

Supplemental Eligible Indirect Compensation Disclosures

(document formerly referred to as "Summary of Administrative Maintenance Charges (AMC) and Revenue Sharing Received")

For each sub-account ("Fund") listed below, John Hancock receives revenue from the underlying mutual fund, trust or Exchange Traded Funds (collectively referred to as "Fund" or "underlying fund") and other fund-related sources. Such revenue includes 12b-1 fees ("12b-1 Fees"), Subtransfer agency, Shareholder Service and Other fees. In the case of underlying funds advised and sub-advised by John Hancock's affiliates, John Hancock uses revenue from its corporate profit to provide credits to the sub-account that invests in the underlying affiliated fund. Such credits are also taken into account as revenue received from the underlying fund and referred to as "STA, Other Fees" below. This document provides disclosure of such revenue so that the plans to which John Hancock has issued a group annuity contract and which are required to complete Form 5500 Schedule C may use the alternative reporting method allowed thereunder. In addition, this document provides information about the management fees of certain underlying funds, soft dollar compensation, and float income that may be earned by John Hancock.

The following chart provides a listing of the "12b-1 Fees" and "STA, Other Fees" received for each Fund. Collectively, the combined amount of these fees is also referred to as "Revenue from underlying fund(12b-1,STA,Other)".

For funds that are advised and sub-advised exclusively by John Hancock affiliates, John Hancock and its affiliates receive additional fees for these services. The total John Hancock and its affiliates receive from the Funds that invest in such funds may be higher than those advised or sub-advised exclusively by unaffiliated fund managers.

Fund Listing as of November 7, 2016

Fees Effective September 30, 2016

Sub-Account Name	Underlying Fund	Revenue from underlying fund (12b-1, STA, Other)		
		12b-1 Fees (%)	STA, Other Fees (%)	Total
500 Index Fund	JHVIT - 500 Index Trust B	0.05	0.22	0.27
AB Global Bond Fund	AB Global Bond Fund	0.00	0.25	0.25
Aberdeen International Equity Fund	Aberdeen International Equity Fund	0.00	0.35	0.35
Active Bond Fund	John Hancock Funds II - Active Bond Fund	0.05	0.45	0.50
All Cap Core Fund	JHVIT - All Cap Core Trust	0.05	0.45	0.50
American Balanced Fund	American Balanced Fund®	0.25	0.10	0.35
American Century Heritage Fund	American Century Heritage Fund	0.00	0.35	0.35
American Century One Choice 2020	American Century One Choice 2020 Portfolio	0.00	0.15	0.15
American Century One Choice 2025	American Century One Choice 2025 Portfolio	0.00	0.15	0.15
American Century One Choice 2030	American Century One Choice 2030 Portfolio	0.00	0.15	0.15
American Century One Choice 2035	American Century One Choice 2035 Portfolio	0.00	0.15	0.15
American Century One Choice 2040	American Century One Choice 2040 Portfolio	0.00	0.15	0.15
American Century One Choice 2045	American Century One Choice 2045 Portfolio	0.00	0.15	0.15
American Century One Choice 2050	American Century One Choice 2050 Portfolio	0.00	0.15	0.15
American Century One Choice 2055	American Century One Choice 2055 Portfolio	0.00	0.15	0.15
American Century One Choice 2060	American Century One Choice 2060 Portfolio	0.00	0.15	0.15
American Century One Choice In Retirement	American Century One Choice In Retirement Portfolio	0.00	0.15	0.15
American Century Value Fund	American Century Value Fund	0.00	0.00	0.00
American Funds 2010 Target Date Retirement Fund	American Funds 2010 Target Date Retirement Fund	0.00	0.05	0.05
American Funds 2015 Target Date Retirement Fund	American Funds 2015 Target Date Retirement Fund	0.00	0.05	0.05
American Funds 2020 Target Date Retirement Fund	American Funds 2020 Target Date Retirement Fund	0.00	0.05	0.05
American Funds 2025 Target Date Retirement Fund	American Funds 2025 Target Date Retirement Fund	0.00	0.05	0.05

Sub-Account Name
Underlying Fund

**Revenue from underlying fund
(12b-1, STA, Other)**

**12b-1 STA,
Fees (%) + Other Fees (%) = Total**

American Funds 2030 Target Date Retirement Fund	American Funds 2030 Target Date Retirement Fund	0.00	0.05	0.05
American Funds 2035 Target Date Retirement Fund	American Funds 2035 Target Date Retirement Fund	0.00	0.05	0.05
American Funds 2040 Target Date Retirement Fund	American Funds 2040 Target Date Retirement Fund	0.00	0.05	0.05
American Funds 2045 Target Date Retirement Fund	American Funds 2045 Target Date Retirement Fund	0.00	0.05	0.05
American Funds 2050 Target Date Retirement Fund	American Funds 2050 Target Date Retirement Fund	0.00	0.05	0.05
American Funds 2055 Target Date Retirement Fund	American Funds 2055 Target Date Retirement Fund	0.00	0.05	0.05
American Funds 2060 Target Date Retirement Fund	American Funds 2060 Target Date Retirement Fund	0.00	0.05	0.05
American Funds AMCAP Fund	American Funds AMCAP Fund	0.25	0.10	0.35
Aston/Fairpointe Mid Cap Fund	Aston/Fairpointe Mid Cap Fund	0.25	0.05	0.30
Baird MidCap Fund	Baird MidCap Fund	0.25	0.15	0.40
BlackRock Basic Value Fund	BlackRock Basic Value Fund	0.00	0.25	0.25
BlackRock Global Allocation Fund	BlackRock Global Allocation Fund	0.00	0.25	0.25
BlackRock LifePath Index 2020 Fund	BlackRock LifePath Index 2020 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2025 Fund	BlackRock LifePath Index 2025 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2030 Fund	BlackRock LifePath Index 2030 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2035 Fund	BlackRock LifePath Index 2035 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2040 Fund	BlackRock LifePath Index 2040 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2045 Fund	BlackRock LifePath Index 2045 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2050 Fund	BlackRock LifePath Index 2050 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2055 Fund	BlackRock LifePath Index 2055 Fund	0.00	0.00	0.00
BlackRock LifePath Index Retirement Fund	BlackRock LifePath Index Retirement Fund	0.00	0.00	0.00
Blue Chip Growth Fund	John Hancock Funds II - Blue Chip Growth Fund	0.05	0.45	0.50
Capital Appreciation Fund	John Hancock Funds II - Capital Appreciation Fund	0.05	0.45	0.50
Capital Income Builder	Capital Income Builder®	0.25	0.10	0.35
Capital World Bond Fund	Capital World Bond Fund®	0.00	0.05	0.05
Capital World Growth and Income Fund	Capital World Growth and Income FundSM	0.00	0.05	0.05
ClearBridge Aggressive Growth Fund	ClearBridge Aggressive Growth Fund	0.25	0.25	0.50
Columbia Overseas Value Fund	Columbia Overseas Value Fund	0.00	0.10	0.10
Core Bond Fund	John Hancock Funds II - Core Bond Fund	0.05	0.45	0.50
DFA Emerging Markets Value Fund	DFA Emerging Markets Value Fund	0.00	0.00	0.00
DFA Inflation-Protected Securities Fund	DFA Inflation-Protected Securities Portfolio	0.00	0.00	0.00
DFA International Small Cap Value Fund	DFA International Small Cap Value Fund	0.00	0.00	0.00
DFA International Value Fund	DFA International Value Fund	0.00	0.00	0.00
DFA U.S. Targeted Value Fund	DFA U.S. Targeted Value Portfolio	0.00	0.00	0.00
DFA US Small Cap Fund	DFA US Small Cap Fund	0.00	0.00	0.00
Diamond Hill Small-Mid Cap Fund	Diamond Hill Small-Mid Cap Fund	0.25	0.25	0.50
Dodge & Cox International Stock Fund	Dodge & Cox International Stock Fund	0.00	0.10	0.10
Dodge & Cox Stock Fund	Dodge & Cox Stock Fund	0.00	0.10	0.10
Domini Social Equity Fund	Domini Social Equity Fund	0.00	0.05	0.05
Eaton Vance High Income Opportunities Fund	Eaton Vance High Income Opportunities Fund	0.25	0.25	0.50
Equity Income Fund	John Hancock Funds II - Equity Income Fund	0.05	0.45	0.50
EuroPacific Growth Fund	EuroPacific Growth Fund®	0.00	0.05	0.05
Federated Capital Preservation Fund	Federated Capital Preservation	0.00	0.00	0.00
Federated Institutional High Yield Bond Fund	Federated Institutional High Yield Bond Fund	0.00	0.05	0.05
Federated Total Return Bond Fund	Federated Total Return Bond Fund	0.00	0.10	0.10
Fidelity Advisor Diversified Stock Fund	Fidelity Advisor Diversified Stock Fund	0.25	0.25	0.50
Fidelity Advisor Leveraged Company Stock Fund	Fidelity Advisor Leveraged Company Stock Fund	0.25	0.25	0.50
Fidelity Advisor New Insights Fund	Fidelity Advisor New Insights Fund	0.00	0.25	0.25
Fidelity Advisor Total Bond Fund	Fidelity Advisor Total Bond	0.00	0.25	0.25
Fidelity Contra Fund	Fidelity Contrafund	0.00	0.25	0.25
Financial Industries Fund	JHVIT - Financial Industries Trust	0.05	0.45	0.50
Floating Rate Income Fund	John Hancock Funds II - Floating Rate Income Fund	0.05	0.45	0.50
Franklin Founding Funds Allocation Fund	Franklin Founding Funds Allocation Fund	0.00	0.25	0.25
Franklin Mutual Beacon Fund	Franklin Mutual Beacon Fund	0.00	0.25	0.25
Franklin Mutual Global Discovery Fund	Franklin Mutual Global Discovery Fund	0.00	0.25	0.25

