



Life Insurance Company

Certifies that the Participant is credited with a Retirement Annuity under the Group Annuity Contract.

Contract Holder

Contract No.

Participant

Certificate No.

Sex of Participant

Date of Birth of Participant

Effective Date of Certificate

Amount of Each Retirement Annuity Payment

Frequency of Payments

Date First Payment Due

The Retirement Annuity payments will be payable to the Participant as long as he or she lives. Upon the death of the Participant no further benefits will be payable.

This certificate supersedes and replaces any and all certificates and certificate riders previously issued for the Participant under any Group Annuity Contract issued to the Contract Holder by the John Hancock.

The provisions set forth on the reverse side are hereby made a part of this certificate.

JOHN HANCOCK LIFE INSURANCE COMPANY

LIFE ANNUITY

Form PC20NR2I

Assignment of Benefits

Except as otherwise provided by law, the benefits under the Group Annuity Contract may not be assigned. The benefits under the Group Annuity Contract will be exempt from the claims of creditors to the extent permitted by law.

Information to Be Furnished

The John Hancock will require such evidence of survival of the Participant and of any beneficiary which may be necessary with respect to the coverage of the Participant under the Group Annuity Contract.

Adjustment on Account of Misstatements

If any relevant facts, such as the sex or age of the Participant or any other payee has been misstated, a change may be made in the amount of the benefit payable on account of such Participant or other payee. Any overpayment will be repaid to John Hancock or deducted from future payments. Any underpayment will be added to future payments made under this Certificate.

Facility of Payment

If John Hancock determines that a payee under the Group Annuity Contract is impaired and cannot give a valid release, payments may be made to another person determined by the John Hancock to be responsible for the payee. Such payments may be redirected by the payee's guardian or legal representative. John Hancock shall be discharged from liability to the extent of any payments made in good faith under this provision.

Modification of Benefits

The amount and terms of any benefits payable under the Group Annuity Contract may be changed, if necessary, to conform the Plan under which the benefits arise and the contract to the requirements of the Employees Retirement Income Security Act of 1974 and the Internal Revenue Code of the United States, each as amended from time to time.