any excess withdrawal after retirement will reduce your LIA.
- ▶ You will always have access to the market value of your investments. If your company terminates its contract with John Hancock and you do not have a distributable event, you will lose your guarantees from the feature.⁵ In some cases, you may receive a refund of the fee for this feature for up to 3 years. If you are eligible to receive distributions, you may roll over your investments in this feature.
- ▶ There is an additional annual fee to invest in this feature. This fee is deducted from the market value on a monthly basis, and is in addition to the expense ratio of the Fund that you select and other applicable fees. The fee is 0.50% of the Benefit Base.⁶

The benefits available under Guaranteed Income for Life Select are provided subject to the terms of your company's qualified retirement plan. Before selecting this feature, speak to the plan's administrator to find out if such benefits and withdrawals are permitted under the terms of your plan. You must meet both the requirements of this feature and of your plan before you can take withdrawals or begin taking retirement income.

²See "How it works" section for definition of terms.

³For more information on the Spousal Option see the "And the benefits continue" section.

⁴The investment return and principal value of Guaranteed Income for Life Select Funds are not guaranteed and will fluctuate.

⁵See "Important Considerations" section for more details.

⁶This fee can change in accordance with the provisions of your plan's contract with John Hancock, but will not exceed 1%.

This brochure provides details on the terms and conditions regarding this feature. Review it carefully before making your enrollment decision.



Common concerns facing Americans today



The average American faces a number of potential challenges and risks along the road to retirement. Three common concerns are:



Will I have enough to retire?

It is a fact of life that the stock market is unpredictable. Foreseeing what your retirement savings will look like in the future can be challenging.

Achieving the retirement lifestyle you envision for yourself won't happen by accident – it takes planning. The opportunity to build a predictable source of income can help you take control of your retirement. 97% of Baby Boomers said achieving 'income for life' was their top retirement priority.⁷

Our Solution: Guaranteed Income for Life Select can provide predictable growth of the Benefit Base year after year to help you plan for retirement with more confidence.



“The best way to predict your future is to create it!”

– Abraham Lincoln

Will my savings last through retirement?

Thanks to improvements in medical care, Americans are living longer than ever.⁹ In addition, the traditional view of retirement is being transformed as retirees move toward maintaining more active lifestyles.

Therefore your retirement might span 20, 30, or more years. An unsettling risk is that you may outlive your savings. You may be looking for a retirement income that you can depend on to last throughout your retirement.

Our Solution: Guaranteed Income for Life Select can provide greater certainty with retirement income that is guaranteed for life.



What if something goes wrong?

You've planned well and you've worked hard towards saving for your retirement. But when you retire matters.

Whether the stock market is up or down around the time of your retirement can have a significant impact on how long your savings will last. You are most vulnerable to market downturns in the few years before and after you leave the workforce. Poor market returns, combined with any withdrawals you make, can seriously deplete your nest egg. And withdrawing money from investments that are already suffering losses means you could run out of money during retirement.

Our Solution: Guaranteed Income for Life Select can help provide a source of retirement income protected from unpredictable markets.



⁷ "America Speaks Out on Retirement: 2007 Investor Research Study." Plan Sponsor Magazine. June 2007.

⁹ Older Americans 2008, Key Indicators of Well-Being study, Federal Interagency Forum on Aging-Related Statistics, March 2008



How it works



Guaranteed Income for Life Select can provide you with benefits when you're contributing to your retirement account and when you begin withdrawing from your retirement account.

Finding a dependable source of retirement income

Investing in Guaranteed Income for Life Select is easy and you can allocate as much or as little of your contributions as you want to this feature. It is a flexible choice that can provide a guaranteed amount of income that you can count on in retirement.

Every dollar you contribute to Guaranteed Income for Life Select adds to the Benefit Base until retirement.⁹ While your market value can increase or decrease on a daily basis, the Benefit Base is unaffected by market fluctuations.¹⁰ Also, each year before retirement, on the Anniversary of your first contribution, the Benefit Base will increase by 3%.¹¹



Retirement income that lasts a lifetime

Guaranteed Income for Life Select will provide you with a steady, predictable source of income every year, beginning on the day you are eligible to retire and choose to start taking income, and lasting as long as you live.

