



John Hancock

Fixed Annuities

New Money Rates Effective December 1, 2009

(effective until further notice)

GPA Plus is available in all states.

GPA Plus

Rates for annuities issued on or after September 1, 2009

GPA Plus Fixed Annuity contracts issued on or after September 1, 2009 will receive a Guaranteed Minimum Interest Rate (GMIR) of 1.5%.

Total Premiums	Base Rate (Without Bonus)		Bonus Rate	First Year Rate	
	Term	Rate		Term	Rate
Less than \$25,000	1-Year	1.50%	1.00%	1-Year	2.50%
	3-Year	1.50%		3-Year	2.50%
	6-Year	1.50%		6-Year	2.50%
\$25,000 - \$99,999	1-Year	1.50%	2.00%	1-Year	3.50%
	3-Year	1.50%		3-Year	3.50%
	6-Year	1.50%		6-Year	3.50%
\$100,000 and higher	1-Year	1.50%	3.00%	1-Year	4.50%
	3-Year	1.50%		3-Year	4.50%
	6-Year	1.50%		6-Year	4.50%

Bonus Interest rates are higher if total premiums (initial and subsequent premiums) equal a certain dollar amount.

The first year rate applies to the first year only. After the first year, the 1-year guarantee period resets to a yearly renewal rate while the 3- and 6-year period earns the base rate for the remainder of the guarantee period (i.e., years 2-3 for the 3-year guarantee period and years 2-6 for the 6-year 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 bonus interest rate.

GPA Plus 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.

Rate locking is available for 60 days for transfers and 1035 exchanges.

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

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