



JH Signature™ Product Highlights

ENROLLMENT & EDUCATION OPTIONS – Helping employees get ready for retirement		
Conversion Options	Mapping, QDIA, Open Enrollment	Enroll anywhere, anytime Employees who use our online or phone experience contribute 17% more, on average, than those who use a traditional approach. ¹
Does cost of recordkeeping differ with conversion option or fund mapping strategy?	No	
Enrollment Capability	Online, phone, group meetings, tablet, smartphone, virtual	
Location Support	Multiple locations supported, nationwide	
Roll-in services	Personalized consolidation specialists	
QDIA notices	Yes, personalized to the plan	
Spanish Speaking Specialists/Materials	Yes, education materials and enrollment specialists	
INVESTMENT CAPABILITIES – Our approach enables our clients to select investment options that meet the needs of plan participants.		
Investment Type	Sub-Accounts	G.I.F.L. Select Offers participants a guaranteed source of retirement income.
Lifetime Income Option	Guaranteed Income for Life Select [^]	
Proprietary Fund Requirements	None	
Target Date Funds	Proprietary & Retail, Managed & Active	
ETFs offered	Yes	
Cost to add/replace Funds	None	
Personal Brokerage Option	Yes, U.S. Bank National Association (U.S. Bank)	
FIDUCIARY SUPPORT – We have the resources and support plan sponsors may need to both understand and carry out their fiduciary duties.		
ERISA Account	Yes, Plan Expense Reduction Account	FundCheck® Twice a year, plan sponsors receive a plan-specific FundCheck® which provides an evaluation of each of the investment options selected for their plan.
Fiduciary Options	<p>Notice Manager: a simple and streamlined approach to managing and distributing notices to employees</p> <p>FundCheck®: semi-annual due diligence and scorecard analysis of investment options</p> <p>FundEvaluator: customized Fund evaluation tool with rankings and performance data</p> <p>IPS Manager: assists plan sponsors in selecting and monitoring investment options</p> <p>Wilshire 3(21)*: trustee shares investment responsibilities with Wilshire/Custom fund menu recommendations</p> <p>Fiduciary Standards Warranty#: offers plan sponsors and fiduciaries specific assurances for fund selection</p> <p>Declaration Warranties Certificate²: Warranties that stand behind our core commitments to plan sponsors and their employees</p>	

Not all materials, services or tools may be approved at your Broker Dealer firm; it is incumbent upon the registered representative to check with their firm before using any pieces described in this brochure.

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PLAN COSTS AND FEES – Pricing that is transparent, fair, and competitive

Ability to Disclose Required Revenue	Required Revenue fully disclosed pre and post-sale	Revenue Neutral JH's cost of recordkeeping is the same, regardless of what Funds participants select.
Revenue Neutral	Yes, equal revenue across all Funds	
Plan Pricing independent of Fixed (General) Account Revenue	Yes	
Inforce Repricing Policy	Yes, Dynamic Plan Review~	

PLAN SPONSOR SERVICES – We make plans work and we're easy to do business with

TPA Model	Local, experienced, independent Plan Consultants	Clients enjoy the personalized and attentive service that comes with having a dedicated team of professionals assigned to their plan.
Plan Review Package	Customized on demand – delivery by email or print	
Payroll Integration	Payroll Path	
Dedicated Account Rep for any plan size	Yes	
Service Center based on location	Yes, coast-to-coast service center hours based on your time zone	
Auto-Enrollment/Auto Increase	EZStart® automatic enrollment service/EZIncrease® auto contribution increase	



¹ Average John Hancock deferral rate at enrollment between Jan. 1 – Jun. 30, 2014.

² These Declaration Warranties are applicable independent of any applicable Fiduciary Standards Warranty for which the Plan may qualify. Contact your John Hancock representative to obtain a copy of the Declaration Warranty Certificate.

^ An additional fee is charged for the guarantee.

* 2 basis points fee based on total contract assets annually.

The Fiduciary Standards Warranty is not available if the Wilshire 3(21) Adviser Service has been selected

~ Available to plans with assets greater than \$3 million and have been with John Hancock for at least 3 years.

The term "Fund(s)", refers to sub-accounts investing in underlying mutual funds, ETFs or Collective Investment Trusts offered to qualified retirement plans through a group annuity contract. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests.

John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York are collectively referred to as "John Hancock".

Neither John Hancock, Wilshire Associates Incorporated or U.S. Bank National Association, are affiliated and neither are responsible for the liabilities of the other.

To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-877-346-8378. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

Both John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York do business under certain instances using the John Hancock Retirement Plan Services name. Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Product features and availability may differ by state. The Investment Management Services Division of John Hancock provides investment information relating to the group annuity contract. Plan administrative services may be provided by John Hancock Retirement Plan Services LLC or a plan consultant selected by the Plan.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

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