When you decide to retire, the Vested Benefit Base is used to determine the Lifetime Income Amount (LIA).¹² If the vested portion of the market value of your investments in the Guaranteed Income for Life Select Funds is higher than the Vested Benefit Base when you retire, the Vested Benefit Base will increase to match the market value. This means the LIA is set at a higher amount. *Note: Once the LIA is set, you can no longer make additional contributions to Guaranteed Income for Life Select.*

If you take an early retirement (after age 59½, but before 65), the LIA is set at 4% of the Vested Benefit Base. However, if you retire at age 65, your LIA is set at 5%.

For example:

Vested Benefit Base = \$100,000 LIA = \$5,000 (5%) every year for life

Before you start taking income:

- ▶ you must have been invested in Guaranteed Income for Life Select for at least five years¹³
- ▶ you must be at least 59½.

⁹ The maximum Benefit Base is \$5,000,000.00.

¹⁰ The Benefit Base will be reduced if you take withdrawals, loans or transfer money out of this feature.

¹¹ The increase is calculated by applying the equivalent daily compounding rate of 3% to the Benefit Base for each day in the 12-month period preceding the Anniversary. The Benefit Base is adjusted for such increase only once a year on the Anniversary. If the Benefit Base is reduced to zero at any time prior to an Anniversary, any interest accrued after the most recent Anniversary will be forfeited.

¹² Before establishing the LIA, you should consult your plan administrator to determine the vested percentage of the Benefit Base and how that will affect the amount of the LIA.

¹³ This reset is waived for any contributions or transfers in during the first 120 days after your first contribution to Guaranteed Income for Life Select. However, this minimum holding period will extend for five more years if your total contributions (other than regular contributions or regular loan repayments) to this option in any 365 day period exceed 20% of your Benefit Base.

Definitions

The Benefit Base is the sum of all contributions and transfers to Guaranteed Income for Life Select reduced by withdrawals, transfers and loans before retirement. It is completely independent of the actual market value of your investments in this feature; it has no cash value and cannot be withdrawn.

The Market Value is the amount your investments are worth if cashed out at a particular point in time. Your market value changes as the market goes up and down.

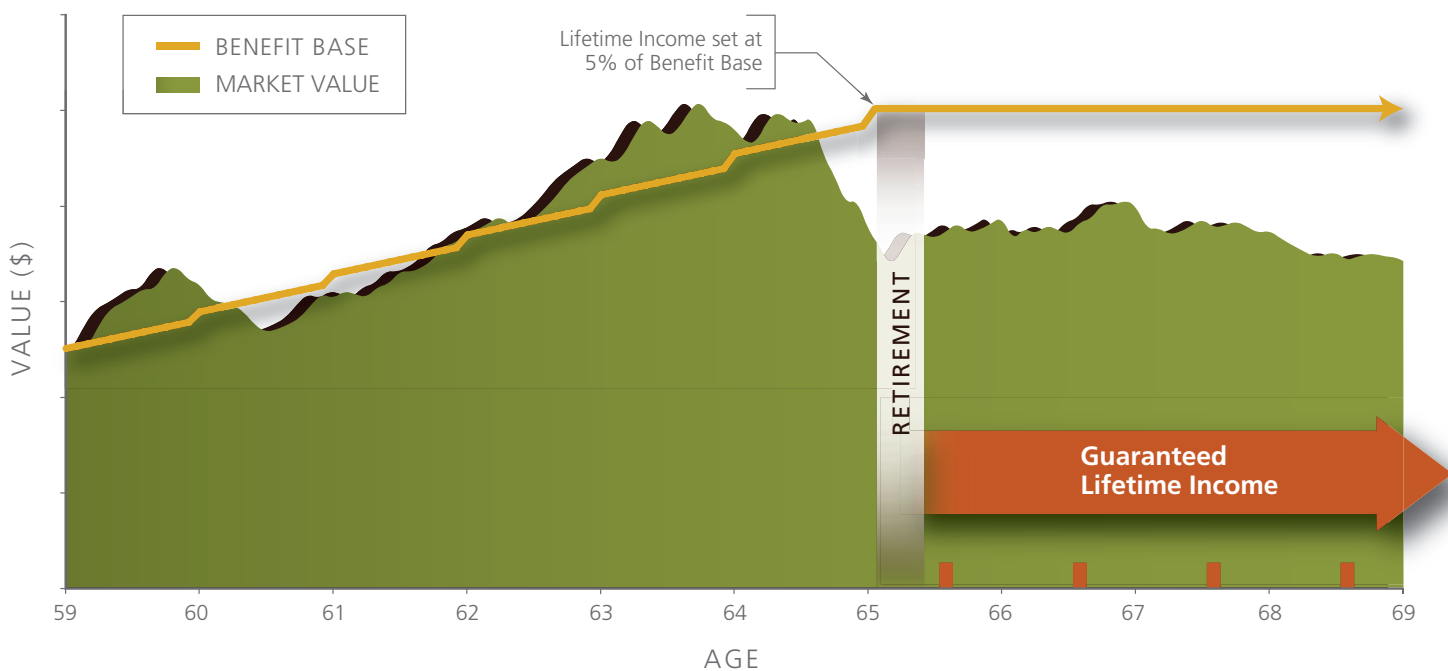
The Lifetime Income Amount (LIA) is the amount that you can withdraw every year in retirement regardless of market conditions – guaranteed. It is available to you when you are eligible to retire and have set the LIA.

