

## International Experience Report

**EJW BOTTLE VEGETABLE**

30 June 20XX



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**Section I**  
**Account Information and Executive Summary**

# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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### Account Information

Effective Date with IGP: 01 March 1984  
Self Experienced Threshold: 1,000  
IGP Account Manager: Mr. ABC  
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✉

EJW BOTTLE VEGETABLE is currently a self-experienced account. In order to protect against claim fluctuations should the number of lives in the international account substantially be reduced, a threshold has been established below which the account would automatically join IGP's Small Groups Pool. The threshold for EJW BOTTLE VEGETABLE is 1,000 lives.

This report includes data reflecting the experience on contracts of subsidiaries and/or affiliates of EJW BOTTLE VEGETABLE (the Client). The Client is obligated to inform John Hancock/IGP if any of these subsidiaries and/or affiliates have divested and are therefore no longer under control of the Client or part of their group of companies. John Hancock reserves the right to reclaim any amounts that have been credited to the Client's IGP International Account for companies that are no longer affiliated with the Client.

### Executive Summary for the International Year Ending 30 June 20XX (USD)

Type of Account:	Self-Experienced
Number of Pooled Lives:	3,836
Number of Pooled Units:	6
Accumulated Contribution to the International Account (Line 16):	144,201
International Dividend:	144,201

### Overview of the Historical Experience (USD)

Year	Units	Lives	Type	Premium	Acc. CIA (Line 16)	International Dividend
20XX	6	3,836	SE	1,542,325	144,201	144,201
20XX-1	5	3,866	SE	1,549,789	40,957	40,957
20XX-2	3	3,024	SE	1,397,274	422,159	422,159

# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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### Composition of the EJW BOTTLE VEGETABLE Account as per 30 June 20XX:

#### • List of Subsidiaries included in IGP

COUNTRY	IGP NETWORK PARTNER	
	UNIT ID NO	SUBSIDIARY NAME
BELGIUM	AG INSURANCE	
	8	LIREH FPP ODSVZWJ NV
	16	LIAFY AG
IRELAND	IRISH LIFE ASSURANCE PLC	
	10	BOB TMLRX YTJYDND
MALAYSIA	AIA BERHAD	
	14	LIUUV PFGAOIIA
SOUTH AFRICA	OLD MUTUAL LIFE ASSURANCE COMPANY (SOUTH AFRICA) LIMITED	
	12	AFAVC KGETJZRIO XTND
TURKEY	ALLIANZ YASAM EMEKLILIK A.S.	
	13	LIEUL CNC QZEWEY

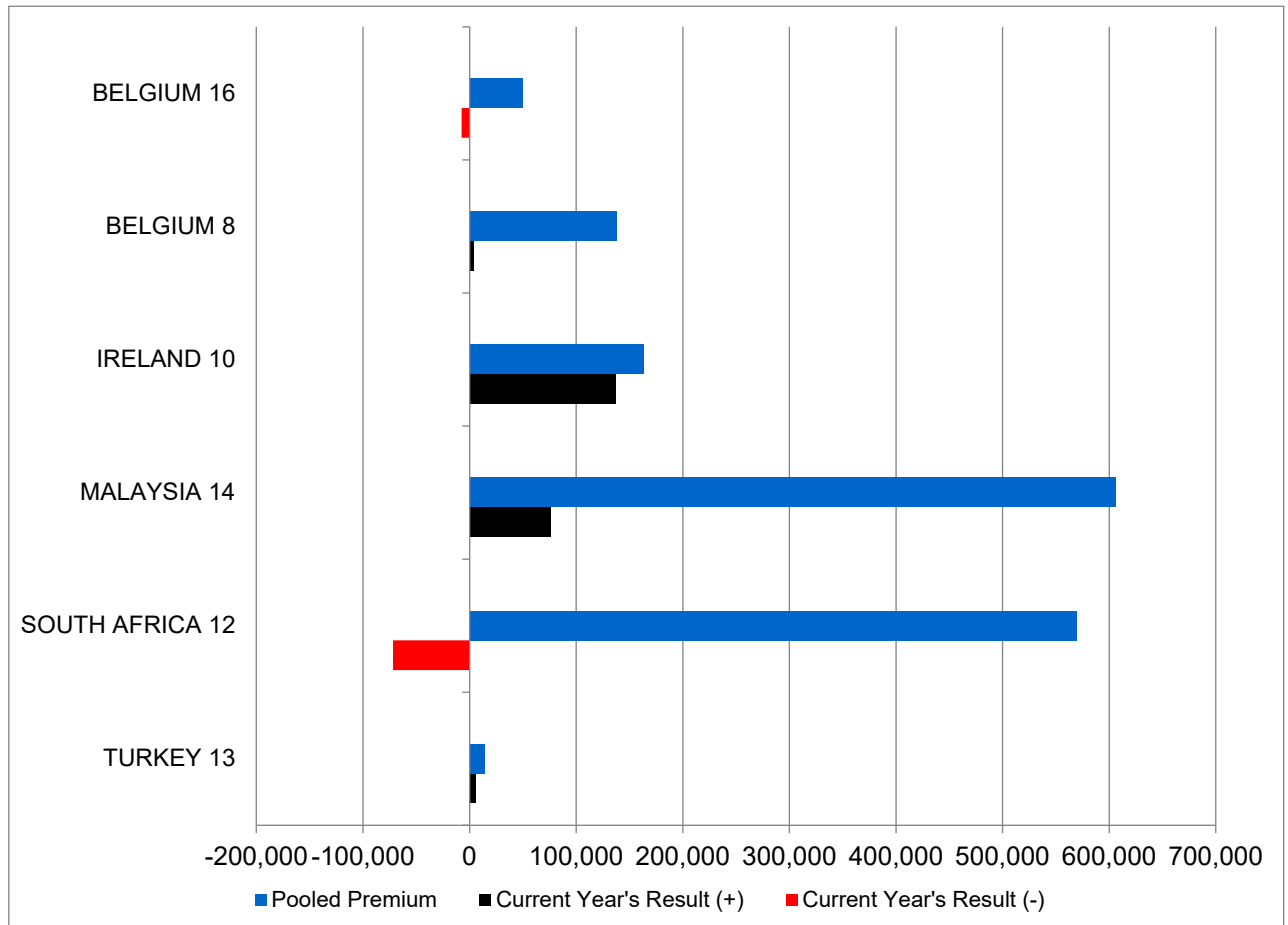
# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

