

John Hancock Fixed Annuity
YOUR MONEY MATTERS



Comparing Tax-Deferred Yields
to Taxable Yields

TO EQUAL A TAX-DEFERRED YIELD OF:

3% 3.5% 4% 4.5% 5% 5.5% 6% 6.5% 7% 7.5% 8%

And your tax
bracket is...

YOU MUST EARN A TAXABLE YIELD OF..

	3%	3.5%	4%	4.5%	5%	5.5%	6%	6.5%	7%	7.5%	8%
10%	3.33	3.89	4.44	5.00	5.56	6.11	6.67	7.22	7.78	8.33	8.89
15%	3.53	4.12	4.71	5.29	5.88	6.47	7.06	7.65	8.24	8.82	9.41
25%	4.00	4.67	5.33	6.00	6.67	7.33	8.00	8.67	9.33	10.00	10.67
28%	4.17	4.86	5.56	6.25	6.94	7.64	8.33	9.03	9.72	10.42	11.11
33%	4.48	5.22	5.97	6.72	7.46	8.21	8.96	9.70	10.45	11.19	11.94
35%	4.62	5.38	6.15	6.92	7.69	8.46	9.23	10.00	10.77	11.54	12.31

2009 FEDERAL TAX RATES¹

	INDIVIDUAL	JOINT	MARRIED FILING SEPARATELY
10%	0 – 8,350	0 – 16,700	0 – 8,350
15%	8,351 – 33,950	16,701 – 67,900	8,351 – 33,950
25%	33,951 – 82,250	67,901 – 137,050	33,951 – 68,525
28%	82,251 – 171,550	137,051 – 208,850	68,526 – 104,425
33%	171,551 – 372,950	208,851 – 372,950	104,426 – 186,475
35%	372,951+	372,951+	186,476+

This information is not intended to replace the need for independent tax, accounting, or legal advice. Individuals are advised to seek the counsel of such licensed professionals.

¹ Source: Internal Revenue Service.

John Hancock Fixed Annuities are issued and administered by John Hancock Life Insurance Company, Boston, MA 02210

An annuity is a long term contract designed for retirement purposes such as asset accumulation, distribution and transference, and may not be suitable for meeting short-term objectives.

An annuity is a product issued by an insurance company. It is not a deposit or obligation of, nor is it guaranteed by, any bank. It is not insured by the FDIC or any other government agency. Withdrawals made prior to age 59½ may be subject to IRS income tax penalties and/or early withdrawal fees. The information contained herein is prepared for your use by John Hancock Life Insurance Company.

Not FDIC Insured	Not Bank Guaranteed	May Lose Value	Not a Deposit	Not Insured by Any Government Agency
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John Hancock Annuities Service Center

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