



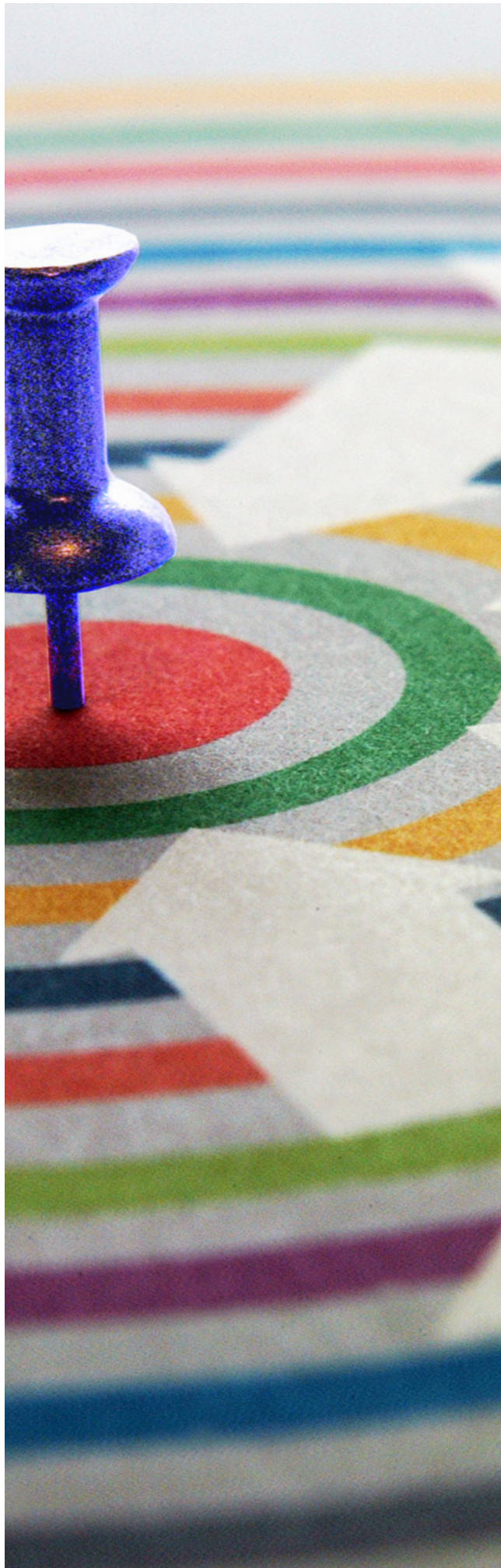
Annuity payment options guide

All you need to know about your annuity options

When your contract reaches its maturity date, it can be annuitized. Annuitization is when your accumulated contract value is converted into a stream of periodic payments. Your payment options are based on the type of your annuity contract product.

Refer to the charts within this guide to determine the payment options available to you. Note that we may reduce the period certain on qualified accounts if it exceeds your life expectancy based on IRS tables. Included in the last page of this guide is a glossary of terms for your reference.

Important: Once you choose to annuitize, that decision is irrevocable, and withdrawals or a full surrender are no longer an option.



Annuitization options

Determine the payment options available to you by referring to the chart applicable to your annuity product.

