



# John Hancock Annuities Special Offer

For a limited time only, you can voluntarily terminate your Principal Plus for Life Series Rider and any Guaranteed Death Benefits along with their associated fees and restrictions. You may also receive an Enhancement Amount to be added to your Contract Value.



To learn about  
this Offer

**Read through all of the documents enclosed in this package.**

- Offer Letter
- Prospectus Supplement
- Offer Acceptance Form

Or visit us online at [www.jhannuities.com/GMWB](http://www.jhannuities.com/GMWB) to view details and materials.

To determine if this  
Offer is right for you

**Evaluate your Contract details and benefits.**

Go to [www.jhannuities.com](http://www.jhannuities.com), register and/or log in to your online account, and click the “My Contracts” tab and applicable Contract Number to:

- View your Contract, Rider and death benefit details and values
- Download and view your variable annuity prospectus

**Discuss this Offer and your financial situation with your financial representative, tax and/or legal professional.**

We cannot give you any investment advice, and we cannot recommend whether you should accept this Offer.

We are here to help

If you have any questions about this Offer, please contact us weekdays between 8:00 a.m. and 6:00 p.m. Eastern Time, at **1-844-235-0157**.

If you **do not** wish to accept this Offer, **no action is required**, and your Contract terms and any Riders you elected will remain in effect.

If you decide this Offer is right for you,  
call us to accept over the phone:



**Phone**

Call us at 1-844-235-0157 weekdays between 8 a.m. and 6 p.m. Eastern Time to provide verbal authorization.

You can also accept this Offer via  
one of the following methods:



**Online**

Submit the Offer Acceptance Form entirely online at [www.jhannuities.com/GMWB](http://www.jhannuities.com/GMWB).

- Click the green “Submit Online” button next to the Offer Acceptance Form.
- Follow the step-by-step instructions.



**Mail**

Mail us the Offer Acceptance Form via regular mail using the enclosed prepaid envelope.



**Fax**

Fax us the Offer Acceptance Form to 1-617-663-3160.



Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and securities are offered through John Hancock Distributors LLC through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

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