Sub-Account Name	Underlying Fund	Revenue from underlying fund (12b-1, STA, Other)		
		12b-1 Fees (%)	STA, Other Fees (%)	= Total
Franklin Small-Mid Cap Growth Fund	Franklin Small-Mid Cap Growth Fund	0.25	0.25	0.50
Fundamental All Cap Core Fund	JHVIT - Fundamental All Cap Core Trust	0.05	0.45	0.50
Fundamental Investors	Fundamental InvestorsSM	0.00	0.05	0.05
Fundamental Large Cap Value Fund	JHVIT - Fundamental Large Cap Value Trust	0.05	0.45	0.50
Global Bond Fund	John Hancock Funds II - Global Bond Fund	0.05	0.45	0.50
Harbor Mid Cap Value Fund	Harbor Mid Cap Value Fund	0.00	0.10	0.10
High Yield Fund	John Hancock Funds II - High Yield Fund	0.05	0.45	0.50
International Equity Index Fund	JHVIT - International Equity Index Trust B	0.05	0.22	0.27
International Small Cap Fund	John Hancock Funds II - International Small Cap Fund	0.05	0.45	0.50
International Value Fund	John Hancock Funds II - International Value Fund	0.05	0.45	0.50
Invesco Diversified Dividend Fund	Invesco Diversified Dividend Fund	0.00	0.35	0.35
Invesco International Growth Fund	Invesco International Growth Fund	0.00	0.35	0.35
Invesco Small Cap Growth Fund	Invesco Small Cap Growth Fund	0.00	0.35	0.35
Investment Quality Bond Fund	John Hancock Funds II - Investment Quality Bond Fund	0.05	0.45	0.50
iShares Gold Trust ETF	iShares Gold Trust	0.00	0.00	0.00
iShares MSCI EAFE Growth ETF	iShares MSCI EAFE Growth ETF	0.00	0.00	0.00
iShares MSCI EAFE Value ETF	iShares MSCI EAFE Value ETF	0.00	0.00	0.00
Ivy Asset Strategy Fund	Ivy Asset Strategy Fund	0.25	0.25	0.50
Janus Enterprise Fund	Janus Enterprise Fund	0.00	0.10	0.10
Janus Global Life Sciences Fund	Janus Global Life Sciences Fund	0.00	0.10	0.10
JH Lifestyle Aggressive - Active Strategies	John Hancock Funds II - Lifestyle Aggressive Portfolio	0.05	0.47	0.52
JH Lifestyle Aggressive - Managed Portfolio	John Hancock Funds II - Lifestyle II Aggressive Portfolio	0.05	0.47	0.52
JH Lifestyle Aggressive - Managed Volatility	JHVIT Lifestyle Aggressive MVP	0.05	0.47	0.52
JH Lifestyle Balanced - Active Strategies	John Hancock Funds II - Lifestyle Balanced Portfolio	0.05	0.47	0.52
JH Lifestyle Balanced - Managed Portfolio	John Hancock Funds II - Lifestyle II Balanced Portfolio	0.05	0.47	0.52
JH Lifestyle Balanced - Managed Volatility	JHVIT Lifestyle Balanced MVP	0.05	0.47	0.52
JH Lifestyle Conservative - Active Strategies	John Hancock Funds II - Lifestyle Conservative Portfolio	0.05	0.47	0.52
JH Lifestyle Conservative - Managed Portfolio	John Hancock Funds II - Lifestyle II Conservative Portfolio	0.05	0.47	0.52
JH Lifestyle Conservative - Managed Volatility	JHVIT Lifestyle Conservative MVP	0.05	0.47	0.52
JH Lifestyle Growth - Active Strategies	John Hancock Funds II - Lifestyle Growth Portfolio	0.05	0.47	0.52
JH Lifestyle Growth - Managed Portfolio	John Hancock Funds II - Lifestyle II Growth Portfolio	0.05	0.47	0.52
JH Lifestyle Growth - Managed Volatility	JHVIT Lifestyle Growth MVP	0.05	0.47	0.52
JH Lifestyle Moderate - Active Strategies	John Hancock Funds II - Lifestyle Moderate Portfolio	0.05	0.47	0.52
JH Lifestyle Moderate - Managed Portfolio	John Hancock Funds II - Lifestyle II Moderate Portfolio	0.05	0.47	0.52
JH Lifestyle Moderate - Managed Volatility	JHVIT Lifestyle Moderate MVP	0.05	0.47	0.52
JH Retirement Income - Managed Portfolio	John Hancock Funds II - Retirement Choices Income Portfolio	0.05	0.24	0.29
JH Retirement Through 2010 - Active Strategies	John Hancock Funds II - Retirement Living through 2010	0.05	0.13	0.18
JH Retirement Through 2015 - Active Strategies	John Hancock Funds II - Retirement Living through 2015	0.05	0.15	0.20
JH Retirement Through 2020 - Active Strategies	John Hancock Funds II - Retirement Living through 2020	0.05	0.17	0.22
JH Retirement Through 2025 - Active Strategies	John Hancock Funds II - Retirement Living through 2025	0.05	0.19	0.24
JH Retirement Through 2030 - Active Strategies	John Hancock Funds II - Retirement Living through 2030	0.05	0.19	0.24
JH Retirement Through 2035 - Active Strategies	John Hancock Funds II - Retirement Living through 2035	0.05	0.19	0.24
JH Retirement Through 2040 - Active Strategies	John Hancock Funds II - Retirement Living through 2040	0.05	0.19	0.24
JH Retirement Through 2045 - Active Strategies	John Hancock Funds II - Retirement Living through 2045	0.05	0.19	0.24
JH Retirement Through 2050 - Active Strategies	John Hancock Funds II - Retirement Living through 2050	0.05	0.19	0.24
JH Retirement Through 2055 - Active Strategies	John Hancock Funds II - Retirement Living through 2055	0.05	0.19	0.24
JH Retirement Through 2060 - Active Strategies	John Hancock Funds II - Retirement Living through 2060	0.05	0.19	0.24
JH Retirement Through 2010 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2010	0.05	0.22	0.27
JH Retirement Through 2015 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2015	0.05	0.24	0.29
JH Retirement Through 2020 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2020	0.05	0.26	0.31
JH Retirement Through 2025 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2025	0.05	0.28	0.33
JH Retirement Through 2030 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2030	0.05	0.28	0.33
JH Retirement Through 2035 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2035	0.05	0.28	0.33
JH Retirement Through 2040 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2040	0.05	0.28	0.33
JH Retirement Through 2045 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2045	0.05	0.28	0.33

