

This booklet is intended for the responsible plan fiduciary.
If this is not you, please share it with the appropriate individual.



FundCheck®
Your Spring 2011 Fund Review and Scorecard
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Dear John Q. Sample,

We are writing to inform you of the upcoming Spring 2011 Fund changes to the JH Signature™ investment lineup. FundCheck®, which contains the details of these changes, is designed to help with your fiduciary responsibilities as you manage your plan's investment options. The Spring 2011 Fund changes will commence in April and conclude in May 2011, subject to regulatory and other approvals.

Included in this package

- **Spring 2011 Fund changes & your plan:** For your convenience, we've listed each change that impacts the Funds offered in your plan.
- **Your Fund review and scorecard:** In addition to providing details about each of the Fund changes, an evaluation and commentary for all of your plan's investment options is available in this section. You can find information on our Fund review process and how to read the scorecard on the following pages.

Asset class changes impacting your Fiduciary Standards Warranty^o

As outlined in the below chart, your investment lineup is at risk of not meeting the minimum Fund requirements of the Warranty. To address this, we propose to add the indicated Funds to your investment lineup on May 9, 2011. To learn more about these Funds, refer to the Fund Sheets available on our plan sponsor website. If you do not wish to have these Funds automatically added to your lineup, please contact your client account representative by April 11, 2011 for instructions on how to proceed.

Fund	New Asset Class	Old Asset Class (which now requires an additional Fund)	Fund Being Added To Investment Lineup
New World Fund	International/Global Growth	International/Global Blend	International Equity Index Fund
Capital World Growth and Income Fund	International/Global Blend	International/Global Value	DFA International Value Fund

Communicating the Spring 2011 Fund changes to your participants

To help you fulfill your fiduciary responsibility of notifying your participants of changes that may impact the plan's investment options, we are providing the following communication tools:

- We have posted a downloadable letter/email on our plan sponsor website to help you communicate these changes directly to your participants.
- We will also update our interactive voice response system, participant statements and participant website to reflect the Spring 2011 Fund changes.

Making changes to your investment lineup

Unless you elect otherwise, if a Fund merger or replacement affects your plan, the proposed Fund will automatically be added to your group annuity contract. Alternatively, you may transfer your plan's assets from an affected Fund to a different existing Fund or add a specific alternate Fund from our lineup to receive the transfer from the affected Fund. Change requests may be made using our regular processing procedures. If you do not request alternate changes by April 11, 2011, we will accept this as your approval of all of the proposed changes included in this FundCheck® notification.

For more information

Contact your client account representative toll-free at 1-800-333-0963 for more information.

Sincerely,



Edward Eng
Senior Vice President, Product Development
John Hancock Retirement Plan Services

Our Selection and Monitoring Process

Plan sponsors can be confident in the quality of the investment options offered by John Hancock. We apply rigorous standards when selecting and monitoring the Funds in the JH Signature™ lineup.

John Hancock Investment Management Services (IMS), our internal manager of managers, applies the following five-step process:

1. Initial Screening

IMS conducts a broad screening of investment options based on risk-adjusted performance to identify potential managers and underlying funds.

2. Quantitative Analysis

An in-depth performance and style analysis is performed to identify quality investment options.

3. Qualitative Analysis

Through in-depth face-to-face manager interviews, IMS seeks to uncover vital information about the manager's performance and process.

4. Final Selection

The successful manager is selected.

5. Ongoing Review and Monitoring

IMS performs ongoing reviews of every investment option we offer on our platform.

While each step is important, the Ongoing Review and Monitoring phase is critical. Once an investment option is selected, we continue to apply the same level of analysis used to originally select the manager. IMS has a very important job – to conduct these ongoing systematic reviews of every fund available on our investment lineup.

The Ongoing Review and Monitoring phase consists of daily, monthly and quarterly qualitative and quantitative review cycles, as well as annual face-to-face meetings with the fund manager. Because we believe in a long-term approach to our ongoing review of fund managers, if a fund fails to live up to its mandate or value proposition, we will take appropriate measures including potentially replacing the fund manager.

