



Income Plus For Life Rider Overview

Income Plus For Life

For contract versions F and G issued in any state other than New York

The Income Plus For Life rider offers a guaranteed income stream from your annuity that will not decrease due to market volatility. This rider offers the following features:

Benefit Base

The Benefit Base is equal to your initial payment and may be adjusted for additional payments, withdrawals, credits or step-ups. The Benefit Base is used solely to determine the Withdrawal Allowance (WA) or Lifetime Income Amount (LIA) and the fee for having this rider.

Withdrawal Opportunities

Withdrawal Allowance (WA)

The WA is the maximum dollar amount you can withdraw on a dollar for dollar basis prior to reaching the LIA age of 59½. Withdrawals that **exceed** the WA will adjust the Benefit Base to equal the lesser of the current contract value or the current Benefit Base after the withdrawal is processed. All withdrawals prior to the LIA age can potentially decrease the LIA once it becomes available. The WA is recalculated at each contract anniversary and can increase from subsequent payments, step-ups or bonuses.

Lifetime Income Amount (LIA)

The LIA is a percentage of the Benefit Base that represents the maximum guaranteed amount you can withdraw per year, regardless of your remaining contract value or Benefit Base, beginning on the anniversary after the oldest contract owner reaches the age of 59½. The LIA may be adjusted for any excess withdrawal, step-up or credit. If total annual withdrawals exceed the LIA, future LIA payments may be reduced and the rider value may be reduced to a lower value.

Fees

The rider fee is 0.60% (60 bps) per contract anniversary year, based on the prior year-end's Benefit Base value adjusted for any subsequent purchase payments.

WA Calculations

- **Rider Version F:** Calculated as 5% of the Benefit Base prior to the anniversary after the oldest owner reaches age 59½
- **Rider Spousal Version G:** Calculated as 4.75% of the Benefit Base prior to the anniversary after the youngest covered person reaches age 59½

LIA Calculations

- **Rider Version F:** Calculated as 5% of the Benefit Base on the anniversary after the oldest owner reaches age 59½
- **Rider Spousal Version G:** Calculated as 4.75% of the Benefit Base on the anniversary after the youngest covered person reaches age 59½

Income Plus For Life Rider Overview (continued)

Growth Opportunities

Step-Ups

Step-ups can automatically increase the total amount of your guaranteed withdrawals if your contract value, which fluctuates with the market, is higher than your Benefit Base on your contract anniversary. In that case, the Benefit Base will step up and equal the amount of your contract value, and your annual withdrawal amount is recalculated off the new increased Benefit Base value. Your rider fee will also be calculated using the stepped-up value.

Deferral Credit/Bonus

If no withdrawals are taken during a particular contract year, then the Benefit Base will increase on the following contract anniversary. Upon a credit, your annual withdrawal amount is reset and will be higher than its previous value. The credits are available for the first 10 contract years or until the oldest owner's 95th birthday, whichever limit is reached first. The 10-year period restarts each time there is a step-up.

Deferral Credit / Bonus Calculation

Calculated as 6% (for contracts issued prior to 1/16/2008) or 7% (for contracts issued after 1/16/2008) of your total premiums and adjusted for step-ups and resets as described in the prospectus

Credit/Target Amount "Double"

This feature boosts the Benefit Base to equal 200% of the first year payments, plus 100% of subsequent payments. This occurs when no withdrawals are taken for either the first 10 contract years or until the contract anniversary after the youngest covered person turns 69, whichever is later. This will only increase if the new Benefit Base amount is greater than the current Benefit Base amount and will not exceed \$5 million.

Subsequent Payments

Prior to the date the LIA is determined, any subsequent payments will increase the Benefit Base dollar for dollar. After this date, subsequent payments will increase the Benefit Base only if the total exceeds the total of previous withdrawals as of the date of the last adjusted Benefit Base. Subsequent payments may be restricted for your contract. To determine the restrictions and how subsequent payments will impact your rider, please read your prospectus or contact us at 1-800-344-1029.

Visit Us Online

Log in or register at www.jhannuities.com. Once logged in, click the rider name in your **Contract Quick View** or click on the **My Contracts** tab and scroll down to view your contract specifications.

Contact Us

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**For any questions, please call 1-800-344-1029
Monday through Friday, 8 a.m. – 6 p.m. Eastern Time.**

Contact your financial representative or call 1-800-344-1029 for more information, including product and fund prospectuses that contain complete details on investment objectives, risks, fees, charges, and expenses as well as other information about the investment company, which should be carefully considered. Please read the prospectuses carefully prior to purchasing. The prospectuses contain this and other information on the product and underlying portfolios.

