



**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 are non-assignable.

### **Information to Be Furnished**

The John Hancock will require that the Contract Holder, the Plan Administrator, the Employer, the Participant and any payee shall furnish all proofs and information which may be necessary with respect to the administration of the 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, an adjustment may be made in the amount of the benefit payable on account of such Participant or other payee.

### **Facility of Payment**

If any payee under the Contract is, in the judgement of the John Hancock, legally, physically or mentally incapable of giving a valid release for any payment due, the John Hancock may, until claim is made by the duly appointed guardian or other legal representative of such payee, make payment of the amount payable to any person or institution who, in the opinion of the John Hancock, is then maintaining or has custody of such payee in accordance with the Contract. Any payment made in good faith in accordance with this provision shall, to the extent of such payment, fully discharge the John Hancock from any liability.