John Hancock Legacy products			Annuitization options
Variable and fixed payments available			
Accommodator 2000	GPA II	Marketplace	<ul style="list-style-type: none"> Amount certain Joint life ½ survivor¹ Joint life ⅔ survivor¹ Joint life with 5 years guaranteed Joint life with 10 years guaranteed Joint life with 20 years guaranteed Joint life with no refund¹ Life with 5 years guaranteed Life with 10 years guaranteed Life with 20 years guaranteed Life with installment refund Life with cash refund Life with no refund¹ Period certain between 3–30 years (whole number)
Allegiance	GPA Plus	National City GPA Elite	
Allegiance Preferred	Hancock I and II	National City JH Spectrum	
Calfed Investment Custom Annuity	Hancock Plus	Paine Webber GPA Five	
Company Specific GPA Choice	HSBC Wealthbuilder	Patriot	
Company Specific GPA Choice 2003	Independence	Revolution Access	
Company Specific GPA Plus (i.e. Fidelity, HSBC)	Independence One GPA	Revolution FX	
Compass Performa Five	Independence Preferred	Revolution I Extra	
Compass Performa Plus	Inflation Guard	Revolution I Value	
Declaration	JH Choice	Revolution II Extra	
Fifth Third JH Signature	JH Elect	Revolution II Value	
Flexible Premium	JH Elite	Salomon Smith Barney GPA Five	
Generator	JH Liberty	Sound Solution	
GPA Care	JH Signature	Sound Solution 2003	
GPA Choice	JH Spectrum		
GPA Choice 2003	Legacy Assuremark 6		
GPA I	Legacy Assuremark 10		
John Hancock Venture products			Variable and fixed payments available
NY Venture	Venture Fixed		<ul style="list-style-type: none"> Joint life ½ survivor¹ Joint life ⅔ survivor¹ Joint life with 5 years guaranteed Joint life with 10 years guaranteed Joint life with 20 years guaranteed Joint life with no refund¹ Life with 5 years guaranteed Life with 10 years guaranteed Life with 15 years guaranteed Life with 20 years guaranteed Life with no refund¹ Period certain of 10, 15, or 20 years
NY Venture 2006	Venture Frontier		
NY Venture 4	Venture III		
NY Venture III	Venture MVA		
NY Venture Vantage	Venture Opportunity A Series & EMP Series		
NY Venture Vision	Venture Opportunity A Share		
NY Venture Vision 2007	Venture Opportunity B Share		
NY Wealthmark	Venture Opportunity O Series		
NY Wealthmark ML3	Venture Replacement		
Venture	Venture Strategy		
Venture 2006	Venture Vantage		
Venture 4	Venture Vision		
Venture 4 Series	Venture Vision 2007		
Venture 7 Series	Wealthmark		
Venture Exchange 2009	Wealthmark ML3		
John Hancock AnnuityNote products			Only fixed payments available
AnnuityNote			<ul style="list-style-type: none"> Life with cash refund Joint life with cash refund²
AnnuityNote Portfolios			

¹ Beneficiary changes not permitted.

² **Only** available for AnnuityNote Portfolios.

Annuitization options	
John Hancock Accommodator products	Only variable payments available
Accommodator	<ul style="list-style-type: none"> Life with 5 years guaranteed Life with 10 years guaranteed Life with 20 years guaranteed Life with no refund¹
John Hancock TBOT products ³	Only fixed payments available
FPRA—Policy Service Deferred	<ul style="list-style-type: none"> Amount certain⁴
FRA—Policy Service Deferred	<ul style="list-style-type: none"> Joint life with 10 years guaranteed
PSDA—Policy Service Deferred	<ul style="list-style-type: none"> Joint life with 20 years guaranteed⁵
PVA—VA Multi-Account	<ul style="list-style-type: none"> Joint life with no refund¹
PWA2—Lifestyle Variable	<ul style="list-style-type: none"> Life with 5 years guaranteed
PVFP—Flexible Premium	<ul style="list-style-type: none"> Life with 10 years guaranteed
SMRA—Dominion Life	<ul style="list-style-type: none"> Life with 20 years guaranteed
SPDA—Policy Service Deferred	<ul style="list-style-type: none"> Life with no refund¹
SPDA2—Single Premium	<ul style="list-style-type: none"> Life with installment refund
SPRA—Policy Service Deferred	<ul style="list-style-type: none"> Period certain between 5–30 years⁵ (whole number)



Get your payments via EFT

Receive your payments quickly and securely in the account of your choice by electing electronic funds transfer (EFT) as your payment delivery method.⁶

To elect EFT, just do one of the following:

- Call us at **800-344-1029** to complete a verification and authorization process.
- Submit the EFT form entirely online or download, print, and return the form to us from the forms page at johnhancock.com/annuities.

How John Hancock can help

Go online

View your maturity date by logging in or registering at johnhancock.com/annuities.

- Once logged in, click the My Contracts tab and view your maturity date under your Registration Summary.
- Once logged in, you can also change your maturity date. Click on the Contract Maturity Date link under the Change menu to the left.

If you prefer not to register, visit the forms page at johnhancock.com/annuities to print, complete, and return to us the applicable annuitization form.

Call us

Hear your contract maturity date by calling our automated service line at **800-344-1029**.

- Press 1 to indicate you are an owner or annuitant, say “contract maturity date,” then provide the requested information.
- You can press 0 at any time to speak to a representative.