You'll find the results of IMS' latest review detailed in Your Spring 2011 Fund Review and Scorecard on the following pages of your FundCheck® booklet.

The expertise of John Hancock Investment Management Services

- Our team includes over 30 investment professionals with an average of 13 years of industry experience
- One of the largest fund-of fund asset managers in the 401(k) market*
- Oversees \$163B in assets**

* Source: Strategic Insight as of September 30, 2010

** as of September 30, 2010. The platforms managed by IMS including mutual funds, retirement plans, college savings, segregated funds, variable annuities and insurance.

How to Read the Scorecard

Investment Options / Equity Funds / Large Cap Blend		Evaluation
Sample Fund , Managed by John Sample Management FER: 1.10% + AMC: 0.15% + Sales & Service Fee*: varies = Expense Ratio#: 2.25% Inception Date: 01-Dec-10 Performance 1 yr: 12.84%, 3 yr: 16.22%, 5 yr: 12.12%, since inception: 14.49%		 d 3.7
b This fund family is dedicated to the small cap segment of the market. The portfolio manager has over 40 years of investment experience, and has been lead manager on this fund for 12 years, since its inception. The investment process involves investing in small- and micro-cap companies using an "opportunistic" value approach. The portfolio manager also looks to take advantage of turnaround opportunities and special situations. Typically, this fund has a much larger weight to micro-cap stocks, which can result in higher standard deviation and to periods where performance may be out of step with the small cap market. This micro-cap exposure led to underperformance two years ago and drastic outperformance in the first nine months of the last year. Despite short term volatility, the fund has proven to be strong performer over the long term. The fund's trailing 3-, 5- and 10-year results are ahead of its peers and index.		
c CHANGE DETAILS: Effective May 9, 2011, the sub-account will begin investing in the Institutional share class of the underlying fund instead of the A share class. This will result in an increase in the AMC by 0.25% (from 0.25% to 0.50%). These changes will result in a decrease of 0.09% in the overall Expense Ratio.		

For illustrative purposes only.

a Fee, Inception Date & Performance Information

b Fund Commentary

Written by IMS, the commentary is intended to highlight various factors considered in both our qualitative and quantitative evaluation of the funds that serve as underlying investments for the separate account investment options under group annuity contracts issued by John Hancock. It is not a comprehensive report of all factors that went into the decisions with respect to each investment option.

c Change Details

If the Fund is impacted by the Spring 2011 changes, the details (including the type and effective date of the change) are shown.

d Fund Evaluation

IMS has assigned an Overall Rating, which is based on a IMS Score, to every investment option listed in the Scorecard. Using information as of September 30, 2010, this evaluation process helps IMS determine if any changes need to be made to a Fund, including whether it should be replaced.

Overall Rating	IMS Score	What does it mean?
	5.0 – 3.0	Strong review results – fund in good standing
	2.9 – 2.3	Satisfactory review results – fund in good standing
	2.2 – 1.0	Unsatisfactory review results – fund to be removed
	N/A	Fund to be removed due to duplication in lineup
	N/A	Not subject to due diligence review

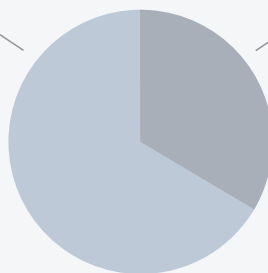
How the IMS Score is calculated

The IMS Score ranges from 1 to 5, with 5 being best. It is comprised of a 2/3 weighting to qualitative factors and a 1/3 weighting to quantitative factors:

$$(2/3 \text{ Qualitative Score}) + (1/3 \text{ Quantitative Score}) = \text{IMS Score}$$

Qualitative measures include:

- Fund's management team's ability to satisfy their value proposition
- Level of conviction inherent in the fund's process
- Overall strength and opinion of the management team
- Stability of the organization
- Quantitative results not related to performance (e.g. style consistency)



Quantitative measures include:

- Analysis of risk/return relative to both benchmark index and peer group:
 - 3-year returns
 - 5-year returns
 - 10-year returns
 - 3-year standard deviation
 - 5-year standard deviation
 - 10-year standard deviation

For Funds that have been available on the JH Signature™ platform for 3 years or less, the IMS Score has been calculated using qualitative measures only.