The Vested Benefit Base is the portion of the Benefit Base comprised of all employee contributions and employer contributions which you have allocated to this feature and in which you are vested in accordance with the vesting schedule of your retirement plan. Your plan administrator will be able to provide details on the vesting schedule for your retirement plan. It has no cash value and cannot be withdrawn.





Protection from declining markets



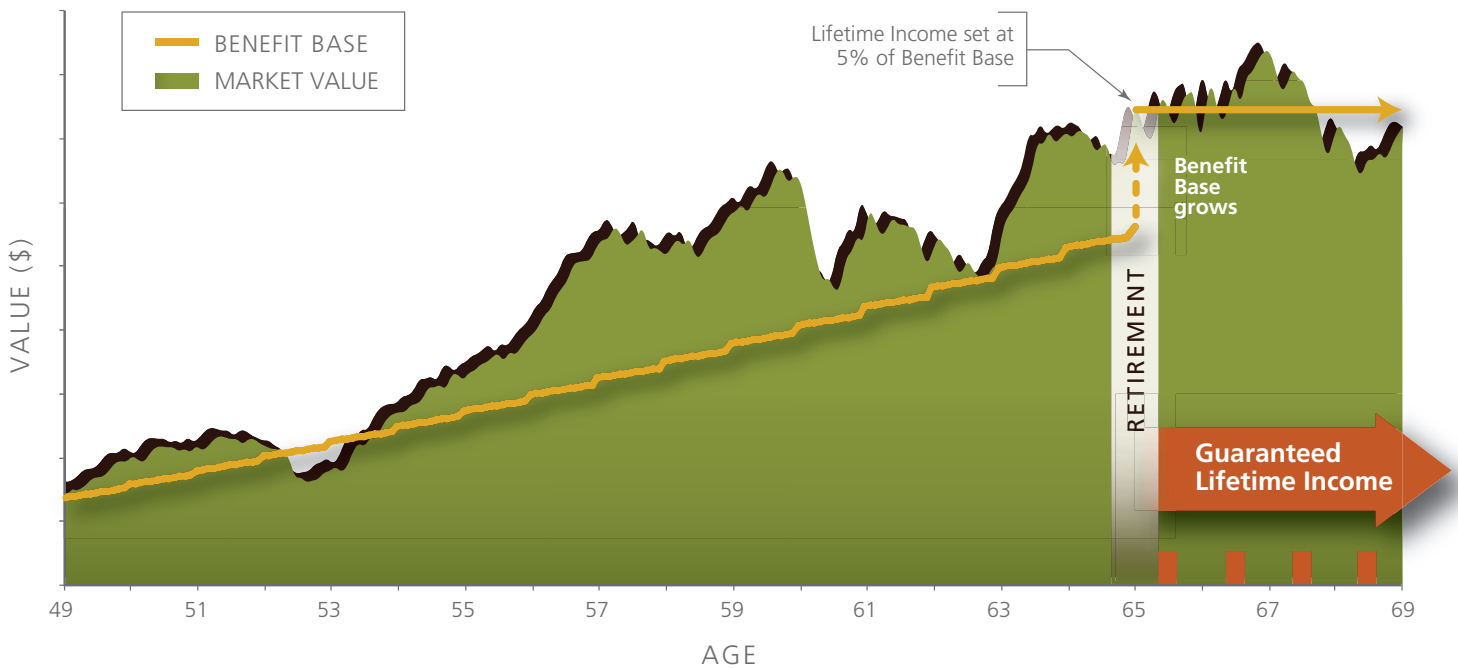
Hypothetical example for illustrative purposes only.

