chart your own course

We give you answers the way you want them – simple or sophisticated, online or on paper.

Whatever your preference, John Hancock USA delivers. Through our retirement account statement, Annual Review and participant Web site, our goal is to help you answer the most fundamental retirement planning questions.

enjoy getting there

How am I doing?

Tracking the progress of your account is now easier than ever before:

Prominent account balances on your retirement account statement and on your personalized home page on the Web site.

On your statement, ***personal rates of return*** and an at a glance ***account summary*** of money in, money out, and earnings make it easier to monitor your account, and make changes if necessary.

How much do I need to save for retirement?

Setting a goal helps you envision what your retirement lifestyle may look like, based on your current income. You can easily set a retirement goal on the Web, or through the Annual Review, in less than five minutes.

Retirement income projections on the Web and in the Looking Ahead section of your statement provide you with an idea of what you might expect to receive at retirement.*

Redesigned retirement account statements

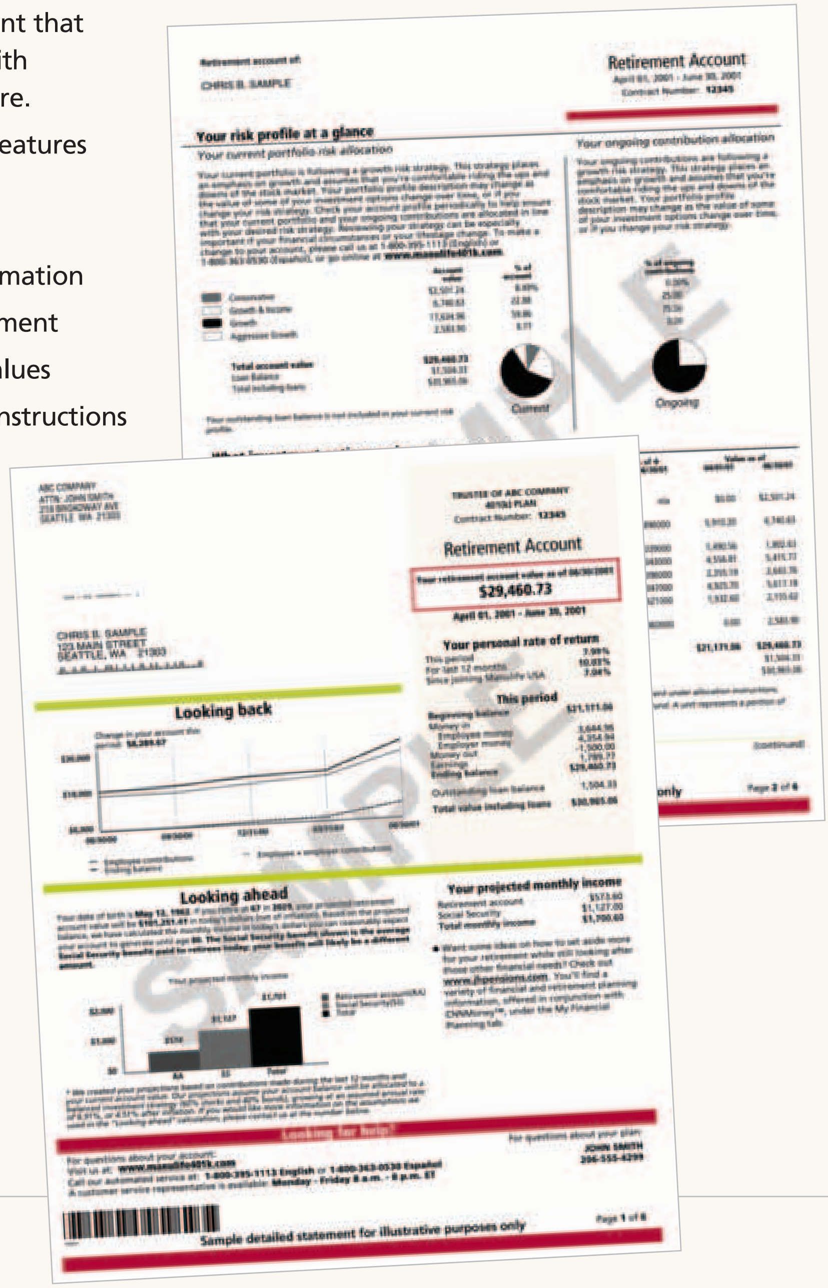
Easy to use, personal and practical

We've produced a retirement account statement that enables you to really track how you're doing with John Hancock USA, both today and in the future.

We've added more information and tracking features to your account statement.

Look for:

- Prominent presentation of key account information
- Projections of your monthly income at retirement
- Graphing of contributions and period-end values
- Charting to help you match your allocation instructions with your risk profile
- Multi-period personal rates of return
- Plus, all the other information you've come to expect, such as details on loans (if applicable), investment options and historical performance



*We make a number of assumptions to arrive at your projected monthly retirement income. For more information on these assumptions, contact us at 1-800-395-1113.

How much should I contribute?

Action Plan – on the Web and on paper – provides you with a suggested contribution amount, given your risk tolerance, that will help you meet your retirement goal.

Retirement lifestyles help you envision your ideal retirement and determine how much you'll need to contribute now to live the retirement lifestyle you want.

What is the most appropriate way to allocate my contributions?

Risk quiz helps determine your tolerance for risk, or your "risk strategy". Based on your risk strategy, we'll provide a chart of the historical volatility (best/worst performance) of a model portfolio that falls under that category. Take the quiz when you enroll, through the Annual Review, or online.

On your statement, ***your risk profile at a glance*** lets you easily see if your current portfolio risk strategy matches the risk strategy of your ongoing contributions.