Registration Summary

Owner:	JOHN SMITH	Status:	ACTIVE
Co-owner:	MARY SMITH	Inception date:	10/19/2007
Annuitant:	JOHN SMITH	Maturity date:	09/01/2040
Co-annuitant:		Line of business:	NONQUALIFIED
Beneficiary	MARY SMITH 50.0%	Product name:	VENTURE III
	JOHN SMITH 50.0%	Trade authorization:	OWNER(S) & ADVISOR
		Telephone withdrawal authorization:	NO AUTHORIZATION
		IRS Form W-9 on file:	YES

Contract Maturity Date

This contract is scheduled to enter an annuity payout phase at its maturity date under its terms. We often refer to this as the “annuitization” phase.

Please refer to the Contract Maturity Q & A for more information.

Current Contract Maturity Information

Contract #: XXXXXXXX
 Owner: JOHN SMITH
 Annuitant: JOHN SMITH
 Annuitant's Current Age: 70 years 3 months
 Maturity Date: 09/01/2040

Update Contract Maturity Information

New Maturity Age:
 A new maturity age has been set to our maximum allowable age of 100. If you would like to elect an alternative age, please enter that age above. We use the maturity age to determine the new contract maturity date.

By submitting this transaction I authorize John Hancock to defer annuitization. I understand that dates of maturity that occur when the oldest of either the annuitant or co-annuitants is at an advanced age, e.g., past age 95, may have adverse tax consequences. Please consult with your tax professional for advice on any tax matter.

³ Not all annuitization options may be available for all products.

⁴ Only available for PSDA.

⁵ Only available for SPDA and SPDA2.

⁶ Not all annuitized contracts are eligible for EFT.

Glossary of terms

Accumulation—While an annuity contract is in force but not annuitized, investment units are accumulated (if applicable), and the contract owner has control of the annuity contract, meaning that withdrawals may be taken, units are accumulated, death benefits are available, additional payments can be made (if applicable), and the annuity contract can be surrendered or annuitized.

Amount certain—A specific amount is paid out until the amount invested/annuitized has been depleted.

Annuitant—The individual whose lifetime is used to measure the length of time annuitized payments are payable under the annuity contract and who has no rights under the contract unless they are also an owner. The annuitant becomes the owner of the contract during the annuitization phase. The owner stays the owner on legacy contracts, even when annuitized.

Annuitization—The period when an annuity's accumulated contract value is converted into a stream of periodic payments, either for the annuitant's and/or co-annuitant's lifetime or for a period-certain (specific period of time, wherein if death occurs, the remaining payments are passed along to beneficiaries), and the contract owner no longer has access to that contract value.

Beneficiary—A person or entity named by the contract owner to receive any benefits due upon the annuitant's death.

Joint life—Payments continue for the life of an annuitant and co-annuitant.

Joint life ½ survivor—Half of the payment amount due continues to the surviving annuitant for their life upon either annuitant's death.

Joint life ⅔ survivor—Two-thirds of the payment amount due continues to the surviving annuitant for their life upon either annuitant's death.

Joint life with no refund—Payments are made for the life of both annuitants. Upon the death of an annuitant, payments continue to the surviving annuitant. Upon the death of the surviving annuitant, no further payments are due.

Joint life with cash refund—An additional payment is made to the beneficiaries if a balance remains between total payments and the initial investment once both annuitants have passed.

Joint life with X years guaranteed—Payments are made for the life of both annuitants. Upon the death of an annuitant, payments continue to the surviving annuitant. Upon the death of the surviving annuitant within the X-year guarantee period, the death benefit is payable to the beneficiary. Upon the death of the surviving annuitant within the guarantee period, no further payments are due.

Life with X years guaranteed—Payments are made for the annuitant's lifetime. Upon the death of the annuitant within the X-year guarantee period, the death benefit is payable to the beneficiary. Upon the death of the annuitant within the guarantee period, no further payments are due.

Life with cash refund—A payment will be made of any remaining amount on deposit less the distribution.

Life with installment refund—Payments will continue to the beneficiary until the annuitized amount has been completely paid out if the annuitant passes before the annuitized amount has been paid in full.

Life with no refund—Payments are made for the annuitant's life and cease upon the death of the annuitant with no further payments due.

Maturity date—The date selected by the contract owner (but may be extended under certain circumstances) on which the annuity contract transitions from the accumulation phase to the annuitization phase.

Period certain between X-XX years—Payments are made for a specific period of time. Upon the annuitant's death prior to the end of the payment term, the death benefit is payable to the beneficiary.



For any questions, please call 800-344-1029 during Eastern time business hours.



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