Spring 2011 Fund Changes and Your Plan

The following is a listing of only those Fund changes that directly impact the investment lineup for your plan and is based on information as of December 17, 2010. The page numbers indicated refer to where in the Scorecard you can find more information on that Fund change as well as the commentary and evaluation for the Fund.

Note: The proposed Asset Class change, indicated below, may impact your qualification for the Fiduciary Standards Warranty. Refer to the letter at the beginning of this book for details.

Impacted Investment Options For Contract 600009	Type	Page Number
Large Cap Value Fund	Merger	6
BlackRock Large Cap Value Fund	Merger	6
Mid-Cap Value Index Fund	Merger	13
Mid-Cap Growth Index Fund	Merger	15
American Century Vista Fund	Merger	15
Bridgeway Ultra-Small Company Market Fund	Merger	17
Legg Mason Western Asset Global High Yield Bond Fund	Merger	42
Capital World Growth and Income Fund	Asset Class Change	21
New World Fund	Asset Class Change	22
RiverSource Equity Value Fund	Fund Name Change	8
RiverSource Mid Cap Value Fund	Fund Name Change	13
RiverSource Equity Value Fund	Share Class Change	8
Value Index Fund	Share Class Change	8
Growth Index Fund	Share Class Change	12
RiverSource Mid Cap Value Fund	Share Class Change	13
Russell LifePoints Equity Growth Strategy	Share Class Change	32
Russell LifePoints Growth Strategy	Share Class Change	32
Russell LifePoints Balanced Strategy	Share Class Change	32
Russell LifePoints Moderate Strategy	Share Class Change	32
Russell LifePoints Conservative Strategy	Share Class Change	33
All Cap Core Fund	Manager Name Change	19

In addition to the above changes, the sub-advisor to some of our funds, *MFC Global Investment Management*, has changed its name to *John Hancock Asset Management*. *John Hancock Trust* is also being renamed *John Hancock Variable Insurance Trust*. For the Funds in your plan impacted by these changes, you will find additional information in the "CHANGE DETAILS" section of the Scorecard.

Please note that if you make any changes to your investment lineup prior to the implementation of the Spring 2011 Fund changes, you should consult with your client account representative to determine whether you are affected by any additional Spring 2011 Fund changes.

Your Spring 2011 Fund Review and Scorecard

Based on analysis from the third quarter 2010 due diligence review.

The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, fees for guaranteed benefits if elected by participant, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Performance current to the most recent month-end is available by calling 1-800-333-0963.

The performance data for a sub-account for any period prior to the sub-account inception date is hypothetical based on the performance of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund), reinvestment of dividends and capital gains and deductions for the expense ratio. Hypothetical returns are shown in **bold**.

Inception date is the date the sub-account or Guaranteed Interest Account was first available under group annuity contract.

This performance data is presented as of December 31, 2010.