### • Key Figures (USD)

Country	Unit ID No	Pooled Lives	Line of Business	Premium	Current Year's Result
BELGIUM	8	57	Life, Health, Pension	138,295	3,611
BELGIUM	16	35	Life, Health, Pension	49,849	-7,578
IRELAND	10	195	Life	163,678	137,047
MALAYSIA	14	889	Life, Health, Exc. Amt.	606,400	75,996
SOUTH AFRICA	12	2,649	Life	569,586	-71,908
TURKEY	13	11	Life	14,517	5,742
<b>TOTAL</b>		<b>3,836</b>		<b>1,542,325</b>	<b>142,910</b>

### • Pooled Premium & Current Year's Result (Line 12) - in USD



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**Section II**  
**Total Experience & Country Experience in U.S Dollars**

# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

		TOTAL RESULTS
1.	No. of lives covered	3,836
<hr/>		
2.	Annual premium	USD 1,542,325
3.	Tax paid by employer	9,696
4.	Gross cost (2 + 3)	1,552,021
5.	Investment income	48,384
<b>TOTAL CREDITS (2+5)</b>		<b>1,590,709</b>
<hr/>		
6.	Claims and annuity payments	1,093,792
7.	Net increase in reserves	21,375
	a. Beginning reserves	1,621,510
	b. Ending reserves	1,642,885
8.	Expenses and risk	240,515
9.	Commissions	86,855
10.	Tax paid by insurer	217
11.	Local dividend	5,045
<b>TOTAL DEBITS (6+7+8+9+10+11)</b>		<b>1,447,799</b>
<hr/>		
<b>12. CURRENT YEAR'S RESULT (2+5-6-7-8-9-10-11)</b>		<b>142,910</b>
13.	Interest on (12) from policy year end to 30 June 20XX	-796
<b>14. CONTRIBUTION TO THE INTERNATIONAL ACCOUNT (12 + 13)</b>		<b>142,114</b>
15.	Carry Forward/Adjustment (a + b)	2,087
	a. Carry forward	0
	b. Currency adjustment	2,087
<b>16. ACCUMULATED CONTRIBUTION TO THE INTERNATIONAL ACCOUNT (14 + 15)</b>		<b>USD 144,201</b>



# EJW BOTTLE VEGETABLE

International Experience Year Ending 30 June 20XX

COUNTRY IGP UNIT ID NO	BELGIUM (8)	BELGIUM (16)	IRELAND (10)
Policy year ending:	31 Dec 20XX-1	31 Dec 20XX-1	30 Jun 20XX
Exchange rate:	USD 1.352600	USD 1.352600	USD 1.352600
1. No. of lives covered	57	35	195
2. Annual premium	USD 138,295	USD 49,849	USD 163,678
3. Tax paid by employer	6,829	2,867	0
4. Gross cost (2 + 3)	145,124	52,716	163,678
5. Investment income	33,891	6,762	574
<b>TOTAL CREDITS (2+5)</b>	<b>172,186</b>	<b>56,611</b>	<b>164,252</b>
6. Claims and annuity payments	157,567	12,693	3,691
7. Net increase in reserves	-18,521	40,613	-4,150
a. Beginning reserves	1,095,250	286,969	164,137
b. Ending reserves	1,076,729	327,582	159,987
8. Expenses and risk	23,541	8,888	17,540
9. Commissions	5,128	859	10,124
10. Tax paid by insurer	159	58	0
11. Local dividend	701	1,078	0
<b>TOTAL DEBITS (6+7+8+9+10+11)</b>	<b>168,575</b>	<b>64,189</b>	<b>27,205</b>
<b>12. CURRENT YEAR'S RESULT (2+5-6-7-8-9-10-11)</b>	<b>3,611</b>	<b>-7,578</b>	<b>137,047</b>
13. Interest on (12) from policy year end to 30 June 20XX	24	-50	0
<b>14. CONTRIBUTION TO THE INTERNATIONAL ACCOUNT (12 + 13)</b>	<b>3,635</b>	<b>-7,628</b>	<b>137,047</b>
15. Carry Forward/Adjustment (a + b)	0	0	186
a. Carry forward	0	0	0
b. Currency adjustment	0	0	186
<b>16. ACCUMULATED CONTRIBUTION TO THE INTERNATIONAL ACCOUNT (14 + 15)</b>	<b>USD 3,635</b>	<b>-USD 7,628</b>	<b>USD 137,233</b>

# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

COUNTRY IGP UNIT ID NO	MALAYSIA (14)	SOUTH AFRICA (12)	TURKEY (13)
Policy year ending:	30 Jun 20XX	31 Mar 20XX	01 Nov 20XX-1
Exchange rate:	USD .306937	USD .101100	USD 1.000000
1. No. of lives covered	889	2,649	11
2. Annual premium	USD 606,400	USD 569,586	USD 14,517
3. Tax paid by employer	0	0	0
4. Gross cost (2 + 3)	606,400	569,586	14,517
5. Investment income	8,688	-1,568	37
<b>TOTAL CREDITS (2+5)</b>	<b>615,088</b>	<b>568,018</b>	<b>14,554</b>
6. Claims and annuity payments	361,759	558,082	0
7. Net increase in reserves	3,433	0	0
a. Beginning reserves	75,154	0	0
b. Ending reserves	78,587	0	0
8. Expenses and risk	113,260	73,192	4,094
9. Commissions	60,640	8,652	1,452
10. Tax paid by insurer	0	0	0
11. Local dividend	0	0	3,266
<b>TOTAL DEBITS (6+7+8+9+10+11)</b>	<b>539,092</b>	<b>639,926</b>	<b>8,812</b>
<b>12. CURRENT YEAR'S RESULT (2+5-6-7-8-9-10-11)</b>	<b>75,996</b>	<b>-71,908</b>	<b>5,742</b>
13. Interest on (12) from policy year end to 30 June 20XX	0	-800	30
<b>14. CONTRIBUTION TO THE INTERNATIONAL ACCOUNT (12 + 13)</b>	<b>75,996</b>	<b>-72,708</b>	<b>5,772</b>
15. Carry Forward/Adjustment (a + b)	62	1,839	0
a. Carry forward	0	0	0
b. Currency adjustment	62	1,839	0
<b>16. ACCUMULATED CONTRIBUTION TO THE INTERNATIONAL ACCOUNT (14 + 15)</b>	<b>USD 76,058</b>	<b>-USD 70,869</b>	<b>USD 5,772</b>

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## **Section III**

### **Pooled & Non-Pooled Country Experience in Local Currency**

# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

**COUNTRY:** BELGIUM  
**SUBSIDIARY NAME:** LIREH FPP ODSVZWJ NV  
**IGP UNIT ID NO:** 8  
**POLICY CURRENCY:** EURO

	01 Jan 20XX-1 31 Dec 20XX-1	01 Jan 20XX-2 31 Dec 20XX-2	01 Jan 20XX-3 31 Dec 20XX-3
Policy year beginning:			
Policy year ending:			
1. Number of lives covered	57	57	61
2. Annual premium	102,243.53	94,158.13	117,805.62
Lump Sum Death Benefit	14,758.33	14,887.73	17,241.95
Medical	3,858.26	3,754.64	5,061.62
Long Term Disability	15,466.18	15,565.51	20,174.35
Pension	68,160.76	59,950.25	75,327.70
3. Tax paid by employer	5,048.87	4,648.33	5,870.00
4. Gross cost (2 + 3)	107,292.40	98,806.46	123,675.62
5. Investment income	25,055.83	27,004.67	22,974.83
<b>TOTAL CREDITS</b>	<b>127,299.36</b>	<b>121,162.80</b>	<b>140,780.45</b>
6. Claims and annuity payments	116,492.21	83,524.80	37,132.25
Non-pooled Premium	1,571.06	1,601.09	1,236.86
Medical	3,934.88	175.02	8,956.27
Long Term Disability	21,108.91	23,412.85	26,939.12
Pension	85,251.93	0.00	0.00
Cash Surrender	4,625.43	58,335.84	0.00
7. Net increase in reserves	-13,693.08	11,333.46	80,231.91
a. Beginning reserves	809,736.95	798,403.49	725,923.25
b. Ending reserves	796,043.87	809,736.95	806,155.16
Long Term Disability	152,898.50	167,823.19	181,524.66
Pension	643,145.37	641,389.95	623,453.72
Dividend	0.00	523.81	1,176.78
8. Expenses and risk	17,403.91	17,013.14	19,510.13
9. Commissions	3,791.15	3,531.91	4,466.97
10. Tax paid by insurer	117.59	92.57	89.71
11. Local dividend	518.15	1,176.72	1,456.17
<b>TOTAL DEBITS</b>	<b>124,629.93</b>	<b>116,672.60</b>	<b>142,887.14</b>
<b>12. CURRENT YEAR'S RESULT</b>			
<b>(2+5-6-7-8-9-10-11)</b>	<b>2,669.43</b>	<b>4,490.20</b>	<b>-2,106.69</b>

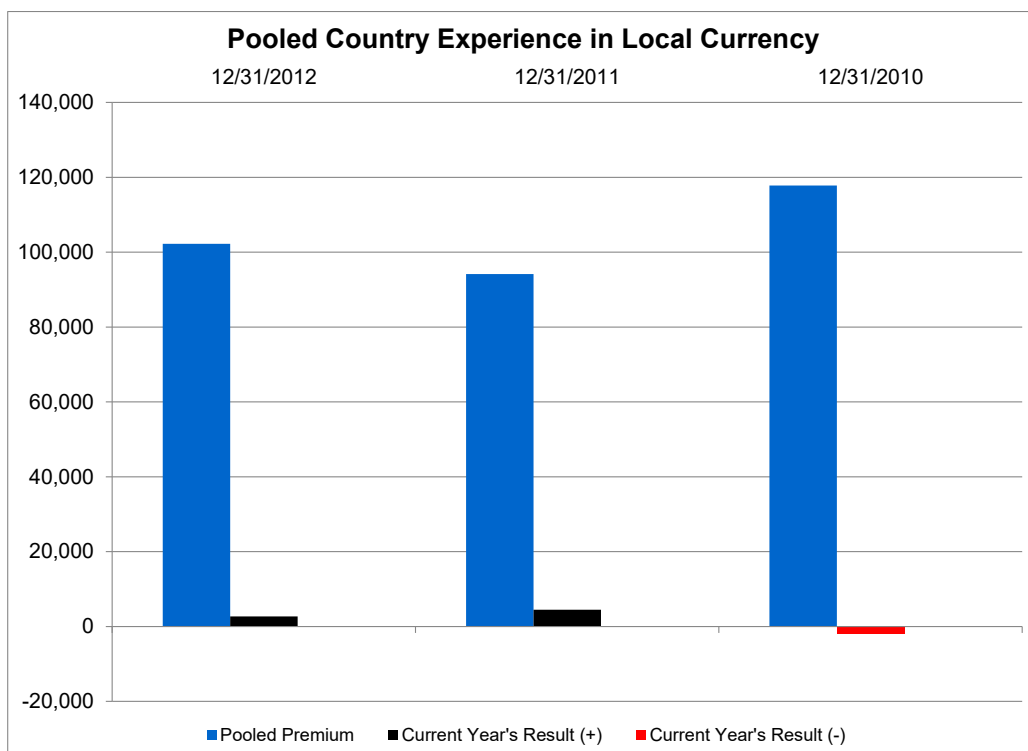
# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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**COUNTRY:** BELGIUM  
**SUBSIDIARY NAME:** LIREH FPP ODSVZWJ NV  
**IGP UNIT ID NO:** 8  
**POLICY CURRENCY:** EURO

