



GPA PLUS

FIXED DEFERRED ANNUITY

Prepared For: Mr. Valued Client
Issue Age: 75
Gender: Male
Plan Type: Non-Qualified
Issue State: CA

Initial Premium: \$300,000.00
Bonus Interest Rate: 3.00% ¹

1 Year - Rate Guarantee Period with CARESolutions Plus Rider

| Year | Age | INITIAL INTEREST RATE 6.00% ^{1,2} RENEWAL INTEREST RATE 3.00% ^{1,2} | | Projected Monthly CAREsolutions Plus Benefit (* not available during deferral period and elimination period) ⁴ | |
|------|-----|--|-----------------|---|---|
| | | Accumulated Value ³ | Surrender Value | | |
| 1 | 76 | \$316,761 | \$300,000 | \$3,000 | * |
| 2 | 77 | \$325,045 | \$304,567 | \$3,090 | * |
| 3 | 78 | \$333,577 | \$315,564 | \$3,183 | * |
| 4 | 79 | \$342,365 | \$323,877 | \$3,278 | * |
| 5 | 80 | \$351,416 | \$335,602 | \$3,377 | * |
| 6 | 81 | \$360,739 | \$347,753 | \$3,478 | * |
| 7 | 82 | \$370,342 | \$370,342 | \$3,582 | |
| 8 | 83 | \$380,233 | \$380,233 | \$3,690 | |
| 9 | 84 | \$390,420 | \$390,420 | \$3,800 | |
| 10 | 85 | \$400,914 | \$400,914 | \$3,914 | |
| 11 | 86 | \$411,722 | \$411,722 | \$4,032 | |
| 12 | 87 | \$422,854 | \$422,854 | \$4,153 | |
| 13 | 88 | \$434,320 | \$434,320 | \$4,277 | |
| 14 | 89 | \$446,130 | \$446,130 | \$4,406 | |
| 15 | 90 | \$458,295 | \$458,295 | \$4,538 | |

1) A bonus interest rate will be added immediately to the initial one year interest rate for each premium payment. This illustration adds 3.00% to the assumed interest rate for the first year on each premium payment. For each renewal period, after the initial one year period, each premium payment will receive the renewal rate declared by us at the time, without any such bonus. Certain dollar amounts may qualify for higher bonus interest rates.

2) Interest rates illustrated do not reflect the effects of the rider charges.

3) Includes the annual fee which is 0.40% of the initial premium (and any premiums received within 60 days of issuing the annuity).

Assumed values are illustrative only and may not be representative of past or future results. An illustration is not intended to predict actual performance. Interest rates set forth in this illustration are not guaranteed beyond the initial guarantee period.

CAREsolutions Plus is not long-term care insurance and may not be available in all states.

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GPA Plus Fixed Annuity is issued and administered by John Hancock Life Insurance Company, Boston, MA 02117. All guarantees are subject to the claims-paying ability of the issuing insurance company.

Presented by: Dean Walsh

Version: 2002.01 12:05:13 June 22, 2005

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

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

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4) CARESolutions Plus benefit payments are available 6 years after the issue date plus a 100-day elimination period and the client has met certain benefit triggers (such as cognitive impairment or unable to perform 2 out of 6 Activities of Daily Living). The monthly benefit equals 1% of the initial premium (including any premiums received within 60 days of issuing the annuity) and is available for 36 months (3 full years). The figures displayed in the first six years illustrate the 3% annual inflation feature and are for illustrative purposes only, because the monthly benefit is not available until the deferral period is over (6 years plus 100-day elimination period).

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1 Year - Rate Guarantee Period with CARESolutions Plus Rider

Initial Interest Rate 6.00% Renewal Interest Rate 3.00%

| | | No Rider Elected | Rider Elected | |
|------|-----|--|---|---|
| Year | Age | Accumulated Value without CARESolutions Plus | CARESolutions Plus Benefit Amount ¹ | Accumulated Value with CARESolutions Plus ² |
| 1 | 76 | \$318,000 | | \$316,761 |
| 2 | 77 | \$327,540 | | \$325,045 |
| 3 | 78 | \$337,366 | | \$333,577 |
| 4 | 79 | \$347,487 | | \$342,365 |
| 5 | 80 | \$357,912 | | \$351,416 |
| 6 | 81 | \$368,649 | | \$360,739 |
| 7 | 82 | \$379,709 | | \$370,342 |
| 8 | 83 | \$391,100 | \$44,275 | \$425,114 |
| 9 | 84 | \$402,833 | \$45,604 | \$482,875 |
| 10 | 85 | \$414,918 | \$46,972 | \$543,756 |
| 11 | 86 | \$427,365 | | \$560,069 |
| 12 | 87 | \$440,186 | | \$576,871 |
| 13 | 88 | \$453,392 | | \$594,177 |
| 14 | 89 | \$466,994 | | \$612,003 |
| 15 | 90 | \$481,004 | | \$630,363 |
| | | | \$136,851 | |

1) Includes inflation protection that compounds by 3% annually, beginning after the first contract year, to help keep pace with inflation. CARESolutions Plus benefit payments are available 6 years after the issue date plus a 100-day elimination period and the client has met certain benefit triggers (such as cognitive impairment or unable to perform 2 out of 6 Activities of Daily Living). This illustration assumes the client has met the necessary triggers in the benefit start year. If the client is receiving home health care at the time of claim, rather than nursing home care or assisted care living, then the monthly benefit amount will be prorated based on the number of days care is received within the month.

2) The annual 0.40% fee ends when the monthly benefit is exhausted (after 3 years of claims). CARESolutions Plus benefit payments are automatically credited to the annuity and are reflected in the overall contract value.

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1 Year - Rate Guarantee Period with CARESolutions Plus Rider

SUMMARY OF VALUES

Initial Interest Rate 6.00%
Renewal Interest Rate 3.00%

| <u>TOTAL</u> | <u>AT AGE 80</u> | <u>AT AGE 85</u> | <u>AT AGE 90</u> |
|--|------------------|------------------|------------------|
| Premium Payments | \$300,000 | \$300,000 | \$300,000 |
| Accumulated Value with CARESolutions Plus benefits | \$351,416 | \$543,756 | \$630,363 |

INTEREST RATES

Upon receipt in our Home Office, your premium payment will immediately earn interest at the current rate then in effect. The interest rate on each new premium payment will be fixed for one year from the date the payment was received. Actual interest rates credited may differ from that illustrated. After the initial one year guarantee, the premium will receive the renewal rate in effect at the time, which will never be less than the Guaranteed Minimum Interest Rate of 3.00%. The Guaranteed Minimum Interest Rate is subject to change for contracts issued in the future.

WITHDRAWALS

Each year you may withdraw as much as 10% of the value of your annuity without charge. Any excess withdrawal will be subject to a withdrawal charge. Withdrawal charges on all new premium payments are 7%, 7%, 6%, 6%, 5%, 4%, during years one through six respectively, for each premium payment. However, after a premium payment has been in your annuity for six years, it may be withdrawn without a charge. No withdrawal charge is made upon annuitization of the contract or death of the Annuitant or Owner. 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. Withdrawal charges may be waived if you or your spouse become confined to a nursing home, or a critical illness is diagnosed. Refer to the contract for restrictions and limitations in your state.

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