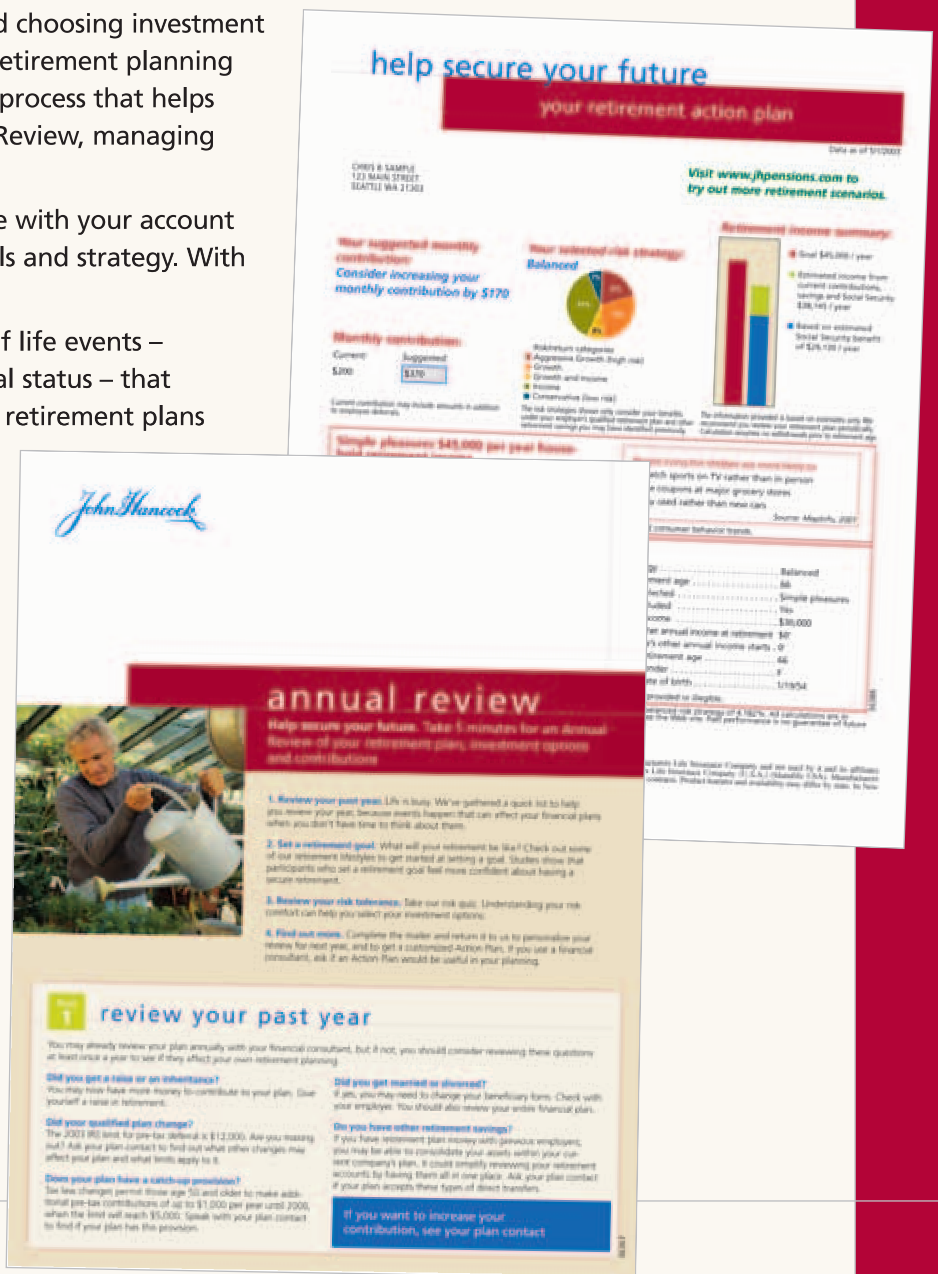
Annual Review

New, easy 5-minute checkup helps you stay on track

Setting a goal, making contributions and choosing investment options are the first steps to creating a retirement planning strategy. Staying on track is an ongoing process that helps keep the dream alive. With the Annual Review, managing your progress is easy.

You'll receive an Annual Review package with your account statement to help you set or review goals and strategy. With the Annual Review, you can:

- Review the past year with a checklist of life events – including inheritance, change in marital status – that could trigger a review of financial and retirement plans or changes to those plans
- Review your risk tolerance and the appropriateness of your investment strategy
- Create a retirement goal and a personalized Action Plan by completing a simple mailer and returning it to us
- Through your Action Plan, determine a regular contribution amount to help reach your retirement goal, based on your risk tolerance



Our Web site – www.jhpensions.com

Easy, interactive and personalized

Growing numbers of participants are turning to the convenience of the Web for retirement planning help. Whether you're interested in quick answers, or educating yourself on an array of retirement and financial planning topics, our Web site has something for everyone.

- Personalized home page, including rate of return and retirement income projections, and links to free detailed statements online
- An interactive goalsetting tool that helps create a personalized Action Plan
- Engaging tools, articles and stories from the financial experts at CNNMoney™, that speak to the real-life financial needs and experiences of participants at every life stage
- Redesigned account management functions, that make online transactions more hassle-free and convenient
- Site redesign includes easier navigation, improved risk quiz and engaging real-life stories – all designed to make logging on a more relevant, meaningful and personal experience

John Hancock

Group annuity contracts are issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA).

John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contracts. Product features and availability may differ by state. In New York, products are issued by John Hancock Life Insurance Company of New York.

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