**IGP Network Partner:** AG INSURANCE  
**Local Policy No:** 7609  
**Coverages:** AD&D, Dental, LSDB, LTD, Medical, PTD, STD, TSC, Unallocated, W&O  
**Local Broker:** VANBREDA RISK & BENEFITS  
**Status:** Active



# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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**COUNTRY:** BELGIUM  
**SUBSIDIARY NAME:** LIAFY AG  
**IGP UNIT ID NO:** 16  
**POLICY CURRENCY:** EURO

Policy year beginning: 01 May 20XX-1  
 Policy year ending: 31 Dec 20XX-1

1.	Number of lives covered	35
2.	Annual premium	36,854.13
	Lump Sum Death Benefit	7,887.41
	Medical	3,356.02
	Long Term Disability	1,755.61
	Pension	23,855.09
3.	Tax paid by employer	2,119.95
4.	Gross cost (2 + 3)	38,974.08
5.	Investment income	4,999.12
	<b>TOTAL CREDITS</b>	<b>41,853.25</b>
6.	Claims and annuity payments	9,383.96
	Non-pooled Premium	276.33
	Medical	9,107.63
7.	Net increase in reserves	30,025.56
	a. Beginning reserves	212,161.60
	b. Ending reserves	242,187.16
	Medical	1,512.96
	Pension	240,015.42
	Dividend	658.78
8.	Expenses and risk	6,571.99
9.	Commissions	634.93
10.	Tax paid by insurer	42.97
11.	Local dividend	796.71
	<b>TOTAL DEBITS</b>	<b>47,456.12</b>
<b>12. CURRENT YEAR'S RESULT</b>		
(2+5-6-7-8-9-10-11)		-5,602.87

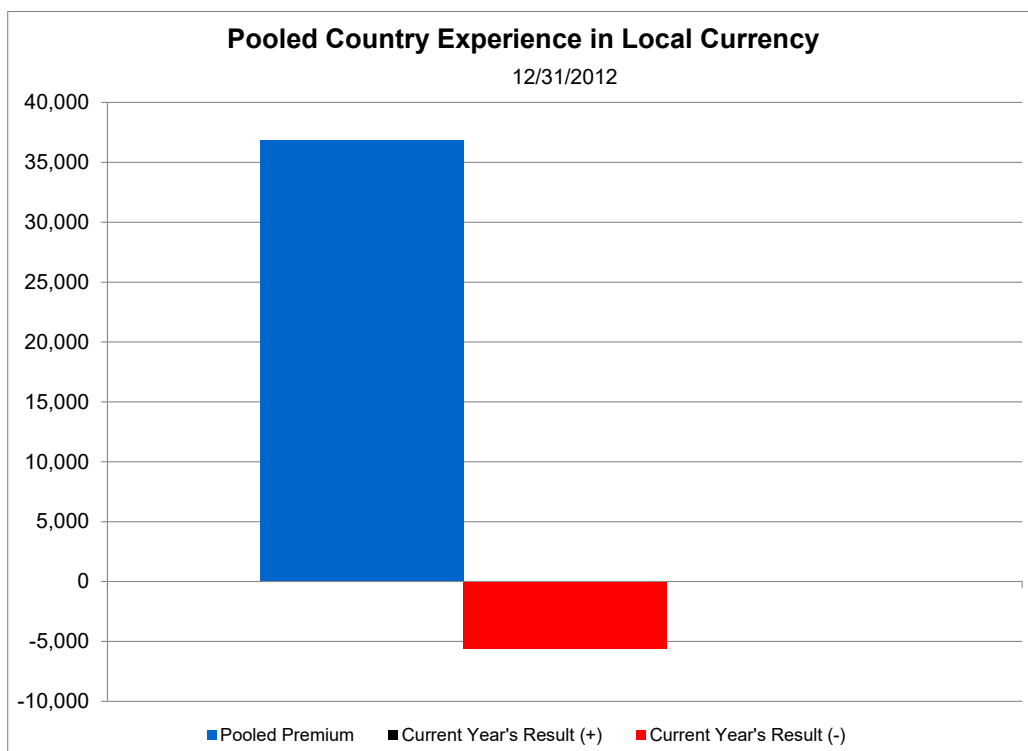
# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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**COUNTRY:** BELGIUM  
**SUBSIDIARY NAME:** LIAFY AG  
**IGP UNIT ID NO:** 16  
**POLICY CURRENCY:** EURO

IGP Network Partner: AG INSURANCE  
Local Policy No: J103  
Coverages: AD&D, Dental, LSDB, LTD, Medical, PTD, STD, TSC, Unallocated, W&O  
Local Broker: POLICYHOLDER  
Status: Active



# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

**COUNTRY:** IRELAND  
**SUBSIDIARY NAME:** BOB TMLRX YTJYDND  
**IGP UNIT ID NO:** 10  
**POLICY CURRENCY:** EURO

	01 Jul 20XX-1 30 Jun 20XX	01 Jul 20XX-2 30 Jun 20XX-1	01 Jul 20XX-3 30 Jun 20XX-2
Policy year beginning:			
Policy year ending:			
1. Number of lives covered	195	205	209
2. Annual premium	121,010.00	127,424.00	127,748.00
Continuation Option	-3,743.00	-3,941.00	-6,724.00
Lump Sum Death Benefit	124,753.00	131,365.00	134,472.00
3. Tax paid by employer	0.00	0.00	0.00
4. Gross cost (2 + 3)	121,010.00	127,424.00	127,748.00
5. Investment income	424.00	1,151.00	818.00
<b>TOTAL CREDITS</b>	<b>121,434.00</b>	<b>128,575.00</b>	<b>128,566.00</b>
6. Claims and annuity payments	2,729.00	6,075.00	7,930.00
Non-pooled Premium	2,729.00	6,075.00	7,930.00
7. Net increase in reserves	-3,068.00	1,531.00	46,079.00
a. Beginning reserves	121,349.00	119,818.00	73,739.00
b. Ending reserves	118,281.00	121,349.00	119,818.00
Dividend	118,281.00	121,349.00	119,818.00
8. Expenses and risk	12,967.00	13,737.00	14,005.00
9. Commissions	7,485.00	7,882.00	8,068.00
10. Tax paid by insurer	0.00	0.00	0.00
11. Local dividend	0.00	0.00	0.00
<b>TOTAL DEBITS</b>	<b>20,113.00</b>	<b>29,225.00</b>	<b>76,082.00</b>
<b>12. CURRENT YEAR'S RESULT</b> (2+5-6-7-8-9-10-11)	<b>101,321.00</b>	<b>99,350.00</b>	<b>52,484.00</b>



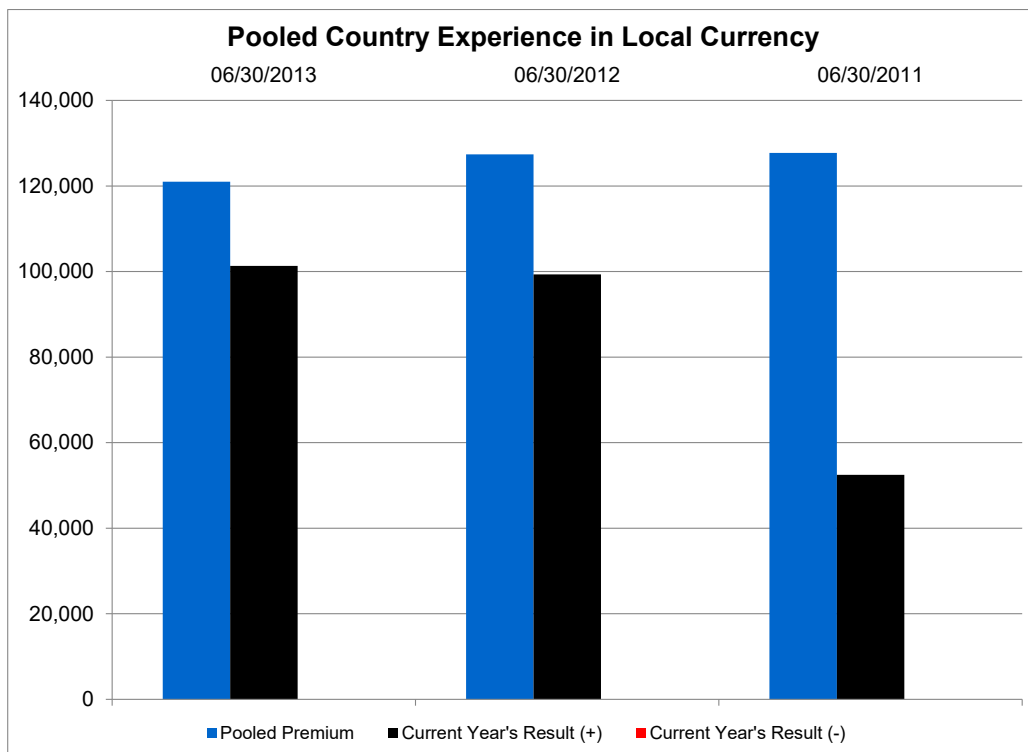
# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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**COUNTRY:** IRELAND  
**SUBSIDIARY NAME:** BOB TMLRX YTJYDND  
**IGP UNIT ID NO:** 10  
**POLICY CURRENCY:** EURO

**IGP Network Partner:** IRISH LIFE  
**Local Policy No:** 3726  
**Coverages:** AD&D, LSDB, PTD, TSC, Unallocated, W&O  
**Local Broker:** Towers Watson  
**Status:** Active



# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

**COUNTRY:** MALAYSIA  
**SUBSIDIARY NAME:** LIUVV PFGAOIIA  
**IGP UNIT ID NO:** 14  
**POLICY CURRENCY:** RINGGIT

	01 Jul 20XX-1 30 Jun 20XX	01 Jul 20XX-2 30 Jun 20XX-1
Policy year beginning:		
Policy year ending:		
1. Number of lives covered	889	835
2. Annual premium	1,975,651.89	1,950,825.75
Lump Sum Death Benefit	238,294.40	282,348.19
PTD	30,454.66	36,144.65
Medical	1,706,902.83	1,632,332.91
3. Tax paid by employer	0.00	0.00
4. Gross cost (2 + 3)	1,975,651.89	1,950,825.75
5. Investment income	28,304.15	20,536.11
<b>TOTAL CREDITS</b>	<b>2,003,956.04</b>	<b>1,971,361.86</b>
6. Claims and annuity payments	1,178,612.35	1,048,032.36
Non-pooled Premium	4,709.38	4,300.54
Medical	1,173,902.97	1,043,731.82
7. Net increase in reserves	11,185.48	244,849.94
a. Beginning reserves	244,849.94	0.00
b. Ending reserves	256,035.42	244,849.94
Medical	256,035.42	244,849.94
8. Expenses and risk	368,998.71	282,240.73
9. Commissions	197,565.19	195,082.57
10. Tax paid by insurer	0.00	0.00
11. Local dividend	0.00	0.00
<b>TOTAL DEBITS</b>	<b>1,756,361.73</b>	<b>1,770,205.60</b>
<b>12. CURRENT YEAR'S RESULT (2+5-6-7-8-9-10-11)</b>	<b>247,594.31</b>	<b>201,156.26</b>

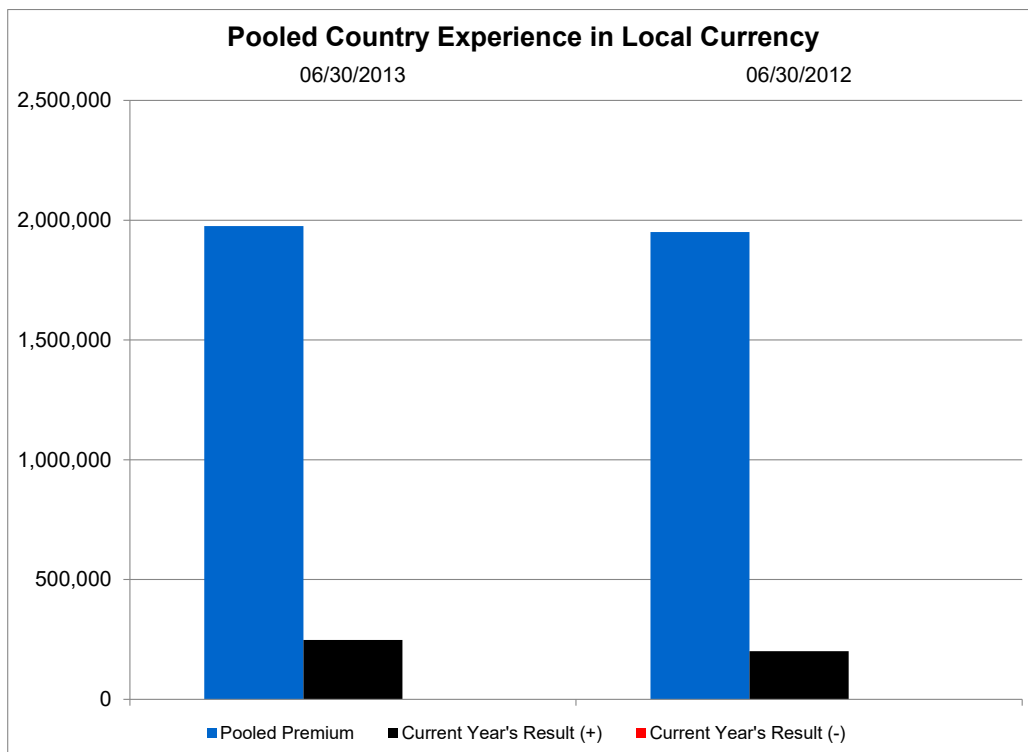
# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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**COUNTRY:** MALAYSIA  
**SUBSIDIARY NAME:** LIUVV PFGAOIIA  
**IGP UNIT ID NO:** 14  
**POLICY CURRENCY:** RINGGIT

IGP Network Partner: AIA Bhd.  
 Local Policy No: G20002598/ G20002597 / G30001054  
 Coverages: AD&D, Dental, LSDB, LTD, Medical, PTD, STD, TSC, Unallocated, W&O  
 Local Broker: AON  
 Status: Active



# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

**COUNTRY:** SOUTH AFRICA  
**SUBSIDIARY NAME:** AFAVC KGETJZRIO XTND  
**IGP UNIT ID NO:** 12  
**POLICY CURRENCY:** RAND

	01 Apr 20XX-1 31 Mar 20XX	01 Apr 20XX-2 31 Mar 20XX-1	01 Apr 20XX-3 31 Mar 20XX-2
Policy year beginning:			
Policy year ending:			
1. Number of lives covered	2,649	2,758	2,754
2. Annual premium	5,633,887.75	5,321,170.73	7,853,534.43
Lump Sum Death Benefit	5,633,887.75	5,321,170.73	7,853,534.43
3. Tax paid by employer	0.00	0.00	0.00
4. Gross cost (2 + 3)	5,633,887.75	5,321,170.73	7,853,534.43
5. Investment income	-15,511.57	-25,118.19	49,780.61
<b>TOTAL CREDITS</b>	<b>5,618,376.18</b>	<b>5,296,052.54</b>	<b>7,903,315.04</b>
6. Claims and annuity payments	5,520,096.60	5,686,898.69	4,279,003.43
Lump Sum Death Benefit	5,460,082.00	5,632,695.00	4,217,828.00
Non-pooled Premium	60,014.60	54,203.69	61,175.43
7. Net increase in reserves	0.00	0.00	0.00
a. Beginning reserves	0.00	0.00	0.00
b. Ending reserves	0.00	0.00	0.00
8. Expenses and risk	723,954.58	678,449.27	887,449.39
9. Commissions	85,578.87	82,451.71	107,775.35
10. Tax paid by insurer	0.00	0.00	0.00
11. Local dividend	0.00	0.00	0.00
<b>TOTAL DEBITS</b>	<b>6,329,630.05</b>	<b>6,447,799.67</b>	<b>5,274,228.17</b>
<b>12. CURRENT YEAR'S RESULT</b> <b>(2+5-6-7-8-9-10-11)</b>	<b>-711,253.87</b>	<b>-1,151,747.13</b>	<b>2,629,086.87</b>