Jim is 6 years from retiring, and concerned about not being able to recover if markets fall. He opted for Guaranteed Income for Life Select because every dollar he contributes builds the Benefit Base before retirement.¹⁴ Since the value of the Benefit Base is not impacted by the markets, he is more confident investing in the market. In fact, the Benefit Base is guaranteed to increase each year. Jim can accurately predict his minimum Lifetime Income Amount, since he knows the Benefit Base will grow 3% each year before retirement.

When he retires at age 65, the Lifetime Income Amount is set at 5% of the Vested Benefit Base. He's not concerned about poor markets, since he knows he can withdraw the Lifetime Income Amount each year, no matter how long he lives, even after his account balance has dropped to zero. Guaranteed Income for Life Select allowed him to participate in the markets while not leaving his entire retirement to chance.



Participation in strong markets



Hypothetical example for illustrative purposes only.

Julie is a conservative investor, and given recent market events, is less comfortable investing in the markets. She chose Guaranteed Income for Life Select and contributed regularly. Since the Benefit Base is guaranteed never to decline due to poor markets – it will never be less than what she contributes.¹⁴ Plus, the Benefit Base will grow 3% each year before retirement.

When Julie retires at age 65, if the market value is higher than the Benefit Base, the Benefit Base is set to equal her market value. The Lifetime Income Amount will then be set at 5% of this elevated Vested Benefit Base, for as long as she lives. Although her minimum scenario was 3% growth, Julie benefited from being invested in the markets, while never risking the Benefit Base.

¹⁴ Reduced by withdrawals, loans and transfers from this feature.



And the benefits continue...



In addition to predictable growth and guaranteed income in retirement, this simple feature provides a wide range of other benefits:

You're in control

You can choose from a range of professionally managed asset allocation investment options¹⁵ with this feature. Once you meet the retirement criteria, you choose

- ▶ when to retire
- ▶ how much of the LIA to withdraw each year.

However, any unused portion cannot be carried over to the next year and any excess taken will result in a decreased Benefit Base and the LIA will be recalculated. (See "Important considerations".)

The ability to transfer money into this feature

If you have money in other qualified retirement plans, you can transfer a limited amount of money into Guaranteed Income for Life Select at any time before retirement, as long as your plan permits. In some instances this may result in a reset of your minimum holding period.¹⁶ If your total contributions (other than regular contributions or regular loan repayments) to this feature in any 365 day period exceed 20% of the Benefit Base, your minimum holding period will reset to five years. (See "Important considerations".)

¹⁵ The revenue John Hancock receives from any of its internally-managed Funds, and certain asset allocation portfolios (i.e., Guaranteed Income for Life Select Funds) may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. John Hancock's affiliates provide advisory and sub-advisory services to these internally-managed funds.

¹⁶ You have to wait five years from the date of the transfer before you can take income. However, this reset is waived for any transfers in during the first 120 days after your first contribution to this feature.



The Spousal Option¹⁷

If you are married, the spousal option allows you to extend the lifetime income guarantee to cover both you and your spouse. However, the LIA is reduced to 4.5% of the Vested Benefit Base. You may elect the spousal option only

- ▶ at the time the LIA is set,
- ▶ when you and your spouse are at least age 65, and
- ▶ where your spouse is your sole beneficiary under your retirement plan.

Once you elect this option you cannot change this election. You should consult a tax adviser to discuss your situation.

A choice of investments

You can invest in a broad choice of diversified¹⁸ professionally managed asset allocation portfolios with Guaranteed Income for Life Select. Simply determine your risk tolerance level to help select the appropriate fund for you.

