

# SECURITIES AND EXCHANGE COMMISSION

## FORM 424B2

Prospectus filed pursuant to Rule 424(b)(2)

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### FILER

#### **HANCOCK JOHN LIFE INSURANCE CO**

CIK: **917406** | IRS No.: **041414660** | State of Incorporation: **MA** | Fiscal Year End: **1231**  
Type: **424B2** | Act: **33** | File No.: **333-85488** | Film No.: **04816198**  
SIC: **6311** Life insurance

Mailing Address  
*CORPORATE LAW DIVISION  
T-55  
P O BOX 111  
BOSTON MA 02117*

Business Address  
*CORPORATE LAW DIVISION  
T-55  
P O BOX 111  
BOSTON MA 02117  
6175726000*

**John Hancock Life Insurance Company**  
**SignatureNotes**  
 With Maturities of Twelve Months or More from Date of Issue

Pricing Supplement No. 106

Trade Date: 5/17/  
2004

(To Prospectus dated July 22, 2002 as supplemented  
by Prospectus Supplement dated January 10, 2003)

Issue Date: 5/20/  
2004

The date of this Pricing Supplement is May 17, 2004

CUSIP or Common Code:	41013M2F6	41013M2G4	41013M2H2	41013M2J8	41013M2K5
Price to Public:	100.000%	100.000%	100.000%	100.000%	100.000%
Principal Amount:	\$393,000.00	\$486,000.00	\$433,000.00	\$145,000.00	\$3,343,000.00
Proceeds to Issuer:	\$390,543.75	\$482,112.00	\$428,670.00	\$142,970.00	\$3,296,198.00
Discounts and Commissions:	0.625%	0.800%	1.000%	1.400%	1.400%
Reallowance:	0.150%	0.150%	0.150%	0.200%	0.200%
Dealer:	99.500%	99.350%	99.200%	98.800%	98.800%
Maturity Date:	5/15/2007	5/15/2008	5/15/2009	5/15/2012	5/15/2012
Stated Annual Interest Rate:	3.250%	3.750%	4.100%	4.800%	Step: 3.250% through 5/14/ 2006, and 6.500% thereafter (unless called)
Interest Payment Frequency:	Monthly	Monthly	Monthly	Monthly	Monthly
First Payment Date:	6/15/2004	6/15/2004	6/15/2004	6/15/2004	6/15/2004

Additional Amounts:	N/A	N/A	N/A	N/A	N/A
Survivor' s Option:	Yes	Yes	Yes	Yes	Yes
Callable by Issuer:	No	No	No	No	Yes
If Callable by Issuer, dates and terms of redemption (including the redemption price)	N/A	N/A	N/A	N/A	5/15/2006 Callable one time only at 100% on call date above with 30 days notice.
Original Issue Discount <sup>1</sup> :	N/A	N/A	N/A	N/A	N/A
Other Material Terms (if any):	N/A	N/A	N/A	N/A	N/A

Effective April 7, 2003 the name of Solomon Smith Barney Inc., an agent of the program, was changed to Citigroup Global Markets Inc.

<sup>1</sup> For information regarding certain tax provisions applicable to Original Issue Discount notes, including zero-coupon notes, see “Tax Consequences to U.S. Holders – Original Issue Discount Notes” in the Prospectus.

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**SignatureNotes**  
 With Maturities of Twelve Months or More from Date of Issue

Pricing Supplement No. 106

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2004

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by Prospectus Supplement dated January 10, 2003)

Issue Date: 5/20/  
2004

The date of this Pricing Supplement is May 17, 2004

CUSIP or Common Code:	41013M2L3	41013M2N9	41013M2P4	41013M2Q2
Price to Public:	100.000%	100.000%	100.000%	100.000%
Principal Amount:	\$223,000.00	\$487,000.00	\$467,000.00	\$2,660,000.00
Proceeds to Issuer:	\$219,655.00	\$478,477.50	\$457,660.00	\$2,593,500.00
Discounts and Commissions:	1.500%	1.750%	2.000%	2.500%
Reallowance:	0.200%	0.275%	0.350%	0.350%
Dealer:	98.800%	98.600%	98.350%	97.850%
Maturity Date:	5/15/2014	5/15/2016	5/15/2019	5/15/2029
Stated Annual Interest Rate:	5.100%	5.600%	5.800%	6.000%
Interest Payment Frequency:	Monthly	Semi	Semi	Semi
First Payment Date:	6/15/2004	11/15/2004	11/15/2004	11/15/2004

Additional Amounts:	N/A	N/A	N/A	N/A
Survivor' s Option:	Yes	Yes	Yes	Yes
Callable by Issuer:	No	Yes	Yes	Yes
If Callable by Issuer, dates and terms of redemption (including the redemption price)	N/A	11/15/2006 Callable one time only at 100% on call date above with 30 days notice.	5/15/2007 Callable one time only at 100% on call date above with 30 days notice.	5/15/2009 Callable one time only at 100% on call date above with 30 days notice.
Original Issue Discount <sup>2</sup> :	N/A	N/A	N/A	N/A
Other Material Terms (if any):	N/A	N/A	N/A	N/A

<sup>2</sup> For information regarding certain tax provisions applicable to Original Issue Discount notes, including zero-coupon notes, see "Tax Consequences to U.S. Holders – Original Issue Discount Notes" in the Prospectus.