Sub-Account Name	Underlying Fund	Revenue from underlying fund (12b-1, STA, Other)		
		12b-1 Fees (%)	STA, Other Fees (%)	= Total
JH Retirement Through 2050 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2050	0.05	0.28	0.33
JH Retirement Through 2055 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2055	0.05	0.28	0.33
JH Retirement Through 2060 - Managed Portfolio	John Hancock Funds II - Retirement Living through II 2060	0.05	0.28	0.33
JH Retirement To 2020 - Managed Portfolio	John Hancock Funds II - Retirement Choices at 2020	0.05	0.26	0.31
JH Retirement To 2025 - Managed Portfolio	John Hancock Funds II - Retirement Choices at 2025	0.05	0.28	0.33
JH Retirement To 2030 - Managed Portfolio	John Hancock Funds II - Retirement Choices at 2030	0.05	0.28	0.33
JH Retirement To 2035 - Managed Portfolio	John Hancock Funds II - Retirement Choices at 2035	0.05	0.28	0.33
JH Retirement To 2040 - Managed Portfolio	John Hancock Funds II - Retirement Choices at 2040	0.05	0.28	0.33
JH Retirement To 2045 - Managed Portfolio	John Hancock Funds II - Retirement Choices at 2045	0.05	0.28	0.33
JH Retirement To 2050 - Managed Portfolio	John Hancock Funds II - Retirement Choices at 2050	0.05	0.28	0.33
JH Retirement To 2055 - Managed Portfolio	John Hancock Funds II - Retirement Choices at 2055	0.05	0.28	0.33
JH Retirement To 2060 - Managed Portfolio	John Hancock Funds II - Retirement Choices at 2060	0.05	0.28	0.33
John Hancock Alternative Asset Allocation Fund	John Hancock Funds II - Alternative Asset Allocation Fund	0.00	0.50	0.50
John Hancock Bond Fund	John Hancock Bond Fund	0.00	0.28	0.28
John Hancock Disciplined Value Fund	John Hancock Funds III - John Hancock Disciplined Value Fund	0.00	0.45	0.45
John Hancock Disciplined Value International Fund	John Hancock Funds III - John Hancock Disciplined Value International Fund	0.00	0.45	0.45
John Hancock Disciplined Value Mid Cap Fund	John Hancock Funds III - John Hancock Disciplined Value Mid Cap Fund	0.00	0.45	0.45
John Hancock International Growth Fund	John Hancock Funds III - International Growth Fund	0.05	0.45	0.50
John Hancock Short Duration Credit Opportunities Fund	John Hancock Short Duration Credit Opportunities Fund	0.00	0.45	0.45
John Hancock Stable Value Fund	John Hancock Stable Value Fund	0.00	0.00	0.00
JPMorgan Core Bond Fund	JPMorgan Core Bond	0.25	0.25	0.50
JPMorgan Intrepid Mid Cap Fund	JPMorgan Intrepid Mid Cap Fund	0.00	0.25	0.25
JPMorgan Large Cap Growth Fund	JPMorgan Large Cap Growth Fund	0.25	0.25	0.50
JPMorgan Mid Cap Value Fund	JPMorgan Mid Cap Value Fund	0.00	0.10	0.10
JPMorgan SmartRetirement 2015	JPMorgan SmartRetirement 2015	0.25	0.25	0.50
JPMorgan SmartRetirement 2020	JPMorgan SmartRetirement 2020	0.25	0.25	0.50
JPMorgan SmartRetirement 2025	JPMorgan SmartRetirement 2025	0.25	0.25	0.50
JPMorgan SmartRetirement 2030	JPMorgan SmartRetirement 2030	0.25	0.25	0.50
JPMorgan SmartRetirement 2035	JPMorgan SmartRetirement 2035	0.25	0.25	0.50
JPMorgan SmartRetirement 2040	JPMorgan SmartRetirement 2040	0.25	0.25	0.50
JPMorgan SmartRetirement 2045	JPMorgan SmartRetirement 2045	0.25	0.25	0.50
JPMorgan SmartRetirement 2050	JPMorgan SmartRetirement 2050	0.25	0.25	0.50
JPMorgan SmartRetirement 2055	JPMorgan SmartRetirement 2055	0.25	0.25	0.50
JPMorgan SmartRetirement Income	JPMorgan SmartRetirement Income	0.25	0.25	0.50
JPMorgan U.S. Equity Fund	JPMorgan U.S. Equity	0.00	0.20	0.20
Keeley Small Cap Value Fund	Keeley Small Cap Value Fund	0.25	0.25	0.50
Lazard International Equity Fund	Lazard International Equity	0.25	0.20	0.45
Lord Abbett Core Fixed Income Fund	Lord Abbett Core Fixed Income Fund	0.25	0.20	0.45
Lord Abbett Short Duration Income Fund	Lord Abbett Short Duration Income Fund	0.00	0.20	0.20
Lord Abbett Value Opportunities Fund	Lord Abbett Value Opportunities Fund	0.00	0.25	0.25
MainStay Income Builder Fund	MainStay Income Builder Fund	0.00	0.20	0.20
Massachusetts Investors Fund	Massachusetts Investors Trust	0.25	0.25	0.50
MFS Blended Research Core Equity Fund	MFS Blended Research Core Equity Fund	0.25	0.25	0.50
MFS Emerging Markets Debt Fund	MFS Emerging Markets Debt Fund	0.25	0.25	0.50
MFS Value Fund	MFS Value Fund	0.25	0.25	0.50
Mid Cap Index Fund	JHVIT - Mid Cap Index Trust	0.05	0.35	0.40
Mid Cap Stock Fund	John Hancock Funds II - Mid Cap Stock Fund	0.05	0.45	0.50
Mid Value Fund	JHVIT - Mid Value Trust	0.05	0.45	0.50
Money Market Fund	JHVIT- Money Market Trust	0.05	0.25	0.30
Natural Resources Fund	John Hancock Funds II - Natural Resources Fund	0.05	0.45	0.50
New Opportunities Fund	John Hancock Funds II - New Opportunities Fund	0.05	0.45	0.50
New Perspective Fund	New Perspective Fund®	0.00	0.05	0.05
New World Fund	New World FundSM	0.00	0.05	0.05
New York Life Insurance Company Anchor Account Fund	Reliance Trust New York Life Anchor Account	0.00	0.00	0.00
Northern Emerging Markets Equity Index Fund	Northern Emerging Markets Equity Index	0.00	0.16	0.16

