



GPA Plus Fixed Annuity

CAREsolutionsSM Plus



GPA Plus Fixed Annuity

As you plan for your future, you look for ways to make your assets more secure like purchasing John Hancock's GPA Plus Fixed Annuity with the following features and benefits:

- ▶ Tax-deferred growth of earnings
- ▶ Guaranteed rates for one, three or six years for predictable returns
- ▶ First-year bonus interest rate to maximize earnings¹
- ▶ Guaranteed minimum interest rate to help protect future earnings
- ▶ Guaranteed principal to ensure that you will never get back less than the amount of money you add to the annuity (less withdrawals and premium taxes, if applicable)
- ▶ Guaranteed income for life or several other annuity options

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

All guarantees (interest rates, income and principal) are subject to the claims-paying ability of the issuing insurance company.

PROTECTION FROM THE UNEXPECTED

You've worked hard for what you have, but are you doing all you can to protect it? CARESolutions PlusSM, an optional rider available with GPA Plus, is designed to enhance your annuity with extra dollars to help with unexpected costs — such as nursing home, home health care or any other expenses.²

THINK ABOUT THE RISKS

RISK	FACT
Longevity	▶ The chance that at least one spouse, of a healthy couple aged 65, will reach age 95 is almost 50%. <i>Source: Society of Actuaries 2000 Mortality Tables, Scale G</i>
	▶ By the year 2030, the older population will more than double to 71.5 million, and the 85+ population is projected to increase to 9.6 million (from 4.6 million in 2002). <i>Source: A Profile of Older Americans: 2003, U.S. Department of Health and Human Services, 2003</i>
Costs of Aging	▶ 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. <i>Source: Financing Care for the Elderly, Congressional Budget Office, April 2004</i>
	▶ A typical 65-year old retiree who lives to age 90 will need nearly \$300,000 to cover medical costs during retirement. <i>Source: Michelle Andrews, "Broken Promises," Money, May 2005: 50</i>

Living longer and the costs associated with aging can have a real impact on your financial future. For those who plan ahead, CARESolutions Plus can help protect your assets from future expenses that can exhaust your savings and impact your standard of living and personal independence.

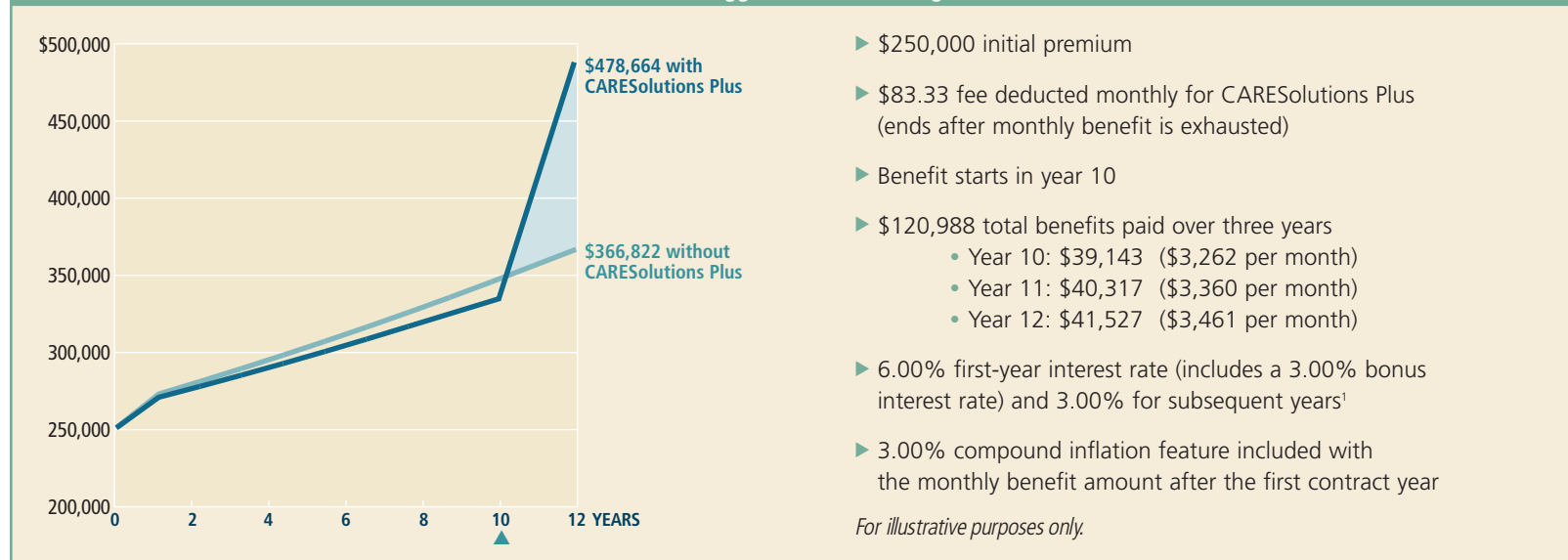
- 1 Bonus interest rates are credited to each premium during the first year only. All guarantee periods (1, 3 or 6 years) offer a bonus interest rate, which is based on the dollar amount of premiums made to the annuity. Bonus interest rates are subject to change and availability. Future renewal rates declared after the initial guarantee period do not include bonus interest rates.
- 2 CARESolutions Plus must be selected on the annuity application if elected as an optional rider. CARESolutions Plus is not long-term care insurance and is not available in all states.