¹⁷ For purposes of the Spousal Option, the term "spouse" is determined in accordance with the provisions of your company's retirement plan. Note that the federal Defense of Marriage Act ("DOMA") defines "marriage" as a "legal union between one man and one woman as husband and wife", and "spouse" as "a person of the opposite sex who is a husband or a wife". DOMA applies in determining the meaning of any federal legislation, including federal tax law. Accordingly, a person who is considered a spouse under an employer's plan but who does not satisfy the definition of a "spouse" under DOMA will not be eligible for the favorable income-deferral options or treatment otherwise available under federal tax law for spouses who satisfy such definition. You are strongly advised to discuss your situation with a tax advisor before selecting Guaranteed Income for Life Select.

¹⁸ Diversification does not guarantee a profit or assure against a loss. There is no guarantee that an investment strategy will achieve its objective.



Important considerations

Leaving Guaranteed Income for Life Select

If your company terminates its contract with John Hancock

If you are not eligible to receive distributions, you forfeit any benefits in connection with Guaranteed Income for Life Select, but we will refund the fees you paid for up to three years prior to the contract termination date.

If you are eligible to receive distributions under your plan, you may roll over the market value of your investments in this feature (and, if applicable, the Vested Benefit Base and LIA) to an available eligible John Hancock investment vehicle¹⁹ and maintain your guarantees.

If you are eligible to receive distributions and choose not to roll over to an eligible John Hancock investment vehicle you will not receive a fee refund.

If your company terminates Guaranteed Income for Life Select

If you are eligible to receive distributions under your plan, you may roll over the market value of your investments in this feature (and, if applicable, the Vested Benefit Base and LIA) to an available eligible John Hancock investment vehicle¹⁹ and maintain your guarantees.

If you are not eligible to receive distributions, you are entitled to the market value of your investments in this feature. The Benefit Base and LIA will be reduced to zero as of the termination date.

If you leave your job

Should you change your job, and you are eligible to receive distributions, you may roll over the market value of your account (and, if applicable, the Vested Benefit Base and LIA) to an eligible John Hancock investment vehicle and maintain your guarantees.¹⁹

If you choose to cancel Guaranteed Income for Life Select

If you decide to cancel Guaranteed Income for Life Select, you are entitled to the market value of your investments in this feature. The Benefit Base and LIA will be reduced to zero as of the termination date. Note: you will not be able to reselect this feature for a period of five years and your five year minimum holding period will start all over again.

Upon death

Non-spousal beneficiary

Your beneficiaries receive the market value of the investments in this feature in a lump sum upon your death. The Benefit Base and, if applicable, the LIA will be reduced to zero as of your date of death.

Spouse as beneficiary

Before the LIA is set:

- ▶ Your spouse can choose to assume the Vested Benefit Base. Once they are 59½ and the minimum holding period has expired, they can take a LIA of 4% of the Vested Benefit Base for the rest of their life. If they wait to age 65, the LIA is set at 5%. Upon your spouse's death, any remaining market value of the investments in this feature is distributed in a lump sum to the beneficiaries determined by the plan.
- ▶ They can rollover the investments in this feature (and if applicable, the Vested Benefit Base and LIA) into an available eligible John Hancock investment vehicle.¹⁹
- ▶ They can also elect to receive the market value of the investments in this feature in a lump sum.

After the LIA is set:

- ▶ If you selected the Spousal Option, your surviving spouse, who must be the same person who was your spouse when the spousal option was selected, can continue to take the LIA determined for you. This amount is available to them for the rest of their life. Upon your spouse's death, any remaining market value in the investments in this feature is distributed in a lump sum to the beneficiaries determined by the plan.
- ▶ If you did not select the Spousal Option, your spouse can elect to receive the market value of the investments in this feature in a lump sum.
- ▶ If your spouse is not alive, or a different person is your surviving spouse, any remaining market value in the investments in this feature is distributed in a lump sum to the beneficiaries determined by the plan.

¹⁹ Recipient rollover vehicles from John Hancock are subject to availability. For more information call 1-888-695-4472. The fees, charges and expenses, as well as certain of the terms, conditions and funding options of Guaranteed Income for Life Select available to qualified retirement plans through the group annuity contract will be different from those applicable to a recipient rollover vehicle.

