

JOHN HANCOCK LIFE INSURANCE COMPANY

GUARANTEED MONTHLY INCOME

GROUP ANNUITY CONTRACT

The Guaranteed Monthly Income Group Annuity (GMIA) Contract allows employers to purchase annuities on a group rate basis with the John Hancock Life Insurance Company for their qualified and non-qualified employee benefit programs. It addresses the needs of both the defined benefit and defined contribution segments of the marketplace.

OUR COMPETITIVE ADVANTAGE

We will manage the entire benefit payment function, relieving your benefits manager of this burden. When retirees have a benefit payment question, they can call a member of our team. If desired, we can handle all future employee contact.

FORMS OF ANNUITY

A GMIA may be either immediate or deferred. Among other forms of payment, the two most common are:

- Straight Life Annuity – makes payments for the life of a retired annuitant
- Joint and Survivor Annuity – continues to make payments to a spouse after the death of the annuitant

WHAT WE OFFER

- Customized deductions such as health coverage contributions
- State, federal and foreign tax reporting and withholding
- Electronic direct deposit
- Customized certificates
- A toll-free number for retirees
- Stop payment and re-issuance of checks within 48 hours of notice
- Administration of Qualified Domestic Relations Orders

EXPERIENCE

John Hancock has offered terminal funding fixed-annuity products for more than three decades.

With over thirty years of experience in providing annuity administration to defined contribution plans and over sixty years of experience in providing annuity administration to defined benefit plans, John Hancock has established a reputation as one of the premier providers of annuity payment services

- Over 650 GMIA Contracts issued
- Approximately 9,000 monthly payees

FOR MORE INFORMATION

To learn more about John Hancock's Guaranteed Monthly Income Annuity Contract, please contact:

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The logo for John Hancock, featuring the name in a stylized, cursive script font.