



Structured Settlements

JOHN HANCOCK —

A trusted name in insurance and financial services for over 140 years and among the most financially secure companies in the industry — is strategically positioned as a prominent carrier in the structured settlement marketplace.

In personal physical injury and workers' compensation claims, structured settlements can provide tax-free periodic payments in accordance with Section 104(a) of the Internal Revenue Code.

A structured settlement has tax advantages over invested settlements and can be beneficial for claimants needing income replacement, educational funds, medical reimbursement, retirement assistance and money to support future needs.



John Hancock Assignment Company
John Hancock Life Insurance Company
Boston, MA 02117
www.settlementsense.com

John Hancock Assignment Company is the assignee obligated to make the payments to you backed by an insurance policy issued by John Hancock Life Insurance Company.

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We'll be there for you,
and your family

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STRUCTURED SETTLEMENTS

Rated Ages Provide Payout Advantage

Structured settlements can be established to provide the claimant with income for life. In calculating benefits per settlement dollar, the general rule of thumb is: the longer one's life expectancy, the smaller the payment — and the shorter one's life expectancy, the larger the payment.

In determining structured settlement-based payments, John Hancock uses “rated age” underwriting computations to make sure that you get the most benefit for your money. For example, if the settlement is the result of an event that is expected to shorten one's life span, we convert that shortened life span into increased benefit dollars when paid for the life of the claimant. Rated ages help to do more with less.

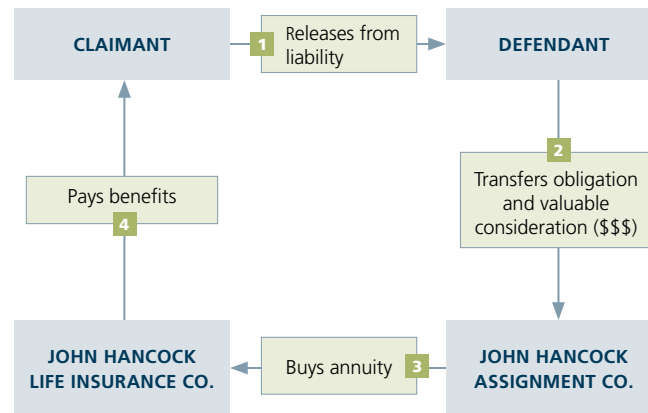
Attorney Fee Settlement

The concept of structured settlements to provide a steady income stream has proven so popular that we have developed a similar program for attorneys with eligible fees. The John Hancock Attorney Fee Annuity enables attorneys to set-up tax-deferred, guaranteed¹ payment streams. The Attorney Fee Annuity can be paid for the life of the attorney (and spouse), be set up to fund a college education, or simply provide steady income with or without the claimant structuring their compensation.

¹ Guarantees are based on our claims paying ability as the issuing insurer.

How a Structured Settlement Works

- 1 Defendant and claimant reach a settlement which includes the claimant receiving multiple payments in the future.
- 2 Defendant transfers obligation to make these payments to John Hancock Assignment Company² (JHAC) in exchange for valuable consideration (as required by law).
- 3 JHAC purchases an annuity from John Hancock Life Insurance Company³ (JHLICO) to fund the obligation to make payments (payments are guaranteed by JHLICO).
- 4 JHLICO makes the benefit payments to the claimant.



² Offices in Connecticut

³ Domiciled in Massachusetts

Yield Comparison⁴

	10-Year US Treasury Note Yield = 4.855%	Structured Settlement Annuity Yield = 4.45%
Initial fee	\$1,000,000	\$1,000,000
Minus federal income tax (35%)	\$0 (Tax free)	\$0
Subtotal	\$1,000,000	\$1,000,000
Semi annual payment	\$23,947	\$22,009
Gross benefit amount	\$478,947	\$440,180
Minus federal income tax (35%)	(\$167,631)	\$0
Subtotal	\$311,315	\$440,180
Principal in 10 Years	\$1,008,309	\$1,000,000
Minus federal income tax (35%)	(\$2,908)	\$0
Subtotal	\$1,005,401	\$1,000,000
Total benefit amount	\$1,316,716	\$1,440,180

Structured Settlement Annuity provides \$123,464 or 9.38% greater payout.

John Hancock Life Insurance Company's Financial Strength/Claims Paying Ratings (as of August, 2007)

- AAA Standard & Poor's:** Extremely strong financial security characteristics (1st category of 21)
- A++ A.M. Best Company:** Superior ability to meet ongoing obligations to policyholders (1st category of 16)
- AA+ Fitch Ratings:** Very strong capacity to meet policyholder and contract obligations (2nd category of 24)
- Aa2 Moody's Investors Service:** Excellent financial security (3rd category of 21)

Ratings do not pertain to investment portfolios.

Insurance ratings, which are current as of 8/2007, and subject to change, apply to John Hancock Life Insurance Company as a measure of the company's ability to honor any guarantees provided by the contract and any applicable optional riders, but not specifically to its products, the performance of these products and the value of any investment in these products upon withdrawals.

⁴ These figures are for illustrative purposes only. Actual results may vary.