Sub-Account Name	Underlying Fund	Revenue from underlying fund (12b-1, STA, Other)		
		12b-1 Fees (%)	STA, + Other Fees (%)	= Total
Northern Small Cap Value Fund	Northern Small Cap Value	0.00	0.40	0.40
Nuveen Small Cap Value Fund	Nuveen Small Cap Value Fund	0.00	0.25	0.25
Oppenheimer Developing Markets Fund	Oppenheimer Developing Markets Fund	0.00	0.25	0.25
Oppenheimer Global Fund	Oppenheimer Global Fund	0.25	0.25	0.50
Oppenheimer International Bond Fund	Oppenheimer International Bond Fund	0.00	0.25	0.25
Oppenheimer International Growth Fund	Oppenheimer International Growth Fund	0.00	0.25	0.25
Parnassus Core Equity Fund	Parnassus Core Equity Fund	0.00	0.35	0.35
Pax World Balanced Fund	Pax World Balanced Fund	0.25	0.15	0.40
Payden/Kravitz Cash Balance Plan Fund	Payden/Kravitz Cash Balance Plan Fund	0.00	0.50	0.50
PIMCO All Asset All Authority Fund	PIMCO All Asset All Authority Fund	0.00	0.00	0.00
PIMCO All Asset Fund	PIMCO All Asset Fund	0.25	0.00	0.25
PIMCO Commodity Real Return Strategy Fund	PIMCO Commodity Real Return Strategy Fund®	0.25	0.00	0.25
PIMCO Global Bond Fund	PIMCO Global Bond Fund (Unhedged)	0.25	0.00	0.25
PIMCO Long Duration Total Return Fund	PIMCO Long Duration Total Return Fund	0.00	0.00	0.00
PIMCO Real Return Fund	PIMCO Real Return Fund	0.25	0.15	0.40
PIMCO Short-Term Fund	PIMCO Short-Term Fund	0.25	0.15	0.40
Prudential Jennison Mid Cap Growth Fund	Prudential Jennison Mid Cap Growth Fund	0.00	0.25	0.25
Prudential Total Return Bond Fund	Prudential Total Return Bond Fund	0.00	0.25	0.25
Real Estate Securities Fund	John Hancock Funds II - Real Estate Securities Fund	0.05	0.45	0.50
Real Return Bond Fund	John Hancock Funds II - Real Return Bond Fund	0.05	0.45	0.50
Reliance MetLife Stable Value Fund	Reliance MetLife Stable Value Fund	0.00	0.00	0.00
RidgeWorth Silvant Large Cap Growth Stock Fund	RidgeWorth Silvant Large Cap Growth Stock Fund	0.00	0.50	0.50
Royce Opportunity Fund	Royce Opportunity Fund	0.00	0.20	0.20
Royce Pennsylvania Mutual Fund	Royce Pennsylvania Mutual Fund	0.00	0.20	0.20
Russell LifePoints Balanced Strategy	Russell LifePoints Balanced Strategy Fund	0.00	0.45	0.45
Russell LifePoints Conservative Strategy	Russell LifePoints Conservative Strategy Fund	0.00	0.45	0.45
Russell LifePoints Equity Growth Strategy	Russell LifePoints Equity Growth Strategy Fund	0.00	0.45	0.45
Russell LifePoints Growth Strategy	Russell LifePoints Growth Strategy Fund	0.00	0.45	0.45
Russell LifePoints Moderate Strategy	Russell LifePoints Moderate Strategy Fund	0.00	0.45	0.45
Science & Technology Fund	JHVIT - Science & Technology Trust	0.05	0.45	0.50
Select Asset Allocation Balanced Portfolio	JHVIT Lifestyle Balanced MVP	0.05	0.47	0.52
Select Asset Allocation Conservative Portfolio	JHVIT Lifestyle Conservative MVP	0.05	0.47	0.52
Select Asset Allocation Growth Portfolio	JHVIT Lifestyle Growth MVP	0.05	0.47	0.52
Select Asset Allocation Moderate Portfolio	JHVIT Lifestyle Moderate MVP	0.05	0.47	0.52
Select Lifestyle Balanced Portfolio	JHVIT Lifestyle Balanced PS	0.05	0.47	0.52
Select Lifestyle Conservative Portfolio	JHVIT Lifestyle Conservative PS	0.05	0.47	0.52
Select Lifestyle Growth Portfolio	JHVIT Lifestyle Growth PS	0.05	0.47	0.52
Select Lifestyle Moderate Portfolio	JHVIT Lifestyle Moderate PS	0.05	0.47	0.52
Sit Dividend Growth Fund	Sit Dividend Growth	0.00	0.40	0.40
Small Cap Growth Fund	JHVIT - Small Cap Growth Trust	0.05	0.45	0.50
Small Cap Index Fund	JHVIT - Small Cap Index Trust	0.05	0.40	0.45
Small Cap Value Fund	JHVIT - Small Cap Value Trust	0.05	0.45	0.50
Small Company Value Fund	John Hancock Funds II - Small Company Value Fund	0.05	0.45	0.50
SMALLCAP World Fund	SMALLCAP World Fund®	0.00	0.05	0.05
Strategic Income Opportunities Fund	JHVIT - Strategic Income Opportunities Trust	0.05	0.45	0.50
T. Rowe Price Capital Appreciation Fund	T. Rowe Price Capital Appreciation Fund	0.00	0.15	0.15
T. Rowe Price Equity Income Fund	T. Rowe Price Equity Income Fund	0.00	0.15	0.15
T. Rowe Price Health Sciences Fund	T. Rowe Price Health Sciences Fund	0.00	0.15	0.15
T. Rowe Price Overseas Stock Fund	T. Rowe Price Overseas Stock	0.00	0.15	0.15
T. Rowe Price Retirement 2010	T. Rowe Price Retirement 2010 Fund	0.00	0.15	0.15
T. Rowe Price Retirement 2015	T. Rowe Price Retirement 2015 Fund	0.00	0.15	0.15
T. Rowe Price Retirement 2020	T. Rowe Price Retirement 2020 Fund	0.00	0.15	0.15
T. Rowe Price Retirement 2025	T. Rowe Price Retirement 2025 Fund	0.00	0.15	0.15
T. Rowe Price Retirement 2030	T. Rowe Price Retirement 2030 Fund	0.00	0.15	0.15
T. Rowe Price Retirement 2035	T. Rowe Price Retirement 2035 Fund	0.00	0.15	0.15
T. Rowe Price Retirement 2040	T. Rowe Price Retirement 2040 Fund	0.00	0.15	0.15

Sub-Account Name	Underlying Fund	Revenue from underlying fund (12b-1, STA, Other)		
		12b-1 Fees (%)	STA, Other Fees (%)	Total
T. Rowe Price Retirement 2045	T. Rowe Price Retirement 2045 Fund	0.00	0.15	0.15
T. Rowe Price Retirement 2050	T. Rowe Price Retirement 2050 Fund	0.00	0.15	0.15
T. Rowe Price Retirement 2055	T. Rowe Price Retirement 2055 Fund	0.00	0.15	0.15
T. Rowe Price Retirement 2060	T. Rowe Price Retirement 2060 Fund	0.00	0.15	0.15
T. Rowe Price Science & Technology Fund	T. Rowe Price Science & Technology Fund	0.25	0.15	0.40
T. Rowe Price Short Term Bond Fund	T. Rowe Price Short Term Bond Fund	0.00	0.15	0.15
T. Rowe Price Small Cap Value Fund	T. Rowe Price Small Cap Value Fund	0.00	0.15	0.15
T. Rowe Price Spectrum Income Fund	T. Rowe Price Spectrum Income Fund	0.00	0.15	0.15
Templeton Global Bond Fund	Templeton Global Bond Fund	0.25	0.25	0.50
Templeton World Fund	Templeton World Fund	0.25	0.25	0.50
The Growth Fund of America	The Growth Fund of America®	0.25	0.10	0.35
The Income Fund of America	The Income Fund of America®	0.00	0.05	0.05
The Investment Company of America	The Investment Company of America®	0.25	0.10	0.35
TIAA-CREF Large-Cap Growth Index Fund	TIAA-CREF Large-Cap Growth Index Fund	0.00	0.00	0.00
TIAA-CREF Large-Cap Value Index Fund	TIAA-CREF Large-Cap Value Index Fund	0.00	0.00	0.00
TIAA-CREF Small-Cap Blend Index Fund	TIAA-CREF Small-Cap Blend Index Fund	0.00	0.00	0.00
Tocqueville Gold Fund	Tocqueville Gold	0.25	0.25	0.50
Total Bond Market Fund	JHVIT - Total Bond Market Trust B	0.05	0.19	0.24
Total Stock Market Index Fund	JHVIT - Total Stock Market Index Trust	0.05	0.45	0.50
U.S. Government Securities Fund	U.S. Government Securities FundSM	0.25	0.10	0.35
U.S. Growth Fund	John Hancock Funds II - U.S. Growth Fund	0.05	0.45	0.50
U.S. High Yield Bond Fund	John Hancock Funds II - U.S. High Yield Bond Fund	0.05	0.45	0.50
Undiscovered Managers Behavioral Value Fund	Undiscovered Managers Behavioral Value Fund	0.00	0.10	0.10
Utilities Fund	JHVIT - Utilities Trust	0.05	0.45	0.50
Value Fund	JHVIT - Value Trust	0.05	0.45	0.50
Vanguard Energy Fund	Vanguard Energy Fund	0.00	0.00	0.00
Vanguard Explorer Fund	Vanguard Explorer Fund	0.00	0.00	0.00
Vanguard Growth Index Fund	Vanguard Growth Index Fund	0.00	0.00	0.00
Vanguard Mid-Cap Growth ETF	Vanguard Mid-Cap Growth ETF	0.00	0.00	0.00
Vanguard Mid-Cap Value ETF	Vanguard Mid-Cap Value ETF	0.00	0.00	0.00
Vanguard Short-Term Federal Fund	Vanguard Short-Term Federal Fund	0.00	0.00	0.00
Vanguard Small Cap Growth Index Fund	Vanguard Small Cap Growth Index Fund	0.00	0.00	0.00
Vanguard Small Cap Value Index Fund	Vanguard Small Cap Value Index Fund	0.00	0.00	0.00
Vanguard Strategic Equity Fund	Vanguard Strategic Equity Fund	0.00	0.00	0.00
Vanguard Target Retirement 2010	Vanguard Target Retirement 2010	0.00	0.00	0.00
Vanguard Target Retirement 2015	Vanguard Target Retirement 2015	0.00	0.00	0.00
Vanguard Target Retirement 2020	Vanguard Target Retirement 2020	0.00	0.00	0.00
Vanguard Target Retirement 2025	Vanguard Target Retirement 2025	0.00	0.00	0.00
Vanguard Target Retirement 2030	Vanguard Target Retirement 2030	0.00	0.00	0.00
Vanguard Target Retirement 2035	Vanguard Target Retirement 2035	0.00	0.00	0.00
Vanguard Target Retirement 2040	Vanguard Target Retirement 2040	0.00	0.00	0.00
Vanguard Target Retirement 2045	Vanguard Target Retirement 2045	0.00	0.00	0.00
Vanguard Target Retirement 2050	Vanguard Target Retirement 2050	0.00	0.00	0.00
Vanguard Target Retirement 2055	Vanguard Target Retirement 2055	0.00	0.00	0.00
Vanguard Target Retirement 2060	Vanguard Target Retirement 2060	0.00	0.00	0.00
Vanguard Target Retirement Income	Vanguard Target Retirement Income	0.00	0.00	0.00
Vanguard Total World Stock Index ETF	Vanguard Total World Stock Index ETF	0.00	0.00	0.00
Vanguard Value Index Fund	Vanguard Value Index Fund	0.00	0.00	0.00
Victory Diversified Stock Fund	Victory Diversified Stock Fund	0.00	0.50	0.50
Washington Mutual Investors Fund	Washington Mutual Investors FundSM	0.00	0.05	0.05
Wells Fargo Small Company Growth Fund	Wells Fargo Small Company Growth Fund	0.00	0.15	0.15
Western Asset Core Plus Bond Fund	Western Asset Core Plus Bond Fund	0.00	0.15	0.15
WisdomTree MidCap Dividend ETF	WisdomTree MidCap Dividend	0.00	0.00	0.00
WisdomTree MidCap Earnings ETF	WisdomTree MidCap Earnings	0.00	0.00	0.00
WisdomTree SmallCap Dividend ETF	WisdomTree SmallCap Dividend	0.00	0.00	0.00

