

As of 01/23/07

# SPECIALTY PRODUCTS

This spreadsheet is intended for use as a guide, see company literature for details

COMPANY	JOHN HANCOCK	LIBERTY LIFE <i>E&amp;O coverage required</i>
PRODUCT	GPA Plus Annuity w/ Caresolutions Rider	Estate Maximizer I I SPWL
COMPANY RATINGS and ASSETS	A.M. Best A++ S&P AA+	A.M. Best A- S&P A
COMMISSION	4% ages 0-79 3.0% ages 80-90	5% ages 0-80 2.5% ages 81+
ISSUE AGES	0-90 Q or NQ	0-85, age last
MINIMUM ISSUE	\$2,000	\$10,000 single premium
FREE PARTIAL WITHDRAWAL	10% immediately	7/7/6/5/4/3/2 – 7 yrs as % of initial premium
MINIMUM RATE GUARANTEE	2%	6% Gross rates, 3.25% Gross rate, 3% net (3.0% net for Class A) 4% Gross
SURRENDER CHARGES	7/7/6/6/5/4 6 years	7/7/6/5/4/3/2 – 7 yrs as % of initial premium
UNDERWRITING CLASSES	Client is not currently in a Nursing Home.	Standard – all benefits and agreement are issued as applied for. Class A – the initial DB is the same, but net crediting rate is .25% lower than Standard.
LOANS	No loans available	Zero net cost on interest. Loans on principal made at annual net interest rate of 2.0%
NOT APPROVED IN THESE STATES	CT, FL, KS, MN, NC, NY, OR, PA, UT, VA, WA	KY
COMMENTS and OPTIONS	Caresolutions Rider available issue ages 40-74 for case sizes \$25K to \$500K. 1% of premium credited monthly to accumulation value for 3 years after 100 days in a nursing home. Withdrawal is optional. 40bps annual cost. Available 6 years from issue. <small>*Issues to age 85 in KY,MA,NY,OR,WA</small>	Extended Care Benefit / Accelerated Death Benefit / 30 Day free look / 10 Minute Jet Underwriting up to 150k for 65-80, 25k for 81-85  NY –Special forms required.  Ext care N/Av in NJ, PA, SC, VA  LTC Waiver N/Av in CT, MA, NY



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