



JH Signature

A Fixed Annuity from John Hancock

JH Signature Rates

Interest Rates Effective as of 8/30/2010

Guaranteed Period	Premium Amount		
	\$25,000–\$49,999	\$50,000–\$99,999	\$100,000+
3 Year	1.05%	1.05%	1.05%
4 Year	1.05%	1.05%	1.10%
5 Year	1.45%	1.45%	1.70%
6 Year	1.55%	1.75%	1.85%
7 Year	2.05%	2.25%	2.35%
8 Year	2.30%	2.50%	2.60%
9 Year	2.60%	2.80%	2.90%
10 Year	2.80%	3.00%	3.10%

For information on this or other products, please call the internal sales desk at 800.334.4437.

Rates are subject to change without notice.

JH Signature is available in all states except the following: NY, OR, PR, and WA.

A rate lock is available for 60 days from the application signed date for transfers and 1035 exchanges (see prospectus for definitions). Once the initial guarantee period ends, a renewal guarantee period may be selected. If none are selected, then the contract value is automatically rolled over into the shortest available renewal guarantee period. Please note that multisourced premiums will lock in the rate series applicable at application sign date, and crediting rates will be stepped up when payments exceed a premium band breakpoint. Withdrawals or surrenders before the end of a guarantee period in excess of the greater of the RMD as calculated by John Hancock or the prior 12-months interest earnings will be subject to a surrender charge and an MVA.

All contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of John Hancock. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of John Hancock. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to 59 1/2, a 10% IRS tax penalty may apply.

JH Signature Fixed Annuity is issued and administered by John Hancock Life Insurance Company, (U.S.A.), Bloomfield Hills, MI 48304 (not licensed in NY). JH Signature Fixed Annuity is distributed by **John Hancock Distributors LLC**, member FINRA.

Issuer and Administrator

John Hancock Life Insurance Company (U.S.A.), Bloomfield Hills, MI (not licensed in NY)

John Hancock Annuities Service Center

P.O. Box 9505 Portsmouth, NH 03802-9505 800-344-1029

www.jhannuities.com

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Not FDIC Insured	Not Bank Guaranteed	May Lose Value	Not a Deposit	Not Insured by Any Government Agency
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