



RETIREMENT PLAN
SERVICES

John Hancock Fiduciary Standards Warranty



The John Hancock Fiduciary Standards Warranty offers plan sponsors and fiduciaries greater confidence by providing specific assurance for their fund selection. We're so confident, we promise to restore any losses to the plan and pay litigation costs related to the suitability of our investment process and Fund lineup for 401(k) plans. The John Hancock Fiduciary Standards Warranty is available to group retirement products offered by John Hancock Life Insurance Company (U.S.A.), not licensed in New York and John Hancock Life Insurance Company of New York, licensed in New York (John Hancock).

John Hancock stands behind the investments it offers.

We recognize that fund selection and monitoring is an important part of the due diligence process for plan fiduciaries, and we are confident that our investment selection and monitoring process meets the highest standards. We are willing to put our name behind the Funds selected from our investment lineup and promise that our Funds:

1. Are selected and maintained by standards that equal or exceed the ERISA prudent man requirements for investments
2. Are appropriate for long-term investors
3. Offer a broad range of investment alternatives

OUR confidence = YOUR confidence

What makes the John Hancock Fiduciary Standards Warranty stand out?

1 Increased confidence

The John Hancock Fiduciary Standards Warranty provides the investment selection both plan sponsors and fiduciaries want. And we've made it easy to obtain the John Hancock Fiduciary Standards Warranty – it's as simple as having a Fund in each of the designated asset classes, plus either all lifecycle or all lifestyle funds. If the Funds selected meet our Fiduciary Standards Warranty requirements, the plan qualifies and a Warranty Certificate is available for your due diligence file to prove it.

2 Flexibility

We know that plans have unique needs when it comes to fund selection. The John Hancock Fiduciary Standards Warranty is flexible in its requirements – it allows a plan to select the Fund lineup that best meets its needs. A plan only needs to include and maintain at least one Fund from each of the designated asset classes, plus either all lifecycle or all lifestyle funds, but the plan can also add any other additional funds from our Fund lineup it wants. We are standing behind **all** of the Funds in our lineup, not just those managed by John Hancock.

3 At no additional cost

We stand firmly behind our fund selection and monitoring process – **there is no additional cost** to the plan to qualify for our Fiduciary Standards Warranty.

John Hancock is committed to helping you meet the highest fiduciary standards.

We know that fiduciary concerns top the list of plan sponsor priorities and the John Hancock Fiduciary Standards Warranty will help put some of these concerns to rest.

Although we are not a fiduciary, we are committed to helping you meet the highest fiduciary standards in the investment selection and monitoring process and commit to restore losses and pay litigation costs in the event that legal action is brought against qualifying plans.

Review the minimum Fund requirements and a copy of the Warranty Certificate to see if your plan qualifies. If it does, you're backed by the John Hancock Fiduciary Standards Warranty. If it doesn't, simply work with your financial representative and let us know of any Fund changes needed in order to qualify. For new clients, just refer to a copy of the Warranty Certificate and the minimum Fund requirements when selecting Funds for the plan. It's that simple.

John Hancock Fiduciary Standards Warranty – minimum Fund requirements

Equity Funds	BLEND/ INDEX**		
	VALUE	INDEX**	GROWTH
Large-Cap U.S. Stocks	✓	✓	✓
Mid-Cap U.S. Stocks	✓	✓	✓
Small-Cap U.S. Stocks	✓	✓	✓
International/Global	✓	✓	✓

** The corresponding index funds can be used to satisfy fund requirements.

Asset Allocation Portfolios		
all the different lifecycle funds or		✓
all 5 different lifestyle funds		✓
Fixed-income Funds	SHORT-TERM	INTERMEDIATE TERM
High Quality	✓	✓

You're with a leader, you're with John Hancock.

The John Hancock Fiduciary Standards Warranty is offered solely by John Hancock Life Insurance Company (U.S.A.), not licensed in New York and John Hancock Life Insurance Company of New York, licensed in New York (John Hancock), and no distributing firms share any liability with regard to it. The Warranty is available only to defined contribution plans as defined in section 3(34) of ERISA and is subject to certain terms, conditions, and limitations. You should read the Warranty Certificate carefully and make sure you understand it. You should also note that, since past performance is not a guarantee of future results, we cannot warrant or guarantee that any investment options we offer will yield any specific return, or even that it will yield a positive return. In addition, the Warranty covers the general prudence of the investment options for long-term investing (such as retirement investing); it does not guarantee that any particular investment option is suited to the needs of any individual plan participant and, thus, does not cover any claims by any individual participant based on the needs of, or suitability for, such participant.

Please note: Plan fiduciaries are still required to properly discharge their responsibilities in determining that John Hancock's investment process and fund lineup is appropriate for their plan. Also, plan fiduciaries must select investments that are suitable for the particular needs of the plan and its participants. John Hancock does not guarantee that any investment option will yield a positive return. The Warranty does not extend to claims that any expenses paid directly or indirectly by the plan are unreasonable. John Hancock will only indemnify the plan for losses that are not reimbursed by fiduciary liability insurance or any other source, which will be considered the primary coverage for the plan and its fiduciaries.

Lifestyle and Lifecycle Portfolios ("Funds") are "funds of funds" which invests in a number of underlying funds. A Fund's ability to achieve its investment objective will depend largely on the ability of the subadvisor to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. 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. Each Fund invests in underlying funds which invest in fixed-income securities (including in some cases high yield securities) and equity securities, including foreign securities and engage in Hedging and Other Strategic Transactions. To the extent the Fund invests in these securities directly or engages in Hedging and Other Strategic Transactions, the Fund will be subject to the same risks. As a Fund's asset mix becomes more conservative, the fund becomes more susceptible to risks associated with fixed-income securities. For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request.

The revenue John Hancock Retirement Plan Services receives from any of its internally-managed Funds, including the Lifecycle and Lifestyle Funds, may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. John Hancock Retirement Plan Services' affiliates provide advisory and sub-advisory services to these internally-managed funds.

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 are issued by John Hancock Life Insurance Company (U.S.A.), 601 Congress Street, Boston, MA 02210, which is licensed and offers products in all states, except New York. Product features and availability may differ by state. Group annuity contracts and administrative services or recordkeeping agreements issued in New York are only issued by John Hancock Life Insurance Company of New York, 100 Summit Lake Drive, Valhalla, New York 10595, which is licensed in New York. John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contracts.

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