Summary of Underlying Fund Management Fees

This report provides a listing of the Funds that invest in Funds advised exclusively by unaffiliated fund managers that are available under the John Hancock group annuity contract along with their current management fees reported in the most recent prospectuses available as of the date indicated.

For plans required to complete Form 5500 – Schedule C, John Hancock provides this information on behalf of these unaffiliated fund managers. The information constitutes disclosure of the eligible indirect compensation received by these managers for purposes of reporting in Section 1a, Part I of Schedule C. The Management Fee is a component of the expense of the fund ("FER").

More details about the FER are described in the fund's prospectus

Plans subject to the Schedule C reporting requirement will also receive an annual reporting package that contains, among other things, copies of prospectuses of the sub-advised funds (i.e. funds sub-advised exclusively by unaffiliated fund managers as well as funds sub-advised by John Hancock's affiliates) available under the John Hancock group annuity contract. These prospectuses provide disclosure of the payments received by John Hancock and its affiliates that are eligible indirect compensation.

As of September 30, 2016

Underlying Mutual Fund or Trust	Fund Manager (Fund Company)	Management Fee (%)
AB Global Bond Fund	AllianceBernstein L.P.	0.48
Aberdeen International Equity Fund	Aberdeen Asset Management Inc.	0.80
American Balanced Fund	American Funds Group	0.23
American Century Heritage Fund	American Century Investment Management, Inc.	1.00
American Century One Choice 2020	American Century Investment Management, Inc.	0.00
American Century One Choice 2025	American Century Investment Management, Inc.	0.00
American Century One Choice 2030	American Century Investment Management, Inc.	0.00
American Century One Choice 2035	American Century Investment Management, Inc.	0.00
American Century One Choice 2040	American Century Investment Management, Inc.	0.00
American Century One Choice 2045	American Century Investment Management, Inc.	0.00
American Century One Choice 2050	American Century Investment Management, Inc.	0.00
American Century One Choice 2055	American Century Investment Management, Inc.	0.00
American Century One Choice 2060	American Century Investment Management, Inc.	0.00
American Century One Choice In Retirement	American Century Investment Management, Inc.	0.00
American Century Value Fund	American Century Investment Management, Inc.	0.62
American Funds 2010 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2015 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2020 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2025 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2030 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2035 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2040 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2045 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2050 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2055 Target Date Retirement Fund	American Funds Group	0.00
American Funds 2060 Target Date Retirement Fund	American Funds Group	0.00
American Funds AMCAP Fund	American Funds	0.31
Aston/Fairpointe Mid Cap Fund	Fairpointe Capital, LLC	0.60
Baird MidCap Fund	Robert W. Baird & Co. Incorporated.	0.75
BlackRock Basic Value Fund	BlackRock Investment Management, LLC	0.41
BlackRock Global Allocation Fund	BlackRock Investment Management, LLC	0.75
BlackRock LifePath Index 2020 Fund	BlackRock Investment Management, LLC	0.05
BlackRock LifePath Index 2025 Fund	BlackRock Investment Management, LLC	0.05
BlackRock LifePath Index 2030 Fund	BlackRock Investment Management, LLC	0.05
BlackRock LifePath Index 2035 Fund	BlackRock Investment Management, LLC	0.05
BlackRock LifePath Index 2040 Fund	BlackRock Investment Management, LLC	0.05
BlackRock LifePath Index 2045 Fund	BlackRock Investment Management, LLC	0.05
BlackRock LifePath Index 2050 Fund	BlackRock Investment Management, LLC	0.05
BlackRock LifePath Index 2055 Fund	BlackRock Investment Management, LLC	0.05
BlackRock LifePath Index Retirement Fund	BlackRock Investment Management, LLC	0.05
Capital Income Builder	American Funds Group	0.23
Capital World Bond Fund	American Funds Group	0.44
Capital World Growth and Income Fund	American Funds Group	0.37
ClearBridge Aggressive Growth Fund	Legg Mason Partners Investment Funds, Inc.	0.68

Underlying Mutual Fund or Trust	Fund Manager (Fund Company)	Management Fee (%)
Columbia Overseas Value Fund	Columbia Management Investment Advisers, LLC	0.85
DFA Emerging Markets Value Fund	Dimensional Fund Advisors, Inc. (DFA)	0.60
DFA Inflation-Protected Securities Fund	Dimensional Fund Advisors, Inc. (DFA)	0.10
DFA International Small Cap Value Fund	Dimensional Fund Advisors, Inc. (DFA)	0.65
DFA International Value Fund	Dimensional Fund Advisors, Inc. (DFA)	0.60
DFA U.S. Targeted Value Fund	Dimensional Fund Advisors, Inc. (DFA)	0.35
DFA US Small Cap Fund	Dimensional Fund Advisors, Inc. (DFA)	0.35
Diamond Hill Small-Mid Cap Fund	Diamond Hill Capital Management, Inc.	0.75
Dodge & Cox International Stock Fund	Dodge & Cox Funds	0.60
Dodge & Cox Stock Fund	Dodge & Cox Funds	0.50
Domini Social Equity Fund	Domini Social Investments & Wellington Management	0.30
Eaton Vance High Income Opportunities Fund	Eaton Vance Management	0.46
EuroPacific Growth Fund	American Funds Group	0.42
Federated Capital Preservation Fund	Federated Investment Management Company	0.25
Federated Institutional High Yield Bond Fund	Federated Investment Management Company	0.40
Federated Total Return Bond Fund	Federated Investment Management Company	0.30
Fidelity Advisor Diversified Stock Fund	Fidelity Management & Research Company (Fidelity)	0.42
Fidelity Advisor Leveraged Company Stock Fund	Fidelity Management & Research Company (Fidelity)	0.60
Fidelity Advisor New Insights Fund	Fidelity Management & Research Company (Fidelity)	0.47
Fidelity Advisor Total Bond Fund	Fidelity Management & Research Company (Fidelity)	0.31
Fidelity Contra Fund	Fidelity Management & Research Company (Fidelity)	0.56
Franklin Founding Funds Allocation Fund	Franklin Templeton	0.00
Franklin Mutual Beacon Fund	Franklin Templeton	0.68
Franklin Mutual Global Discovery Fund	Franklin Templeton	0.80
Franklin Small-Mid Cap Growth Fund	Franklin Templeton	0.46
Fundamental Investors	American Funds Group	0.25
Harbor Mid Cap Value Fund	Harbor Capital Advisors, Inc.	0.75
Invesco Diversified Dividend Fund	Invesco Advisers, Inc.	0.41
Invesco International Growth Fund	Invesco Advisers, Inc.	0.83
Invesco Small Cap Growth Fund	Invesco Advisers, Inc.	0.68
iShares Gold Trust ETF	iShares® Delaware Trust Sponsor LLC	0.25
iShares MSCI EAFE Growth ETF	iShares® Delaware Trust Sponsor LLC	0.40
iShares MSCI EAFE Value ETF	iShares® Delaware Trust Sponsor LLC	0.40
Ivy Asset Strategy Fund	Ivy Investment Management Company	0.57
Janus Enterprise Fund	Janus Capital Management LLC	0.64
Janus Global Life Sciences Fund	Janus Capital Management LLC	0.64
JPMorgan Core Bond Fund	J.P. Morgan Investment Management Inc.	0.30
JPMorgan Intrepid Mid Cap Fund	J.P. Morgan Investment Management Inc.	0.65
JPMorgan Large Cap Growth Fund	JPMorgan Investment Advisors, Inc.	0.50
JPMorgan Mid Cap Value Fund	J.P. Morgan Investment Management Inc.	0.65
JPMorgan SmartRetirement 2015	J.P. Morgan Investment Management Inc.	0.00
JPMorgan SmartRetirement 2020	J.P. Morgan Investment Management Inc.	0.00
JPMorgan SmartRetirement 2025	J.P. Morgan Investment Management Inc.	0.00
JPMorgan SmartRetirement 2030	J.P. Morgan Investment Management Inc.	0.00
JPMorgan SmartRetirement 2035	J.P. Morgan Investment Management Inc.	0.00
JPMorgan SmartRetirement 2040	J.P. Morgan Investment Management Inc.	0.00
JPMorgan SmartRetirement 2045	J.P. Morgan Investment Management Inc.	0.00
JPMorgan SmartRetirement 2050	J.P. Morgan Investment Management Inc.	0.00
JPMorgan SmartRetirement 2055	J.P. Morgan Investment Management Inc.	0.00
JPMorgan SmartRetirement Income	J.P. Morgan Investment Management Inc.	0.00
JPMorgan U.S. Equity Fund	J.P. Morgan Investment Management Inc.	0.40
Keeley Small Cap Value Fund	Keeley Asset Management Corp.	0.94
Lazard International Equity Fund	Lazard Asset Management LLC.	0.75
Lord Abbett Core Fixed Income Fund	Lord, Abbett & Co. LLC	0.44
Lord Abbett Short Duration Income Fund	Lord, Abbett & Co. LLC	0.25
Lord Abbett Value Opportunities Fund	Lord, Abbett & Co. LLC	0.70
MainStay Income Builder Fund	New York Life Investment Management LLC	0.62
Massachusetts Investors Fund	MFS Investment Management	0.33
MFS Blended Research Core Equity Fund	MFS Investment Management	0.40
MFS Emerging Markets Debt Fund	MFS Investment Management	0.71
MFS Value Fund	MFS Investment Management	0.52
New Perspective Fund	American Funds Group	0.38
New World Fund	American Funds Group	0.55
New York Life Insurance Company Anchor Account Fund	New York Life Investment Management LLC.	0.35
Northern Emerging Markets Equity Index Fund	Northern Trust Investments, Inc.	0.21
Northern Small Cap Value Fund	Northern Trust Investments, Inc.	0.95

