

JH Spectrum Fixed Annuity WITH FAMILY RESOURCE BENEFITS

CAREsolutions Plus

Enhanced Account Value for Elder Care Issues

CAREsolutions Plus¹ is designed to help provide relief from the high costs associated with challenging care issues. This optional rider provides real enhanced account value if you, as the annuitant, are confined to a nursing home or need home health care services.

Available for an annual charge of 0.40% of your initial premium, this innovative feature adds extra dollars to your annuity that can be used for any purpose, such as the cost of care services. Once the benefit is credited to your annuity, you may “access” this amount for any expenses and without withdrawal charges.

CARE OPTIONS

With **CAREsolutions Plus**, the amount added to your annuity will depend on the type of care you receive. The minimum initial premium required to elect this option is \$25,000. The maximum initial premium amount that will be applied to your benefit is \$500,000.

- Nursing home care and assisted care living will result in a full monthly benefit to your annuity (1% of the initial premium).
- Home health care (including adult day care) will result in a monthly benefit to your annuity that's based on the number of days care is actually received (for example, if a home health aide provides 12 days of service in a month, you'll receive 12/30^{ths} of the monthly benefit amount). For added value, adult day care, respite care and hospice care are also covered by this benefit.

Once the benefit is credited to your annuity, no withdrawal charges will apply to this amount if you need to access it for any expenses (for any reason).² Or, you can leave it in your annuity to grow tax-deferred. The choice is yours.



Protect your assets
from unexpected costs

Learn more!

Contact your financial professional
or visit www.jhannuities.com
for details on a JH Spectrum
Fixed Annuity.

KEY FACTS

Issue age availability
40 – 75
CAREsolutions Plus monthly benefit amount
% of initial premium* (prorated for home health care)
Initial premium guidelines*
Minimum: \$25,000 Maximum: \$500,000
Affordable cost
0.40% annually of initial premium*

*Initial premium will also include any premiums received within 60 days of purchasing the annuity. The fee reduces your account value and therefore lowers the amount of interest you earn.

Here's a Hypothetical Example:

Esther Robbins is 67 years old and purchased a \$100,000 John Hancock Fixed Annuity with this rider. At age 83, Esther develops Alzheimer's and needs full-time nursing home services. The \$1,000 monthly benefit would have increased to \$1,558 over the 16 years at 3%. This \$1,558 would continue to increase at 3% and would be added to her annuity each month, on a tax-free basis, for up to 36 months. That would be \$58,000 of additional cash benefits added to the regular cash value of her annuity.

Note: If Esther chooses home health care, the benefit will be prorated. Taxes may apply to the withdrawal of funds.

Esther's cost for the rider would be \$400 per year (for the \$100,000 annuity) and would not increase, even though the benefit amount increases by 3% a year.

CAREsolutions Plus Offers Several Additional Benefits and Features:

- There are no invasive medical questions to answer, however, you should review the "Considerations" section to see if you are eligible for this rider.
- Six years after you purchase your annuity, you'll be eligible to receive benefits for up to three years (or 36 monthly credits). After the six-year deferral period, benefits begin following a 100-day waiting period. (You must be receiving care during the 100 days; this needs to be satisfied only once. You must continue to meet qualifications to receive the benefit payments.)
- You can receive benefits if you're unable to perform two of six activities of daily living (bathing, dressing, eating, moving from bed to chair, toileting and maintaining continence) or you demonstrate a cognitive impairment and are receiving care services.
- In addition, we'll increase the value of your CAREsolutions Plus monthly benefit automatically, using 3% compounding per year, after the first contract year.

Who is Covered by CAREsolutions Plus?

This benefit is available to one person who is designated as the annuitant at the time of purchase. The annuitant must be the owner (or a joint owner) and cannot be changed. When the owner is not a natural person (such as a trust), the covered person is the annuitant.

KEY FACTS

Benefit eligibility
6 years after issue date plus 100-day waiting period
Benefit period
3 years (36 monthly credits)
Benefit trigger
2 out of 6 activities of daily living or cognitive impairment and receiving care services
Benefit protection
3% annual compounding of monthly benefit amount begins after the first contract year

CONSIDERATIONS

As you decide whether CARESolutions Plus is right for you, it's important to keep in mind that you must have at least 50% of your annuity's original value in order to qualify for the benefit. Your benefit will be terminated if you make withdrawals that bring the value below this amount, completely surrender the annuity, change the annuity ownership (including spousal continuation) or a death benefit is processed. Once you are receiving this benefit or are receiving income through annuitization, there are no minimum-value requirements.

In addition, CARESolutions Plus is not available if you are currently:

- Residing in a nursing home, assisted care living facility or other custodial facility (or you have been advised or are planning to enter a facility or have resided in one during the last twelve months)
- Receiving home health care or attending adult day care (or have done so in the past twelve months)
- Requiring human assistance or supervision with eating, dressing, toileting, transferring from bed to chair, walking, maintaining continence or bathing
- Using any of the following: wheelchair, walker, hospital bed, quad cane, oxygen or stair lift; or receiving dialysis
- Receiving social security disability benefits

In addition, CARESolutions Plus is not available if you have already purchased another annuity value enhancement rider through John Hancock Life Insurance Company, John Hancock Variable Life Insurance Company or any other affiliated companies.

With **JH SPECTRUM
FIXED ANNUITY**, you'll have the foundation you need to help build and preserve your assets, prepare for your retirement and make your long-term goals a reality.

QUALIFIED PLANS CONSIDERATIONS

If you elect CARESolutions Plus and your fixed annuity is used to fund a qualified plan, including an IRA, you should consult a professional tax advisor. Under current tax law, the federal income tax treatment of the CARESolutions Plus benefit when used in conjunction with a qualified plan is unclear. Benefit payments must begin prior to maturity or the rider will terminate.

FINANCIAL BACKING

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

AAA	Standard & Poor's : Extremely strong financial security characteristics (1st category of 21)
A++	A.M. Best Company : Superior ability to meet ongoing obligations to policyholders (1st category of 16)
AA+	Fitch Ratings : Very strong capacity to meet policyholder and contract obligations (2nd category of 24)
Aa1	Moody's Investors Service : Excellent financial security (2nd category of 21)

THE
HIGHEST
RATING

Financial strength ratings, which are current as of July 31, 2008, and subject to change, apply to John Hancock Life Insurance Company as a measure of the company's claims-paying ability and to honor any guarantees provided by the contract and any applicable optional riders.

¹ CARESolutions Plus is not long-term care insurance. It does not qualify for tax treatment under the Pension Protection Act. CARESolutions Plus must be selected on the annuity application if elected as an optional rider. It may not be available in all states and certain exclusions apply. CARESolutions Plus is also referred to as the Annuity Value Enhancement Rider in the contract.

² 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.

John Hancock reserves the right to increase the charge for CARESolutions Plus as of any future date. We cannot single out a covered person for an increase because of any change in age or health, so any fee changes will apply to all riders issued.

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.

Products and features may not be available in all states. Please contact your financial professional for state availability.

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.

John Hancock fixed annuities are sold through a network of financial professionals. John Hancock fixed annuities are issued and administered by John Hancock Life Insurance Company, Boston, MA 02210.

All guarantees are subject to the claims-paying ability of the issuing insurance company.

Not FDIC Insured	Not Bank Guaranteed	May Lose Value	Not a Deposit	Not Insured by Any Government Agency
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John Hancock Life Insurance Company
Boston, Massachusetts 02210
www.jhannuities.com