



John Hancock fixed annuities are sold through a network of financial professionals. John Hancock fixed annuities are issued by John Hancock Life Insurance Company.

Seniorlink



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



GPA Plus Fixed Annuity

Guaranteed Principal Annuity (GPA) Plus
Fixed Annuity

PROVIDE CARING SUPPORT
TO OVERCOME CHALLENGES.
RELIABLE AND PRACTICAL.

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

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

JOHN HANCOCK PRESENTS SENIORLINK

John Hancock has a long history of providing innovative solutions to meet the growing needs of today’s consumers. To continue in this tradition, we are proud to make *Seniorlink* available to you.

Seniorlink is just one of the unique benefits available to you with the CARESolutionsSM feature. This innovative feature is automatically available — at no additional cost — when you purchase a John Hancock GPA Plus Fixed Annuity.¹

THE PROGRAM

Seniorlink is a national eldercare program providing telephone-based resources, referrals and assistance to the rapidly growing population of seniors and their families.

Seniorlink’s goal is to promote optimal health and independent living by bridging the gap between seniors and the array of services available to them. *Seniorlink*’s professional advice, ongoing education and tailored recommendations contribute to this goal. Planning is a key component of maintaining the highest possible quality of life.

¹ CARESolutions is available if the Owner and spouse are less than age 80 at time of issue.

THE EXPERTISE

Seniorlink provides professional expertise and personalized advice on a variety of issues, services and resources by providing a preventative planning approach to assist individuals before a crisis occurs. Among the areas that *Seniorlink* addresses are:

- Home Health Care and Aide Services
- Home Maintenance and Safety Ideas
- Assisted Living Options
- Adult Day Care Services
- Alzheimer's Care
- Mental Health Services
- Meals and Diet
- Hospice Care
- Support Group for Caregivers
- Transportation Needs

Seniorlink provides support to family members who face the challenge of coordinating or providing care for a relative in need.

THE SUPPORT

Seniorlink is a member of the National Association of Professional Geriatric Care Managers, an organization that has clinicians and professionals throughout the United States.

Seniorlink provides unlimited toll-free access throughout the United States, making it easy for you to talk to someone who can help. Simply call 800-430-7364 if you or someone in your immediate family is faced with a challenging care situation. You can also contact *Seniorlink* via e-mail (jhcares@seniorlink.com) or visit www.seniorlink.com on the Web.

THE FACTS

- Nursing home care in 2003, for example, cost an average of \$181 per day for a private room (or about \$66,000 annually); a visit by a home health aide averaged \$18 per hour.²
- Four out of five people want to remain in their own homes when they need care.³

² Congressional Budget Office, Financing Care for the Elderly, April 2004.

³ AARP, "Understanding Senior Housing" Study, May 2000. Respondents age 45 and older.

THE JOHN HANCOCK DIFFERENCE

In addition to the outstanding products and services we offer, John Hancock has long been known for financial strength and stability. Established more than 140 years ago, John Hancock is one of the nation's largest providers of financial services with more than \$140.5 billion⁴ in assets under management as of June 30, 2004.

We look forward to providing you with the protection and wealth management products that will make your relationship with us enduring and fulfilling.

**IF YOU HAVE ADDITIONAL
QUESTIONS ABOUT YOUR
JOHN HANCOCK GPA PLUS
FIXED ANNUITY, PLEASE
CALL 800-824-0335.**

A fixed annuity is a long-term contract designed for retirement purposes such as asset accumulation, distribution and transference, and may not be suitable for meeting short-term objectives. Certain withdrawals may be subject to surrender charges. Withdrawals of taxable amounts will be subject to ordinary income tax and, if made prior to age 59½, a 10% IRS penalty tax may apply.

⁴ Represents assets under management of John Hancock and subsidiaries. Only the issuing company has responsibility for the financial obligations under the contract.