Underlying Mutual Fund or Trust	Fund Manager (Fund Company)	Management Fee (%)
Nuveen Small Cap Value Fund	Nuveen Asset Management, LLC	0.84
Oppenheimer Developing Markets Fund	OppenheimerFunds, Inc.	0.77
Oppenheimer Global Fund	OppenheimerFunds, Inc.	0.65
Oppenheimer International Bond Fund	OppenheimerFunds, Inc.	0.52
Oppenheimer International Growth Fund	OppenheimerFunds, Inc.	0.65
Parnassus Core Equity Fund	Parnassus Investments	0.60
Pax World Balanced Fund	Pax World Management Corp.	0.50
Payden/Kravitz Cash Balance Plan Fund	Payden/Kravitz Investment Advisers LLC	1.10
PIMCO All Asset All Authority Fund	Pacific Investment Management Company	0.25
PIMCO All Asset Fund	Pacific Investment Management Company	0.23
PIMCO Commodity Real Return Strategy Fund	Pacific Investment Management Company	0.74
PIMCO Global Bond Fund	Pacific Investment Management Company	0.55
PIMCO Long Duration Total Return Fund	Pacific Investment Management Company (PIMCO)	0.50
PIMCO Real Return Fund	Pacific Investment Management Company	0.60
PIMCO Short-Term Fund	Pacific Investment Management Company (PIMCO)	0.45
Prudential Jennison Mid Cap Growth Fund	Jennison Associates LLC	0.55
Prudential Total Return Bond Fund	Jennison Associates LLC	0.40
Reliance MetLife Stable Value Fund	Reliance Trust Company	0.41
RidgeWorth Silvant Large Cap Growth Stock Fund	RidgeWorth Capital Management LLC	0.70
Royce Opportunity Fund	Royce & Associates, LLC	1.00
Royce Pennsylvania Mutual Fund	Royce & Associates, LLC	0.75
Russell LifePoints Balanced Strategy	Russell Investment Group	0.20
Russell LifePoints Conservative Strategy	Russell Investment Group	0.20
Russell LifePoints Equity Growth Strategy	Russell Investment Group	0.20
Russell LifePoints Growth Strategy	Russell Investment Group	0.20
Russell LifePoints Moderate Strategy	Russell Investment Group	0.20
Sit Dividend Growth Fund	Sit Investment Associates, Inc.	1.00
SMALLCAP World Fund	American Funds Group	0.63
T. Rowe Price Capital Appreciation Fund	T. Rowe Price Associates, Inc.	0.59
T. Rowe Price Equity Income Fund	T. Rowe Price Associates, Inc.	0.53
T. Rowe Price Health Sciences Fund	T. Rowe Price Associates, Inc.	0.64
T. Rowe Price Overseas Stock Fund	T. Rowe Price Associates, Inc.	0.64
T. Rowe Price Retirement 2010	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2015	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2020	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2025	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2030	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2035	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2040	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2045	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2050	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2055	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Retirement 2060	T. Rowe Price Associates, Inc.	0.00
T. Rowe Price Science & Technology Fund	T. Rowe Price Associates, Inc.	0.64
T. Rowe Price Short Term Bond Fund	T. Rowe Price Associates, Inc.	0.39
T. Rowe Price Small Cap Value Fund	T. Rowe Price Associates, Inc.	0.64
T. Rowe Price Spectrum Income Fund	T. Rowe Price Associates, Inc.	0.00
Templeton Global Bond Fund	Franklin Templeton	0.48
Templeton World Fund	Franklin Templeton	0.69
The Growth Fund of America	American Funds Group	0.27
The Income Fund of America	American Funds Group	0.22
The Investment Company of America	American Funds Group	0.24
TIAA-CREF Large-Cap Growth Index Fund	TIAA Global Asset Management	0.04
TIAA-CREF Large-Cap Value Index Fund	TIAA Global Asset Management	0.04
TIAA-CREF Small-Cap Blend Index Fund	TIAA Global Asset Management	0.04
Tocqueville Gold Fund	Tocqueville Asset Management L.P.	0.85
U.S. Government Securities Fund	American Funds Group	0.20
Undiscovered Managers Behavioral Value Fund	J.P. Morgan Investment Management Inc.	1.05
Vanguard Energy Fund	Vanguard Group, Inc.	0.28
Vanguard Explorer Fund	Vanguard Group, Inc.	0.32
Vanguard Growth Index Fund	Vanguard Group, Inc.	0.07
Vanguard Mid-Cap Growth ETF	Vanguard Group, Inc.	0.06
Vanguard Mid-Cap Value ETF	Vanguard Group, Inc.	0.06
Vanguard Short-Term Federal Fund	Vanguard Group, Inc.	0.08
Vanguard Small Cap Growth Index Fund	Vanguard Group, Inc.	0.06
Vanguard Small Cap Value Index Fund	Vanguard Group, Inc.	0.06
Vanguard Strategic Equity Fund	Vanguard Group, Inc.	0.19

Underlying Mutual Fund or Trust	Fund Manager (Fund Company)	Management Fee (%)
Vanguard Target Retirement 2010	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2015	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2020	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2025	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2030	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2035	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2040	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2045	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2050	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2055	Vanguard Group, Inc.	0.00
Vanguard Target Retirement 2060	Vanguard Group, Inc.	0.00
Vanguard Target Retirement Income	Vanguard Group, Inc.	0.00
Vanguard Total World Stock Index ETF	Vanguard Group, Inc.	0.11
Vanguard Value Index Fund	Vanguard Group, Inc.	0.07
Victory Diversified Stock Fund	Victory Capital Management	0.63
Washington Mutual Investors Fund	American Funds Group	0.24
Wells Fargo Small Company Growth Fund	Wells Fargo Funds Management, LLC.	0.83
Western Asset Core Plus Bond Fund	Legg Mason Partners Investment Funds, Inc.	0.40
WisdomTree MidCap Dividend ETF	WisdomTree Trust	0.38
WisdomTree MidCap Earnings ETF	WisdomTree Trust	0.38
WisdomTree SmallCap Dividend ETF	WisdomTree Trust	0.38

* The revenue sharing displayed is that of the underlying fund as of the Fee Effective Date displayed, note the sub-account was not introduced until the Fund listing date indicated.