This feature is part of the Group Annuity Contract issued to your plan by John Hancock. If at any time you have questions regarding this feature, contact a customer service representative at 1-800-395-1113.

If you elect this feature, you will be charged fees in addition to any other fees associated with participating in your plan. The fee is based on the Benefit Base and is calculated at the end of each contract month. It is deducted from the market value of your investments in the Guaranteed Income for Life Select feature on the next business day. The Automated Rebalance, which is a service that helps keep your allocation strategy on track for all your investment options, will not be available. This feature is subject to various restrictions and limitations, and the terms and conditions of the retirement plan of which you are a participant. All payments made under the contract, including this feature, are subject to tax withholding requirements, as applicable.

Restrictions/Limitations

Benefits under this feature are only available for contributions to the Guaranteed Income for Life Select Funds once the feature has been activated.

Anniversary

The date that, prior to establishment of the Lifetime Income Amount, (this is also known as your Lifetime Income Date), occurs one year after the date upon which contribution to one or more Guaranteed Income for Life Select Funds were first received and annually thereafter. After a Lifetime Income Amount has been established, "Anniversary" means that date that occurs one year following the Lifetime Income Date and annually thereafter.

Five Year Minimum Holding Period and Age Restrictions

You may not establish the LIA until the fifth Anniversary of your first contribution to a Guaranteed Income For Life Select Fund after your most recent election of this feature. If you make nonrecurring contributions or investment transfers in any rolling one-year period that exceed 20% of the Benefit Base, the minimum five year holding period will restart. This reset is waived for any contributions or transfers in during the first 120 days after your first contribution to the Guaranteed Income for Life Select Funds. In addition, you must be at least age 59½ before establishing a Lifetime Income Amount and, if you wish to elect the spousal option, you and your spouse must be at least age 65.

Withdrawals, Loans and Transfers

Before the Lifetime Income Date: Withdrawals, loans and transfers from Guaranteed Income for Life Select Funds will reduce the Benefit Base. A withdrawal will reduce the Benefit Base by an amount equal to the greater of the following:

- 1) An amount equal to $A \times (B \div C)$
 - A = the entire amount of the withdrawal, loan or transfer
 - B = the Benefit Base prior to the withdrawal, loan or transfer
 - C = the market value prior to the withdrawal, loan or transfer, and
- 2) The entire amount of the withdrawal, loan or transfer.

Example:

Withdrawal amount = \$6,000; Benefit Base = \$100,000; Market Value = \$80,000

The Benefit Base is reduced by the larger of $\$6,000 \times (\$100,000 \div \$80,000)$ (i.e., \$7,500) or \$6,000.

After reduction, the new Benefit Base is \$92,500 (i.e., \$100,000-\$7,500)

If a transfer is made out of the Guaranteed Income for Life Select Funds, subsequent transfers into these Funds are prohibited for five years if the Benefit Base drops to zero as a result of the transfer.

After the Lifetime Income Date: Withdrawals, loans and transfers from Guaranteed Income for Life Select Funds will only reduce the Benefit Base if they exceed the LIA during a year measured from the Lifetime Income Date or an anniversary of that date. If withdrawals, loans and transfers exceed the LIA, then the Benefit Base will be reduced using the same rules above, and LIA will be recalculated, except in the case of a Life Expectancy Distribution.

Example:

Benefit Base = \$100,000; Market Value = \$80,000; LIA = \$5,000

Assume two withdrawals are made during the year: The first for \$2,000 and the second for \$4,000. The second withdrawal causes total withdrawals during the year to exceed the LIA.

The Benefit Base is reduced by the larger of $\$4,000 \times (\$100,000 \div \$80,000)$ (i.e., \$5,000) or \$4,000.

After reduction, the new Benefit Base is \$95,000 ($\$100,000 - \$5,000$) and new LIA is \$4,750 (5% of \$95,000)

Note: Any transfers between Guaranteed Income for Life Select Funds will not reduce the Benefit Base.