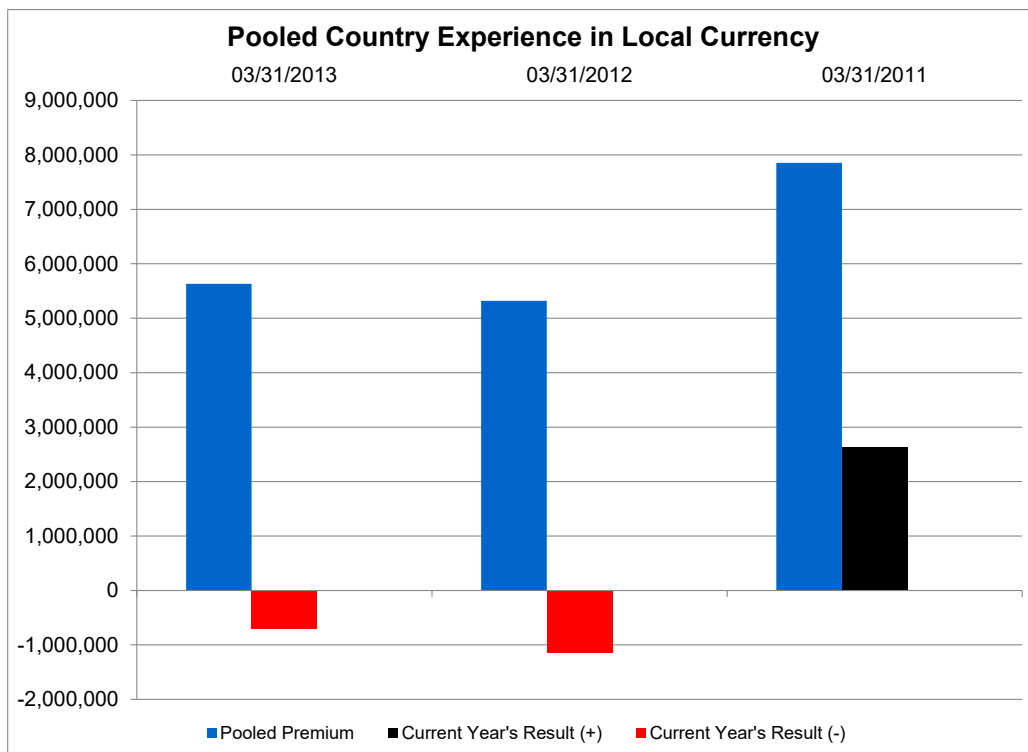
# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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**COUNTRY:** SOUTH AFRICA  
**SUBSIDIARY NAME:** AFAVC KGETJZRIO XTND  
**IGP UNIT ID NO:** 12  
**POLICY CURRENCY:** RAND

**IGP Network Partner:** OLD MUTUAL LIFE  
**Local Policy No:** 93401  
**Coverages:** AD&D, LSDB, PTD, TSC, Unallocated, W&O  
**Local Broker:** -  
**Status:** Active



# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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**COUNTRY:** TURKEY  
**SUBSIDIARY NAME:** LIEUL CNC QZEWEY  
**IGP UNIT ID NO:** 13  
**POLICY CURRENCY:** U.S. DOLLARS

	06 Oct 20XX-2	06 Oct 20XX-3
	01 Nov 20XX-1	05 Oct 20XX-2
Policy year beginning:	<b>06 Oct 20XX-2</b>	06 Oct 20XX-3
Policy year ending:	<b>01 Nov 20XX-1</b>	05 Oct 20XX-2
1. Number of lives covered	11	11
2. Annual premium	<b>14,516.60</b>	12,104.53
Lump Sum Death Benefit	<b>14,516.60</b>	12,104.53
3. Tax paid by employer	<b>0.00</b>	0.00
4. Gross cost (2 + 3)	<b>14,516.60</b>	12,104.53
5. Investment income	<b>36.93</b>	65.60
<b>TOTAL CREDITS</b>	<b>14,553.53</b>	12,170.13
6. Claims and annuity payments	<b>0.00</b>	0.00
7. Net increase in reserves	<b>0.00</b>	0.00
a. Beginning reserves	<b>0.00</b>	0.00
b. Ending reserves	<b>0.00</b>	0.00
8. Expenses and risk	<b>4,093.67</b>	3,413.48
9. Commissions	<b>1,451.68</b>	1,210.46
10. Tax paid by insurer	<b>0.00</b>	0.00
11. Local dividend	<b>3,266.23</b>	3,026.13
<b>TOTAL DEBITS</b>	<b>8,811.58</b>	7,650.07
<b>12. CURRENT YEAR'S RESULT</b>		
<b>(2+5-6-7-8-9-10-11)</b>	<b>5,741.95</b>	4,520.06