Any or all of the above-noted underlying funds and/or their affiliates may participate in soft dollar arrangements. An example of a soft dollar arrangement includes one in which a fund's adviser receives research services from a broker with whom it places trades and otherwise pays commissions. According to the Form 5500, Schedule C Instructions, soft dollar arrangements are a form of eligible indirect compensation. At this time, the following funds have notified us of soft dollar arrangements in which the fund's adviser received eligible brokerage and research services through its client commission arrangements. These funds have further advised that they intend to rely on existing regulatory disclosure documents such as prospectuses and statements of additional information to meet the eligible indirect compensation disclosure requirements of Form 5500:

J.P. Morgan Mid-Cap Value Fund – To see more details of the soft dollar arrangements for this fund, select the Institutional Class on the following webpage: <https://www.jpmorganfunds.com/cm/Satellite?pagename=jpmfVanityWrapper&UserFriendlyURL=fundoverview&cusip=339128308>

In addition, subadvisers to certain sub-advised funds (i.e. funds sub-advised exclusively by unaffiliated fund manager companies and funds sub-advised by John Hancock's affiliates) participate in soft dollar arrangements. Details of the soft dollar arrangements entered into by such subadvisers can be found at:

http://assets.jhnavigator.com/managed_assets/static_files/2014_Revenue_Sharing_doc/JHFIII-SAI.pdf
http://assets.jhnavigator.com/managed_assets/static_files/2014_Revenue_Sharing_doc/JHFII-SAI.pdf
http://assets.jhnavigator.com/managed_assets/static_files/2014_Revenue_Sharing_doc/JHFII-SAI-Lifestyle.pdf
http://assets.jhnavigator.com/managed_assets/static_files/2014_Revenue_Sharing_doc/SAI-JHVIT.pdf

Marketing Support Payments from Mutual Fund Companies

From time to time, mutual fund distributors and/or advisors for mutual funds available on our platform may contribute funds for education, marketing support and training-related expenses.

The contributions are used to subsidize the cost of training seminars we offer to our employees (wholesalers, supervisors, field leadership and other personnel), through specialized firm-wide programs and regional training forums. These contributions subsidize a significant portion of the costs incurred to support this training as well as client education and product marketing efforts conducted regionally and nationally by product specialists employed by John Hancock RPS. The training events and seminars can (and often) include a non-training element to the event. Contributions can vary by vendor and event. In some instances, the contributions per vendor (as well as the aggregate received from all vendors) are significant. Some vendors may decide to contribute at levels different than those we request. Additional contributions may be made by certain vendors in connection with specialized events or education or training forums.

Float Income Disclosure

The purpose of this information is to provide disclosure of the compensation that John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) or, John Hancock Life Insurance Company of New York may retain from the short-term investment of funds received for, or disbursed from, your group annuity contract. As used herein, the term “John Hancock” refers to the applicable issuer of your group annuity contract. John Hancock provides this information as part of its ongoing effort to ensure comprehensive disclosure of the fees and compensation for the services that we provide to plans under the group annuity contract and to allow plan fiduciaries to determine the reasonableness of its arrangement. If you have any questions regarding this information, contact your John Hancock Representative.

John Hancock will receive and retain earnings (i.e., “float income”) on:

- ▶ funds received, or credited to your contract, before they are invested, allocated or applied in accordance with the Plan’s instructions (see paragraph (A)(i) below);
- ▶ funds withdrawn, collected or deducted from your contract before actual disbursements are made to the recipients (see paragraph (A)(ii) below);

You agree that John Hancock may retain the float income as additional compensation in connection with the recordkeeping and administrative services that it provides to the Plan under this agreement and your contract.

(A) Circumstances that Give Rise to Float Income

In general, float income is received and retained by John Hancock in circumstances as described below:

(i) Receipts:

When funds are received by John Hancock without any instructions that relate them to a specific contract, or when funds are received by John Hancock in respect of your contract that are not accompanied by sufficient information (e.g., enrollment information, allocation information) or instructions that are not in good order or if the transaction date for processing the funds received by John Hancock occurs after the payment date, John Hancock will receive and retain float income while holding these funds and before they are invested, allocated, or applied into your contract in accordance with the Plan’s instructions. Examples of these funds include the following:

- ▶ plan contributions,
- ▶ rollover contributions,
- ▶ transfers of assets from other sources,
- ▶ plan loan repayments,
- ▶ payments for contract billed charges, or
- ▶ payments for adjustments due to error corrections as requested by the plan sponsor or trustee.

(Details regarding how the payment date and transaction date are determined can be found in the Administrative Guidelines for Financial Transaction (“AGFT”), under the sub-section “What is the transaction date for processing money received transactions” in the section “Money received by John Hancock”.)

In addition, if your Plan is eligible for Plan Expense Reduction Credits (“PERA Credits”), John Hancock will receive and retain float income while these credits are held in your contract’s Plan Expense Reduction Account (“PERA Account”).

(ii) Disbursements:

When a payment is to be made from your contract pursuant to the Plan's instruction, the funds will be withdrawn, collected or deducted from your contract. The payments are made either by checks issued by, or electronic payments from, John Hancock. John Hancock will receive and retain float income while it holds the funds for these payments pending settlements. Examples of such payments include the following:

- ▶ withdrawals and loans, including federal and state tax withholdings as applicable,
- ▶ service or transaction fee payments to the Plan's Plan Consultant ("TPA") or registered investment advisor ("RIA") intermediaries,
- ▶ payments to the Plan's trustee,
- ▶ payment of Plan expenses from your contract's PERA Account (if applicable), or
- ▶ contract discontinuance.

(B) Float Income Period

John Hancock will receive and retain earnings with respect to the "Receipts" and "Disbursements" described above for the following periods of time ("float income period"):

(i) Receipts:

For amounts other than PERA Credits, the float income period begins from the day that the funds are received until the transaction date that the funds are processed. Details regarding how the transaction date is determined can be found in the AGFT, under the sub-section "What is the transaction date for processing money received transactions?" in the section "Money received by John Hancock".

For PERA Credits, the float period begins from the day that the credits are allocated to the contract's PERA Account until the day they are withdrawn to pay for the Plan's expenses or, if later, allocated to the participants' accounts. Details regarding when PERA Credits are allocated to your contract's PERA Account can be found in your copy of the Plan Expense Reduction Account Addendum to the Recordkeeping Agreement. In general, instructions to pay Plan's expenses that are received in good order will be processed on the transaction date of the disbursement. Details regarding how the transaction date is determined can be found in the AGFT, under the sub-section "What is the transaction date for disbursements?" in the section "Money disbursed by John Hancock". Details regarding when PERA Credits are allocated to the participants' accounts are described in paragraph (C) (i) below.

(ii) Disbursements:

(a) For payments other than fee payments to the plan intermediaries, the float income period will vary, depending on whether the disbursements on behalf of the Plan are to be made by checks or electronic payments.

- ▶ If the disbursement is made by check, from the transaction date for the disbursement until the day that the check is negotiated by the payee;
- ▶ If the disbursement is made by electronic payment, from the transaction date for the disbursement until the day that the payment is accepted by the financial institution.

Details regarding how the transaction date for disbursements is determined can be found in the AGFT, under the sub-section "What is the transaction date for disbursements?" in the section "Money disbursed by John Hancock".

(b) For fee payments to the Plan's intermediaries, the float income period is as follows:

- ▶ If the disbursement is made by check, from the day that the fee is collected or deducted from the contract until the day that the check is negotiated by the payee;
- ▶ If the disbursement is made by electronic payment, from the day that the fee is collected or deducted from the contract until the day the payment is accepted by the financial institution.

The time by which the fees are collected or deducted from the contract varies, depending on whether the fee is asset-based, dollar-based, or charged as part of the Expense Ratio of the investment options. These details are described in AGFT, under the sub-section entitled "Intermediary Fees" in the section "Money disbursed by John Hancock".

(C) Administrative Practices for Handling Receipts and Disbursements

(i) Receipts:

In general, when funds are received without any instructions that relate them to a specific group annuity contract, John Hancock will have to wait for instructions from the relevant plan before it can credit the funds to the applicable contract.

When funds are received in respect of your contract that are not accompanied by instructions that are in good order the funds will be held in your contract's cash account. John Hancock will follow the procedures described in the section "Handling of 'not in good order'" in the AGFT to obtain clarification or additional information from the Plan. In addition, the Plan may obtain information about the balance in the cash account on the John Hancock Plan Sponsor website. As well, the quarterly statements provided to the Plan administrator include details about the funds held in the cash account and the date that they were received.