Investment Options Equity Funds Large Cap Value	Evaluation
Columbia Value and Restructuring Fund^{28,84} Managed by: Columbia Management Investment Advisers, LLC FER: 0.91% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio*: 1.16% Inception Date*: 20-Nov-98 Performance 1 yr: 19.38%, 3 yr: -2.67%, 5 yr: 3.12%, 10 yr: 5.05% Seasoned portfolio manager David Williams has managed the fund since its inception in 1992. The fund invests in companies the manager believes will benefit from restructuring or offer compelling unrecognized value. While the trailing 3- and 5-year results are behind the index due to poor performance in 2008, recent performance has drastically improved results. Additionally, the trailing 10-year performance has remained rather stable and highly competitive, ranking in the top third of the peer group. The fund has exhibited a pattern of making up for periods of weak relative results. Weak results in 2002 lagged the peer group by 4.63% and were followed by very strong results from 2003-2005, when the fund outperformed the peer group by an average of 9.91% each year. Again poor results in 2006 lagged the peer group by 3.27% and were followed by top decile results in 2007, and most recently poor results in 2008 which placed the fund in the 95th percentile were followed by top-decile performance in 2009. Given this fund's high conviction and non-benchmark sensitive approach, the fund is classified as an aggressive strategy with an expectation for short-term performance volatility.	 4.5
Large Cap Value Fund^{69,73,82} Sub-advised by: BlackRock Investment Management, LLC FER: 0.91% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio*: 0.91% Inception Date*: 02-May-03 Performance 1 yr: 9.86%, 3 yr: -8.51%, 5 yr: -1.46%, since inception: 6.16% This fund invests in stocks that the portfolio manager believes are selling at below normal valuations with positive prospects for growth. Bob Doll of Blackrock has been managing this fund since its inception in 2003. This fund had a very difficult 2009, it underperformed both the Russell 1000 Value Index and ranked in the bottom decile of the Morningstar large blend peers. Underperformance has continued into 2010. Year-to-date through September 30, 2010 the fund has lagged the index and ranked in the bottom decile of the peers, primarily due to poor stock selection across many sectors. Due to very poor recent performance the long-term track record has been impacted. Because of these performance issues and in order to lower fees, the sub-account investing in the John Hancock Funds II - Large Cap Value fund will be merging into the sub-account investing in the John Hancock Funds II - Equity Income fund subadvised by T. Rowe Price Associates, Inc. CHANGE DETAILS: Subject to regulatory and other approvals, the target date for the proposed merger is April 18, 2011. See footnote entitled "Merger and Replacement Transition Risk" in the Important Notes section.	 1.7
BlackRock Large Cap Value Fund^{65,82,94} Managed by: BlackRock Investment Management, LLC FER: 1.05% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio*: 1.30% Inception Date*: 02-May-03 Performance 1 yr: 10.34%, 3 yr: -6.79%, 5 yr: -0.35%, 10 yr: 4.59% This fund invests in stocks that the portfolio manager believes are selling at below normal valuations with positive prospects for growth. Bob Doll of BlackRock has been managing this fund since its inception in 1999. This fund had a very difficult 2009. It underperformed the Russell 1000 Value Index and ranked in the bottom decile of the Morningstar large blend peers. Underperformance has continued into 2010. Year-to-date through September 30, 2010, the fund lagged the index and ranked in the bottom decile of the peers, primarily due to poor stock selection across many sectors. Due to very poor recent performance the long term track record has been impacted. Because of these performance issues, the sub-account investing in the BlackRock Large Cap Value fund will be merging into the sub-account investing in the T. Rowe Price Equity Income fund managed by T. Rowe Price Associates, Inc. CHANGE DETAILS: Subject to regulatory and other approvals, the target date for the proposed merger is April 18, 2011. See footnote entitled "Merger and Replacement Transition Risk" in the Important Notes section.	 2.2