KEY FACTS ABOUT CARESOLUTIONS PLUS

- Available if you are between 40 and 75 years old.
- Annual cost is 0.40% of initial premium.³ Your initial premium must be between \$25,000 and \$500,000 to elect this rider.
- A monthly benefit equal to **1% of initial premium** (benefit *compounds annually by 3%* after the first contract year) is credited to the annuity once the client receives qualified care services for a cognitive impairment, or they are unable to perform 2 out of 6 activities of daily living. Home health care will result in a monthly benefit to your annuity that is prorated based on the number of days care is actually received.
- The monthly benefit (credited for up to 36 months) is available six years after the annuity is purchased, following a 100-day waiting period in which care is being received.
- No underwriting required; however, certain restrictions apply for eligibility. Please refer to the important considerations highlighted on the next page.

THE REAL VALUE OF CARESOLUTIONS PLUS

HYPOTHETICAL ILLUSTRATION: Assumes client meets all benefit triggers and is receiving care services.



Plan your
future with
care

Plan your future with care. You've worked hard for your money, so protect your assets with a unique rider designed to enhance your annuity when you are faced with unexpected challenges and costs. Please contact your financial professional to see if GPA Plus with CARESolutions Plus is right for you.

³ The cost and monthly benefit amount is based on the initial premium and any premiums received within 60 days of purchasing the annuity. The fee reduces your contract value, therefore lowering the amount of interest you earn. John Hancock reserves the right to increase the charge for CARESolutions Plus as of any future date, but the maximum is 1.00%. Any changes to such charge, however, shall apply to all riders issued in the covered person's state on the rider form. We cannot single out a covered person for an increase because of any changes in age or health.

IMPORTANT CONSIDERATIONS

Before purchasing this rider, you should understand that certain exclusions and restrictions apply. 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 last 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 purchased another annuity value enhancement rider through John Hancock Life Insurance Company, John Hancock Variable Life Insurance Company or any other affiliated companies.

Only the annuitant designated at the time of issue may be covered by CARESolutions Plus.

You must have at least 50% of your annuity's original value to qualify for the benefit. Your benefit will be terminated if you make withdrawals that bring the value below this amount or change the annuity ownership, or a death benefit is processed. Once you are receiving this benefit, or receiving income through annuitization, the minimum-value requirements no longer apply.

QUALIFIED PLANS CONSIDERATIONS

You should consult with a professional tax advisor if you elect CARESolutions Plus and your fixed annuity is used to fund a qualified plan. Under current tax law, the federal income tax is unclear. Also, since qualified plans are subject to minimum distribution requirements, benefit payments from the rider must begin no later than the contract's maturity date. Otherwise, the rider will end on the maturity date.

Please contact your financial professional with any additional questions.



John Hancock Life Insurance Company
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An 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. 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. Certain withdrawals may be subject to surrender charges that apply to each premium made to the annuity and decline over a six-year period.

GPA Plus Fixed Annuity is issued and administered by John Hancock Life Insurance Company, Boston, MA 02117. Products and features may not be available in all states.

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

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