If the transaction date for processing funds received by John Hancock occurs after the payment date, the funds will be held in your contract's cash account. John Hancock will contact the Plan's representative (or designated contact) for the missing instructions on the same day that the payment is received, and periodic follow-ups will be made similar to the procedures described in the section "Handling of 'not in good order'" in the AGFT to obtain the missing information from the Plan. As well, unless turned off by the Plan's representatives, alerts from our Message Center are sent weekly advising the Plan of the cash held in its cash account under the contract.

If your Plan is eligible to receive PERA Credits, you can obtain information about the balance of the credits and the Plan expenses disbursed from the PERA Account from the quarterly statement provided to the Plan. If the Plan fails to use up all the available credits by the fifteenth day before the end of the plan year, John Hancock will allocate such remaining credits to the accounts of the Plan participants as additional earnings by no later than the last market day of the plan year. The allocation will be made on a pro rata basis, based on the invested balance of each participant under the contract as of the allocation date.

ii) Disbursements:

John Hancock makes available a monthly report to help you manage the effective payments of the disbursements made under your Plan. Details regarding this support can be found in the AGFT, under the sub-section entitled "Unsettled payments" in the section "Money disbursed by John Hancock."

In addition, if an electronic payment is either rejected or not completed, John Hancock will contact the Plan for new electronic fund transfer instructions. If such instructions are not received by John Hancock within 10 business days, a check will be issued in place of the electronic payment and forwarded to the Plan or other applicable party noted in the original withdrawal request.

Rate of the Float

The funds held by John Hancock in the circumstances described above are generally invested in the company's US-dollar liquidity pool, which is part of the company's general operating funds. John Hancock anticipates that the float income received from this liquidity pool will approximate the London Interbank Bid Rate ("LIBID"), reduced by related investment, bank processing, transaction, and similar charges associated with overnight cash investments, and other similar expenses ("net earnings rate").

In circumstances in which the Plan's assets are held in the contract's cash account and receive interest equal to the Funds on Deposit ("FOD") rate, float income will be received by John Hancock to the extent of the spread, if any, between the net earnings rate and the FOD rate paid to the Plan. The FOD rate, which is established and declared by John Hancock each month (or more frequently as it may determine from time to time), approximates amounts generally paid by banks on short-term deposits. It may differ from the net earnings rate. In circumstances in which the Plan's assets held in the contract's cash account do not receive FOD interest, the float income received and retained by John Hancock from such assets will approximate the net earnings rate. The circumstances under which John Hancock will credit FOD interest are described below.

John Hancock will credit FOD interest for the period during which funds have remained in the contract's cash account pending receipt of allocation instructions that are in good order or in the case of funds received for which the transaction date occurs after the payment date. The FOD interest will be credited automatically upon investment of allocations related to regular plan contributions, rollover contributions, and transfers of assets from other sources, and will be allocated on a pro-rata basis, based on the contributions allocated to each participant included in the listing.

For purposes of this disclosure, "Market day" means a day that the New York Stock Exchange is open for business, and "Banking day" means a day that the banks in the United States are open for business.

A copy of the AGFT is available on the Plan Sponsor website and, for new contracts, in your Discovery CD. Registered website users may access the guidelines through the Your Resources section on the introductory page of the Administrative Guide. Alternately, a print copy can be obtained by contacting your John Hancock representative.

John Hancock Policy for Correction of Inadvertent Processing Errors

John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) or John Hancock Life Insurance Company of New York (as used herein, the term "John Hancock" refers to the applicable issuer of your group annuity contract) will correct identified inadvertent processing errors, to the extent John Hancock is responsible for the error, consistent with this policy.¹ If you have any questions regarding this policy, contact your John Hancock Representative.

"Inadvertent processing errors" are defined as the incorrect or untimely processing by John Hancock of requests for contributions to, or distributions from, the group annuity contract issued to your Plan (the "Contract"). The timeframes in which contributions to, or distributions from, the Contract are processed are described in the Administrative Guidelines for Financial Transactions ("AGFT"). Inadvertent processing errors do not include errors made by any party other than John Hancock, such as: errors made or processing delays caused by plan sponsors, third party administrators, financial representatives, trustees or custodians, personal brokerage account providers, participants and beneficiaries, investment funds, transfer agents, or investment providers.

Upon discovery of an error, John Hancock will act in good faith to determine whether it is an inadvertent processing error and, if so, the extent to which John Hancock is responsible for the error. Such determination will be based on this policy, John Hancock's other established policies and procedures, and your Contract.

This policy is designed to restore the Plan to the position it would have been in had the inadvertent processing error not occurred. Accordingly, John Hancock will seek to correct inadvertent processing errors to the extent of its responsibility as soon as administratively practicable after it has sufficient information to correct the error or, if applicable, after receiving any required direction from the plan sponsor, by placing the Plan in a position financially equivalent to the position the Plan would have been in had the error, to the extent caused by John Hancock, not occurred. This may include, as appropriate, making the Plan whole for any loss to the Plan resulting from the inadvertent processing error. Also, John Hancock will keep as additional compensation any gain that results from the correction of an inadvertent processing error. In no event will John Hancock exercise discretionary authority or control over the correction of inadvertent processing errors in order to maximize gain or correct such error for its own benefit or interest.

The following examples are intended to illustrate how inadvertent processing errors are corrected.

1. Contribution Delay and Fund Unit Price Increases or Decreases

When a participant directs that a certain dollar amount be contributed to his or her Plan account and invested in a Fund under the Contract, John Hancock credits the number of Fund units that the requested dollar amount will purchase to the participant's account on the "transaction date" (referred to here as "Day 1") as described in the AGFT (sub-section "What is the transaction date for processing money received transactions" in the section "Money received by John Hancock").

The number of units is based on the Fund's unit price on Day 1, as set by the Fund and communicated after market close. If an inadvertent processing error occurs and John Hancock does not process the contribution until Day 2, John Hancock will determine the number of units that should have been credited on Day 1, using Day 1's unit price.

If the unit price has increased on Day 2, then the dollar amount of the contribution will not be enough to purchase the number of Fund units the participant should have received. John Hancock will make up the difference so the Plan receives the number of units that should have been credited on Day 1. John Hancock will absorb this loss to the extent it is responsible for the inadvertent processing error. The Plan is not charged for this correction.

¹ This policy only applies to John Hancock's retirement plan services group annuity business.

Assume, however, that the unit price has decreased on Day 2 and the amount of the contribution would purchase more units on Day 2 than it would have purchased on Day 1. In this circumstance, the Plan will be credited the number of units that would have been credited on Day 1 had an inadvertent processing error not occurred and John Hancock will keep the excess as additional compensation.

2. Distribution Delay and Fund Unit Price Increases or Decreases

When a participant makes a distribution request of a certain dollar amount from his or her Plan account under the Contract, John Hancock liquidates or sells the number of Fund units needed in order to make the distribution. Thus, to make the distribution, John Hancock would typically sell or liquidate Fund units on the "transaction date" (referred to here as "Day 1") as described in the AGFT (sub-section "What is the transaction date for disbursements" in the section "Money disbursed by John Hancock").

If due to an inadvertent processing error, the distribution is processed on Day 2 and the unit price has increased, John Hancock will sell the same number of units as it would have sold on Day 1, but the amount of the sales proceeds will be higher than the distribution amount requested. John Hancock will keep the excess as additional compensation.

Assume, however, that the unit price has decreased on Day 2. John Hancock will sell the same number of units as it would have sold on Day 1, but John Hancock will make up the difference to the extent it is responsible for the inadvertent processing error such that the participant receives the requested amount without having to liquidate more Fund units. In doing so, John Hancock will incur and absorb this loss. The Plan is not charged for this correction.

Inadvertent processing errors are corrected on a Plan wide basis. This means that if one or more inadvertent processing errors cause losses and excess amounts in different participant accounts under the Contract, the losses and excess amounts will be netted and any loss or excess remaining will be processed as described above.

Based on past experience, John Hancock estimates that less than 1/100 of one percent of the contribution and distribution transactions processed will result in an error, and that gains would for the most part be offset by losses such that any net gain (additional compensation) received by John Hancock would range from 0 to 3/100 of one percent of the total plan assets of all plans serviced by John Hancock as a part of its group annuity business.



To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-574-5557 for a plan sponsor with a plan domiciled in New York, for a plan sponsor with a plan domiciled in all other states call 1-800-333-0963. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

The term "Funds", refers to sub-accounts investing in underlying mutual funds, offered to qualified retirement plans through a group annuity contract. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests. For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request. Diversification does not ensure against loss.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY. Product features and availability may differ by state.

By making a platform of investment options available, John Hancock is not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity.

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