



looking for a direct route?



take the one that makes plan administration easier for you

To build something long lasting, start with a strong foundation. A history of exceptional performance and stability combined with industry-leading communications and local service and support make John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) a solid choice for your qualified retirement plan. John Hancock USA understands the need for flexibility and simplicity in investing for retirement. Find out why John Hancock USA is a provider of choice for the retirement plan assets of over 29,000 U.S. companies.

investments

- An investment platform that is among the most competitive and most flexible of any available in the qualified retirement plan industry today
- An impressive gathering of talent with asset managers from our in-house teams, brand-name firms and smaller, specialized money management firms whose expertise is often available only to the biggest pension funds and institutions
- The investment lineup is designed to help participants overcome the retirement challenge. That is, increase their potential to meet retirement goals while allowing them to reduce the risk of falling short when it comes time to retire
- Actively managed Lifestyle portfolios make choosing investment options simple

technology and systems

- Dedicated custom Web sites that deliver timely, useful, interactive information and tools that are relevant to the user
- Service includes proprietary contribution and recordkeeping software, online enrollment and contributions

participant services

- We communicate in concise, easy-to-understand language to help educate participants in a clear manner. This helps drive enrollment, ongoing participation and contributions
- Award-winning, simplified, color-coded educational materials talk directly to English and Spanish speaking employees in layman's terms
- Ongoing participant services include:
 - ▶ Internet and toll-free telephone access to obtain account balances and conduct simple transactions
 - ▶ User-friendly quarterly participant statements that can be mailed directly to participant's homes
 - ▶ Quarterly newsletter in print and online
 - ▶ A complete Web-based ongoing education program

continued on back...

due diligence



- The features of John Hancock USA's group annuity contract, together with the tools we have developed for use with your TPA, legal counsel or financial consultant, will help you with your compliance responsibilities so that you can concentrate on running your business
- We retained Standard and Poor's, a world renowned investment analytics firm, to review our criteria, processes and procedures for selecting and monitoring investment options made available under our group annuity contracts. We are proud to say that John Hancock USA received the Standard & Poor's "Quality Evaluation" certification,** based on this process. Selecting and monitoring investment options according to prudent standards and investment industry

practices is one way that John Hancock USA helps you in fulfilling your fiduciary duties under ERISA.

- The Annual Contract Review (ACR)* – available through your financial consultant – provides you with a summary of information on your plan's group annuity contract. The ACR helps you to review plan activity with your financial consultant and evaluate:
 - ▶ Scope and performance of your investment options
 - ▶ Contract statistics
 - ▶ Participant details segmented by age group

This report is designed to provide you with important information to help you carry out your fiduciary responsibilities to monitor the plans investment options

partnerships

- Local service and support from independent third party administrators (TPAs) to handle everything from plan design to plan testing, from qualification to eligibility and vesting and the administration of participant loans and withdrawals
- A flexible investment lineup offering more than 30 leading name brand and specialty asset managers

- Your financial consultant provides guidance for investment selection and may address ongoing plan needs
- Dedicated client account representatives and local support provide responsive client service at every level

Leading provider in Employee Education according to the DCP 2004 Participant Survey

† All percentages include top two responses – e.g. "very satisfied/satisfied", "highly agree/agree", "very confident/somewhat confident" – by plan participants surveyed for the recordkeeper. Boston Research Group DCP 2004 Participant Study measures plan participant satisfaction with their employer's qualified retirement plan recordkeeper for approximately 300 plan participants per recordkeeper. John Hancock USA, formerly called Manulife Financial or Manulife USA, provides recordkeeping services to employer-sponsored qualified retirement plans.

- ▶ **84%** of survey participants were satisfied† with employee education and more than half stated they were very satisfied

Among the providers represented, we ranked highest for overall satisfaction with employee education and here are some highlights of our high ratings in the following specific education categories:

- ▶ **92%** of plan participants felt they understood the benefits of being in a 401(k)
- ▶ **91%** of plan participants responded that they understood the plan's investment options
- ▶ **89%** of plan participants 45 years of age and over felt confident about having enough savings for their retirement
- ▶ **83%** of plan participants agreed the communications and educational materials and services provided were effective in helping estimate the amount of money they needed to accumulate to retire
- ▶ **91%** of plan participants feel very or somewhat confident about making good investment decisions



** Awarded under our former name Manulife USA

* ARA group annuity contracts that meet minimum asset requirements and are in effect for at least one year from the contract effective date may receive an Annual Contract Review.

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.

The Standard & Poor's Quality Evaluation was specially prepared by Standard & Poor's Investment Advisory Services LLC ("SPIAS") for John Hancock USA (formerly Manulife USA) who provides this to you. This analysis is not to be distributed to plan participants. SPIAS is a registered investment adviser and a wholly-owned subsidiary of The McGraw-Hill Companies, Inc. "S&P" and "Standard & Poor's" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by John Hancock USA. Analytic services and products provided by Standard & Poor's are the result of separate activities designed to preserve the independence and objectivity of each analytic process. SPIAS shall not be acting, or deemed to be acting, as a "fiduciary" (as defined under the Employee Retirement Income Security Act of 1974 ("ERISA")) to any John Hancock USA, plan sponsor clients or plan participants. SPIAS makes no warranties, expressed or implied, as to results to be obtained from use of information provided by SPIAS and used in this analysis.

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