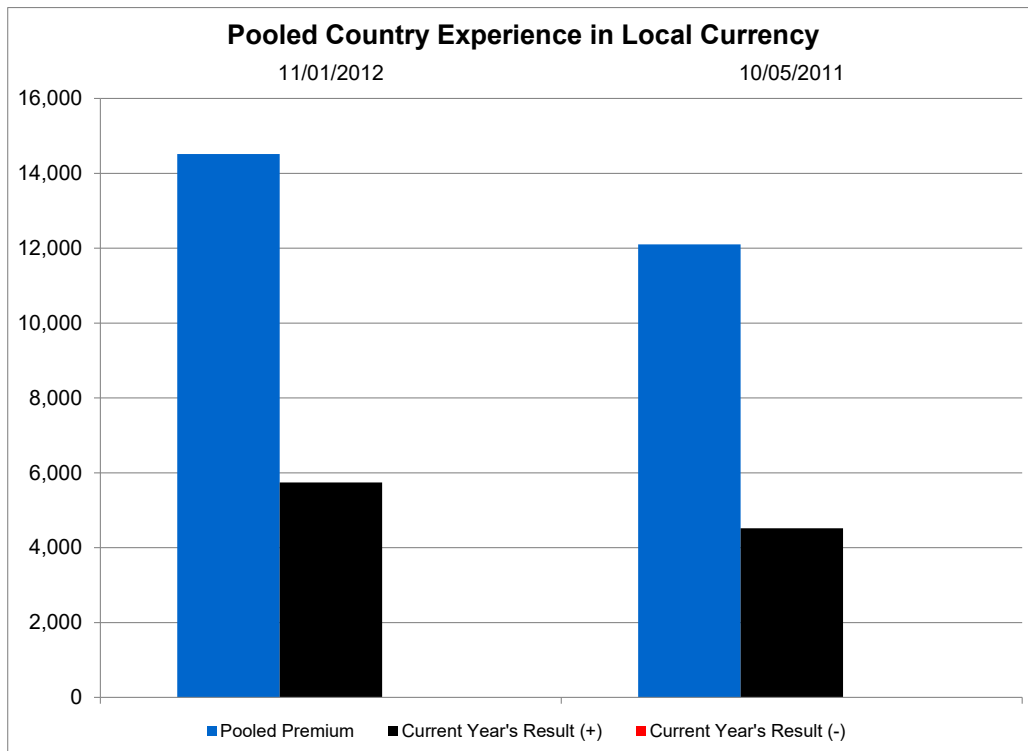
# EJW BOTTLE VEGETABLE

## International Experience Year Ending 30 June 20XX

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**COUNTRY:** TURKEY  
**SUBSIDIARY NAME:** LIEUL CNC QZEWEY  
**IGP UNIT ID NO:** 13  
**POLICY CURRENCY:** U.S. DOLLARS

**IGP Network Partner:** ALLIANZ YASAM EMEKLILIK  
**Local Policy No:** 31207288  
**Coverages:** AD&D, LSDB, PTD, TSC, Unallocated, W&O  
**Local Broker:** Marsh  
**Status:** Active



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## **Section IV**

### **General Explanatory Notes**



# GENERAL EXPLANATORY NOTES

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## Premium

Premiums paid to the Network Partner for coverages included in IGP for the policy year indicated. In some instances estimates may be used; an adjustment is then reflected in the following year's report. Premium payments to unallocated pension funds or cash flow medical plans are excluded.

## Taxes Paid by the Employer

Taxes paid by the employer in addition to the premiums.

## Investment Income

Interest earned on reserves held by the Network Partner. Where applicable, interest may be credited (debited) on premium float depending on the mode of premium payment. Investment income is credited based on actual earnings as determined by the Network Partner for the applicable line of business.

## Claims

Claims paid for the policy year shown may include lump sum death benefits, survivor annuities, disability benefits, retirement annuities, health benefits, conversion options, termination refunds and premium refunds. Claims may also include pooled claim charges to reinsure individual insurance amounts above IGP pooling limits and/or portfolio reinsurance charges.

## Reserves

Reserves are established (released) in each policy year in accordance with the actuarial principles of the Network Partner, or in compliance with legal requirements applicable in each country.

Reserves may be established for accrued liabilities for old age pensions, for old age, disability and survivors' annuity benefits in course of payment, for incurred and unreported health and disability claims and, in countries where local dividends are not paid in the year they are earned, for future local dividends. Occasionally, claim stabilization reserves may be established.

## Expenses & Risk

The charge for the Network Partner's and John Hancock's expenses associated with the administration and operation of the plan and their allowance for contingencies, profit and risk.

# GENERAL EXPLANATORY NOTES

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## Commissions

Payments made by the Network Partner, as directed by the policyholder or dictated by legal requirements, for services rendered by local brokers, agents, other professional advisors or social services institutions.

## Taxes Paid by the Insurer

Taxes and stamp duties included in the premium which are paid by the insurer.

## Local Dividend

The amount of dividend determined in accordance with local policy provisions and paid or credited by the Network Partner to the local policyholder. The amount of the local dividend is never reduced on account of the policy's inclusion in IGP.

## Interest

Interest credited on margins or charged on deficits at rates established by the Network Partner. Interest is credited (debited) from each Policy Year-End date to International Year-End date.

## Prior Margin/Deficit Currency Adjustment

Any margins or deficits carried forward from prior years with interest. Any currency adjustment which arose during the settlement of the prior International Experience Year is also reflected here. Currency adjustments reflect the difference between the U.S. Dollar amounts reported in the prior year and the amounts actually received by John Hancock from the Network Partner.

## List of Abbreviations and Terminology

AD&D	Accidental Death & Dismemberment
CIA	Contribution to the International Account
CSR	Claims Stabilization Reserve
IBNR	Incurred But Not Reported
IER	International Experience Report
LCF	Loss Carried Forward
LSDB	Lump Sum Death Benefit
LTD	Long Term Disability
PTD	Permanent & Total Disability
SGP	Small Groups Pool
STD	Short Term Disability
TCN	Third Country National
TSC	Temporary Salary Continuance
Unit	A contract or group of contracts wholly or partially included in the parent company's IGP account
W&O	Widow's & Orphan's Pension