



JOHN HANCOCK ANNUITIES

Keeping it simple in today's changing markets



In today's uncertain markets, planning for retirement can be overwhelming. But it doesn't have to be as complicated as it seems. When headlines are daunting and the investment world seems complex, you and your financial advisor can create a retirement planning strategy using three simple steps:

1 Guarantee your retirement income will last a lifetime

Seem impossible? It's not. A John Hancock Venture Variable Annuity with an optional guaranteed minimum withdrawal benefit, available at an additional cost, such as Income Plus For Life can provide income that is:

- **Predictable**—Each year you do not take a withdrawal, you will receive a guaranteed deferral credit of 7% to your benefit base.
- **Sustainable**—Guaranteed lifetime withdrawals begin as early as age 59½.
- **Potentially Increasing**—Lock in potential market gains through automatic quarterly step-ups.

2 Ease into the market . . . then stay the course

Not sure if now's the right time to invest? Venture Variable Annuity's automatic dollar cost averaging program (DCA) can help you ease into the market over time . . . then stay the course. Dollar cost averaging, which does not ensure a profit or protect against loss, is an investment strategy designed to:

- **Limit your exposure to short-term swings**—With a Venture DCA program, you can make one simple payment into a fund that earns a competitive rate and automatically shifts a portion of your balance each month into funds you select for long-term growth potential.
- **Keep you focused**—Venture's systematic DCA program helps you stay focused on your long-term goals instead of constantly trying to determine "the right time to invest."

3 Partner with a retirement leader

At John Hancock, your future is our focus. Known for our innovative products, disciplined approach to portfolio management and superior financial strength, our clients enjoy:

- **Access to well-known asset managers**—Our wide selection of investment portfolios are managed by names you know, including American Funds and Franklin Templeton.
- **Proven experience**—Our Lifestyle Portfolios are the only suite of fund-of-funds investment portfolios with over ten years of performance among annuity competitors.
- **Superior financial strength**—John Hancock's disciplined approach and global reach are among the reasons why it has historically earned high ratings—and why it is one of the most trusted and respected names in financial services.

Time to rethink your retirement plan?

Ask your financial advisor today how a John Hancock Venture Variable Annuity with an optional guaranteed minimum withdrawal benefit can help you create a plan that works for you now, and for life.

Facts about Income Plus For Life and optional Guaranteed Minimum Withdrawal Benefits

- Guaranteed lifetime withdrawals equal to 5% of the benefit base at age 59½ (4.75% following the youngest contract owner's attaining the age of 59½ for the Joint Life option), or equal to the initial annual withdrawal amount if the contract is issued after the owner attains age 59½.
- 7% annual credit available each year a withdrawal is not taken during first 10 years, prior to age 95. Credit is added to benefit base, not the contract value and is not available in cash or as a lump sum.
- Quarterly, automatic step-ups up to age 95.
- Each step-up reloads credit period for an additional 10 years. Credits applied up to age 95.
- Specific portfolio options offered help provide investment balance.
- The annual fee is 0.75%. The fee is based on the adjusted benefit base and is deducted from the contract value on the anniversary. Upon step-up, the fee may be raised to a maximum 1.20%. The step-up may be declined if the fee is raised, and the previous benefit base and fee may be retained. The fee is in addition to all contract and insurance-related fees.
- It is important to understand that GMWBs are optional benefits available with variable annuity contracts and cannot be elected without purchasing the annuity contract. These benefits may not be appropriate for those individuals who do not foresee a need for liquidity and whose primary focus is tax deferral. Before considering such benefits, please make sure the annuity is suitable for your investment goals and personal circumstances.
- The guarantees are backed by the claims-paying ability of the issuer. Optional GMWB riders can only be elected at issue, are irrevocable, and may not be available in all products, in conjunction with other riders, or in qualified plans. Features and availability may vary by state. Only one version can be elected per contract. Additional fees, restrictions, and limitations apply. See the prospectus for full details.
- After the later of ten years or age 70, you will receive a one-time credit that will increase your benefit base to equal, at minimum, the greater of 200% of your initial benefit base, or 200% of your highest step-up value up to the anniversary prior to age 60, reduced proportionately for any withdrawals.
- Dollar cost averaging does not assure a profit or protect against loss. Systematic investing involves continuous investment in securities regardless of price level fluctuation. Individuals should weigh their ability to sustain investments during periods of market downturns. Any fixed rates credited will be paid on a declining balance.
- For certain Broker/Dealers, annuitization must occur by the annuitant's age 95 for non-qualified and stand-alone qualified annuity contracts. Please contact your financial advisor for details.

This brochure was prepared to support the promotion and marketing of Venture Annuities. Neither John Hancock Life Insurance Company (U.S.A.), John Hancock Distributors LLC, nor any of their representatives provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. Please consult your own independent advisor as to any tax, accounting, or legal statements made herein.

What is a benefit base?

Your benefit base is the amount used to determine your Lifetime Income Amount, and the rider fee. It begins with your initial purchase payment. There are several ways your benefit base can change:

- It may increase when you make additional payments to the contract.
- It increases when there is a step-up or when a credit is added for deferring withdrawals.
- It can decrease when you take a withdrawal that exceeds your Lifetime Income Amount.

The maximum allowable benefit base is \$5 million. It can only be taken in regular withdrawals and not as a lump-sum payment. If your withdrawal is greater than the allowed percentage of the benefit base, and it is not a Required Minimum Distribution, your guaranteed annual withdrawal amount may adjust, and ultimately be less than your total purchase payments.



Issuer and Administrator

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Not FDIC Insured	Not Bank Guaranteed	May Lose Value	Not a Deposit	Not Insured by Any Federal Government Agency
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Facts about annuities

- Venture Variable Annuities combine a number of features and benefits including professional asset management, death benefit protection, and tax deferral. Optional benefits provide living benefit protection and are available for an additional fee.
- When you purchase a variable annuity, you are purchasing a long-term contract with an insurance company, designed to provide retirement payments. The annuity provides a guaranteed death benefit and the ability to receive lifetime income. By electing an optional withdrawal benefit, you have the opportunity to stay in the market while guaranteeing that an amount equal to your principal will be returned through withdrawals, regardless of market performance.
- Withdrawals may be subject to withdrawal charges and will reduce the death benefit, optional benefits and contract value. In addition, withdrawals of taxable amounts will be subject to ordinary income tax and, if made prior to age 59½, a 10% IRS penalty tax may apply. Withdrawals exceeding the free withdrawal amount may be subject to applicable withdrawal charges.
- Venture Annuities and the optional riders, which are available for an additional fee, are not available in all states; product features may vary, subject to state regulation. Variable annuities are not FDIC insured, are long-term contracts designed for retirement purposes, and are subject to investment risk, including the possible loss of principal.

When distributed to prospective investors, this must be preceded or accompanied by the variable annuity brochure and appropriate product brochure, which contain complete details as well as a description of the features and benefits of a variable annuity.

Contact your financial advisor or visit www.jhannuities.com for more information, including product and fund prospectuses that contain complete details on investment objectives, risks, fees, charges, and expenses, as well as other information about the investment company, which should be carefully considered. Please read the prospectuses carefully prior to purchasing. The prospectuses contain this and other information on the product and the underlying portfolios.

For use with policy form number series VENTURE.100. Rider form series: BR010.00, BR001NQ.08, BR002Q.08, BR001Q.008, BR002NQ.08. Individual contract form numbers may vary depending on state of issue.

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