Important considerations *continued*

Life Expectancy Distributions (LEDs)

After retirement, the Vested Benefit Base will not decrease and the LIA will not be re-calculated, if the withdrawals qualify as Life Expectancy Distributions (LEDs). LEDs, as determined by John Hancock and based on its understanding of the tax code, are withdrawals that satisfy all of the following conditions: (a) they are part of a series of periodic payments over your life expectancy (or if applicable, the joint life expectancy of you and your spouse) and (b) are paid to you to satisfy your Required Minimum Distribution requirements under Section 401(a) (9) of the Internal Revenue Code (RMD rules), and (c) are withdrawn proportionately from the market value of all of your investment options under your plan (including the Guaranteed Income for Life Select Funds.)

Subject to RMD rules, you are not required to withdraw the maximum LIA each year. The amount not withdrawn in any year, however, will not increase the LIA for any subsequent year.

John Hancock reserves the right to make any changes necessary to comply with the Internal Revenue Code and Treasury Regulations.



Guaranteed Income for Life Select offers:

- [1] Predictable growth, year after year**
Every contribution to Guaranteed Income for Life Select builds the Benefit Base, which is guaranteed to grow each year before retirement.²⁰
- [2] Greater certainty in retirement**
In retirement, you have a source of guaranteed income, no matter how long you live.
- [3] Protection from unpredictable markets**
The Benefit Base is guaranteed never to decline due to poor market returns. And, if markets are strong when you retire, the Vested Benefit Base will increase to match your market value.²⁰

All of this in one simple way to invest.

Enroll in Guaranteed Income for Life Select today and add some certainty to your retirement future. Review this brochure carefully before selecting this feature.

²⁰ The Benefit Base will be reduced if you take withdrawals, loans or transfer money out of this feature.



Guaranteed Income for Life Select is available to plan participants who elect to allocate all or a portion of their plan contributions to specified asset allocation portfolios in the John Hancock investment lineup. Plan participants are charged an additional 0.50% annually applied to the market value of their contributions to these specified asset allocation portfolios. Plan participants may elect to participate in the Guaranteed Income for Life Select option at a later date if they do not elect the feature at the time of enrollment.

Plan participants must be at least age 59 1/2 and have contributions in the specified asset allocation portfolios with the Guaranteed Income for Life Select option elected for at least five (5) years before they are allowed to establish a Lifetime Income Amount and become eligible to begin making guaranteed withdrawals. Plan participants should consider the additional costs associated with electing the Guaranteed Income for Life Select option while deciding when and if to allocate contributions to the specified asset allocation portfolios with the Guaranteed Income for Life Select option. Please contact your plan administrator if you have questions about the Guaranteed Income for Life Select option.

Although Guaranteed Income for Life Select provides a guaranteed income base as well as guaranteed minimum withdrawal benefits, Guaranteed Income for Life Select investment options are variable investments and may lose value. Before the Lifetime Income Date, withdrawals (including loans and transfers out of this feature) will reduce the benefit base in the same proportion that the withdrawals reduces the market value of investments in this feature, or by the amount of the withdrawal if greater. However, after the Lifetime Income Date, this reduction will only apply when withdrawals during any year beginning after such date (or anniversary thereof) exceeds the Lifetime Income Amount. The guarantees provided are contingent on the plan's trustee's election to continue maintaining its group annuity contract with John Hancock or the election of a participant to rollover his or her benefits to a recipient rollover vehicle available from John Hancock upon termination of participation in the plan or the termination of the group annuity contract by the plan's trustee.

Important:

If your employer, who is sponsoring your retirement plan, decides to leave John Hancock Retirement Plan Services, this will result in a loss of any guarantees associated with Guaranteed Income for Life Select, unless you qualify for, and elect to rollover your vested benefit base to an available, eligible John Hancock investment vehicle at that time.

Guarantees of withdrawals provided under the Guaranteed Income for Life Select are supported by John Hancock' general account and are contingent on the claims paying ability of John Hancock and does not apply to the investment performance or safety of the underlying portfolios

This information does not constitute legal or tax advice with respect to any taxpayer. It was neither written nor intended for use by any such taxpayer for the purpose of avoiding penalties, and it cannot be so used. If it is used or referred to in promoting, marketing, or recommending any transaction or matter addressed herein, it should be understood as having been written to support such promotion, marketing, or recommendation, and any taxpayer receiving it should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

Both John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York do business under certain instances using the John Hancock Retirement Plan Services name. Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Product features and availability may differ by state. John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contracts.

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