

JOHN HANCOCK LIFE INSURANCE COMPANY GUARANTEED MONTHLY INCOME GROUP ANNUITY MASTER CONTRACT

The Guaranteed Monthly Income Group Annuity (GMIA) Master Contract allows Consulting Firms, Actuarial Firms, and Financial Advisory Firms to purchase annuities on a group rate basis with the John Hancock Life Insurance Company for their clients of 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. 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 Master 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.

FOR MORE INFORMATION

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

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