



Solid performance for your retirement plan

GPA Plus Fixed Annuity

GUARANTEED PRINCIPAL

John Hancock guarantees that you will never receive less than your total premiums (less withdrawals and premium taxes, if applicable). Total withdrawal charges assessed on full or partial withdrawals will never exceed the interest you earn on your money.

MULTIPLE INTEREST RATE GUARANTEE PERIODS

At the time of purchase, you may select one of the following interest rate choices:

1-year	Includes a bonus interest rate in the first year only (subject to availability). Resets each year to a one-year renewal rate.
3-year	Resets to a one-year renewal rate after three years.
6-year	Resets to a one-year renewal rate after six years.

Please note: Currently, the three- and six-year rate guarantees do not include a bonus interest rate. Renewal rates do not include a bonus interest rate.

GUARANTEED MINIMUM INTEREST RATE

Renewal rates will never be less than the guaranteed minimum rate stated in your annuity contract.

ISSUE AGE AND MATURITY AGE

Issue age: through age 90 (85 in NY)

Maturity age: 95 (90 in NY)

HIGHER INTEREST RATES¹

You may earn higher interest rates if your premium falls within the following dollar breakpoints:

Premium Amount or Contract Value

\$25,000 – \$99,999

\$100,000 or greater

Additional premiums that increase your current contract value to a higher breakpoint will receive the interest rate available for that breakpoint.

CARESOLUTIONS^{SM 2}

Includes three unique benefits at no additional cost to help with challenging care issues:

- **Nursing Home/Critical Illness Waiver**
All withdrawal charges will be waived if you or your spouse are confined to a nursing home or diagnosed with a critical illness.^{3, 4}
- **Resources & Consultation**
You and your immediate family members receive toll-free access to *Seniorlink*,⁵ a national eldercare program that provides professional expertise and personalized advice on a variety of age-related care issues, services and resources.
- **Competitive Rates**
John Hancock's *Advantage List* offers competitive rates at thousands of nursing homes and home health-care agencies across the country. (Not available in Puerto Rico.)

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¹ Dollar breakpoints are subject to change and availability. In addition, based on availability, future renewal rates may also qualify for higher interest rates at certain dollar breakpoints.

² Owner and spouse must be less than age 80 at time of issue to receive CARESolutions. Certain restrictions may apply. Please consult the contract or your financial professional for further details.

³ Withdrawals of taxable amounts will be subject to ordinary income tax and, if taken prior to age 59½, a 10% IRS tax penalty may apply.

⁴ Waiver of withdrawal charges due to a critical illness may not be available in all states. Benefit triggers may vary by state.

⁵ *Seniorlink* is the current referral-service provider for John Hancock. *Seniorlink* is not affiliated with John Hancock Life Insurance Company and our subsidiaries. This program may be changed or discontinued at any time.

PREMIUM GUIDELINES⁶

- **Initial:**
\$2,000 (qualified and nonqualified)
- **Subsequent:**
\$500 (\$100 if electronic bank transfer)

Subsequent premiums may not be available in all states. Refer to the contract for more details. Any subsequent premiums will receive the same rate guarantee period as your initial premium.

ACCESS TO MONEY⁷

Each year you may withdraw an amount equal to 10% of your contract value, free of any withdrawal charges. Any premium that is beyond the surrender charge period (six years) may also be withdrawn free of withdrawal charges.

Withdrawals above the free amount are subject to the following charges. Each premium has its own withdrawal charge schedule:

Year	1	2	3	4	5	6	7+
%	7	7	6	6	5	4	0

NO UP-FRONT SALES CHARGE

100% of your money begins working immediately.

TAX-DEFERRED GROWTH

Your assets may accumulate faster than in a currently taxable investment because your earnings aren't taxed until they are withdrawn.⁷ Earnings remain invested for the potential to earn more.

FAMILY PROTECTION

You'll have the security of a death benefit to ensure that your named beneficiary(ies) will receive the full value of your annuity (less any applicable taxes) if you pass away before the annuity payout phase begins.

FINANCIAL BACKING

John Hancock is among the highest-rated life insurance companies for financial strength and stability as judged by the major rating agencies.⁸

- A++** The highest of 16 possible ratings for financial performance, by A.M. Best Company
- AA** The third-highest of 24 possible ratings for claims-paying ability, by Fitch IBCA
- Aa3** The fourth-highest of 21 possible ratings for financial strength, by Moody's Investors Service
- AA** The third-highest of 21 possible ratings for claims-paying ability, by Standard & Poor's



John Hancock Life Insurance Company
Boston, Massachusetts 02117
www.jhancock.com

6 Premiums are allowed until the end of the 10th contract year or the annuitant's 91st birthday (90th in New York), if sooner. John Hancock reserves the right to limit future premiums. See your contract or your financial professional for more details.

7 Withdrawals of taxable amounts will be subject to ordinary income tax and, if taken prior to age 59½, a 10% IRS tax penalty may apply. Each contract year, the 10% free withdrawal amount will be based on the value of your contract on the date the first withdrawal is made.

8 These ratings are current as of September 2004. Ratings do not pertain to investment portfolios. GPA Plus is issued by John Hancock Life Insurance Company. All guarantees are subject to the claims-paying ability of the issuing insurance company.

Policy and Rider Form Series: 03GPA; 03GPAGRP; 03CSP

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	