

RATES EFFECTIVE 12/01/09

JH Spectrum rates for annuities issued on or after September 1, 2009

7 YEAR WITHDRAWAL CHARGE OPTION						
PREMIUM AMOUNT	INTEREST RATE ^{1,2}				PAYMENT ENHANCEMENT	
	1 YEAR	3 YEARS	5 YEARS	7 YEARS	NON-QUAL	QUAL
\$10,000 – \$24,999	1.50%	1.50%	1.50%	1.50%	1.00%	1.15%
\$25,000 – \$99,999	1.50%	1.50%	1.50%	1.50%	2.00%	2.15%
\$100,000 – \$249,999	1.50%	1.50%	1.50%	1.50%	3.00%	3.15%
\$250,000 +	1.50%	1.50%	1.50%	1.50%	3.50%	3.65%

6 YEAR WITHDRAWAL CHARGE OPTION						
PREMIUM AMOUNT	INTEREST RATE			PAYMENT ENHANCEMENT		
	1 YEAR	3 YEARS	6 YEARS	NON-QUAL	QUAL	
\$10,000 – \$24,999	1.50%	1.50%	1.50%	1.00%	1.15%	
\$25,000 – \$99,999	1.50%	1.50%	1.50%	2.00%	2.15%	
\$100,000 – \$249,999	1.50%	1.50%	1.50%	3.00%	3.15%	
\$250,000 +	1.50%	1.50%	1.50%	3.50%	3.65%	

5 YEAR WITHDRAWAL CHARGE OPTION						
PREMIUM AMOUNT	INTEREST RATE			PAYMENT ENHANCEMENT		
	1 YEAR	3 YEARS	5 YEARS	NON-QUAL	QUAL	
\$10,000 – \$24,999	1.50%	1.50%	1.50%	1.00%	1.15%	
\$25,000 – \$99,999	1.50%	1.50%	1.50%	2.00%	2.15%	
\$100,000 – \$249,999	1.50%	1.50%	1.50%	3.00%	3.15%	
\$250,000 +	1.50%	1.50%	1.50%	3.50%	3.65%	

You may also receive an additional 15 basis points payment enhancement (PE) on your premiums if they are provided from qualified retirement plans such as 401(k), 403(b), and IRA.

JH Spectrum Fixed Annuity contracts issued on or after September 1, 2009 will receive a Guaranteed Minimum Interest Rate (GMIR) of 1.5%. If your contract was applied for prior to September 1st and issued on or after September 1, 2009, it may have a guaranteed minimum interest rate of 2%. The GMIR is locked in for the life of the annuity and applies to all premiums; it may change for business issued in the future.

Rates are subject to change without notice. For information on this or other products, please call the internal sales desk at 800-334-4437.

¹Dollar breakpoints and PE percentages are subject to change and availability. PE is not part of the guarantee principal.

²Initial interest rate is guaranteed for the same number of years as the selected Guarantee Period.

Once the initial guarantee period ends, renewal rates set by John Hancock will apply on a year-to-year basis. Renewal rates will never be less than the Guaranteed Minimum Interest Rate and do not include a payment enhancement. Rate locking is available for 60 days for transfers and 1035 exchanges.

All guarantees are subject to the claims paying ability of the issuing insurance company. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to 59 ½, a 10% IRS tax penalty may apply.

JH Spectrum Fixed Annuity is issued and administered by John Hancock Life Insurance Company, Boston, MA 02210.

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