Investment Options Equity Funds Large Cap Value	Evaluation
Eaton Vance Large-Cap Value Fund Managed by: Eaton Vance Management FER: 1.03% + AMC: 0.00% + Sales & Service Fee¹: varies = Expense Ratio¹: 1.03% Inception Date²: 07-Nov-08 Performance 1 yr: 10.05%, 3 yr: -5.50%, 5 yr: 1.97%, 10 yr: 4.15% This fund is managed by Michael Mach, who has posted strong long-term results since he became manager in January 2000. The fund utilizes a traditional value approach, investing in high-quality, dominant franchises with attractive long-term growth potential trading below-market valuations. The strategy has generally led the fund to outperform in down markets such as 2008 and underperform in periods when lower quality securities outperform higher quality securities, such as 2009. Year-to-date through September 30, 2010 the fund trailed peers and the index due to stock selection within Energy as well as continued outperformance of smaller-cap and lower-quality names within the benchmark. The approach has been successful in the long-term as results have outpaced peers and the index over the trailing 5- and 10-year periods with below-average volatility.	 4.3
Equity Income Fund^{31,73} Sub-advised by: T. Rowe Price Associates, Inc. FER: 0.91% + AMC: 0.00% + Sales & Service Fee¹: varies = Expense Ratio¹: 0.91% Inception Date²: 02-Oct-97 Performance 1 yr: 15.02%, 3 yr: -2.45%, 5 yr: 2.62%, 10 yr: 4.09% The fund focuses on large-cap companies that are trading at discounts to historical valuations or are undervalued based on relative valuations. Relative dividend yield is also a consideration. Brian Rogers, CIO and Chairman of T. Rowe Price, has been managing this fund since its inception in 2005 in the same style as the mutual fund that he has managed since October 1985. While results may ebb and flow with the relative strength of a value approach, the fund has ranked in the top third of the peer group since its inception in 2005. Mr. Rogers' performance in 2008 was slightly better than the decline of the index, however he resisted the temptation to become overly conservative. When many stocks rebounded in 2009, he took gains where valuations looked ripe. His sector positioning has been adding value in 2010. His overweights in Consumer Discretionary and Industrials have contributed, as well as his underweights to Health Care and Financials. Results for the trailing 3- and 5-year time periods ranked in the top third of the peer group.	 4.7
Optimized Value Fund^{5,13,73} Sub-advised by: MFC Global Investment Mgmt FER: 0.79% + AMC: 0.00% + Sales & Service Fee¹: varies = Expense Ratio¹: 0.79% Inception Date²: 22-Nov-96 Performance 1 yr: 13.91%, 3 yr: -5.91%, 5 yr: -0.85%, since inception: 3.12% This fund invests in undervalued stocks using a quantitative investment approach supplemented with fundamental analysis. Results were challenged in 2007 and 2008 as quantitative investment approaches struggled amid the increased market volatility. Following a solid 2009, year-to-date performance for the fund has benefited from favorable stock selection in the Healthcare and Financial sectors. Performance is being closely monitored. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 2.4
T. Rowe Price Equity Income Fund^{30,31} Managed by: T. Rowe Price Associates, Inc. FER: 0.93% + AMC: 0.10% + Sales & Service Fee¹: varies = Expense Ratio¹: 1.03% Inception Date²: 30-Jul-99 Performance 1 yr: 14.75%, 3 yr: -2.74%, 5 yr: 2.37%, 10 yr: 3.87% The fund focuses on large-cap companies that are trading at discounts to historical valuations or are undervalued based on other measures. Relative dividend yield is also a consideration. Brian Rogers, CIO and Chairman of T. Rowe Price, has been managing the fund since inception in October 1985. While results may ebb and flow with the relative strength of a value approach, the fund has ranked in the top third of the peer group for the trailing 1-, 3-, 5-, 10- and 15-year time periods and year-to-date through September 30, 2010. Mr. Rogers' performance in 2008 was slightly better than the decline of the index, however he resisted the temptation to become overly conservative during the crisis. When many stocks rebounded in 2009, he took gains where valuations looked ripe. His sector positioning has been adding value in 2010. His overweights in Consumer Discretionary and Industrials have contributed, as well as his underweights to Health Care and Financials.	 4.8

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Investment Options Equity Funds Large Cap Blend	Evaluation
Domini Social Equity Fund^{20,43,51,64} Managed by: Domini Social Investments & Wellington Management FER: 0.80% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 1.25% Inception Date‡: 02-Oct-97 Performance 1 yr: 13.58%, 3 yr: -1.57%, 5 yr: 1.64%, 10 yr: 0.49% This fund invests in companies that Domini believes are socially and environmentally responsible. Domini assesses the quality of a firm's relations with communities, customers, ecosystems, employees, investors and suppliers. In November 2006, the fund's investment strategy changed from passive to active management. As part of this transition Wellington Management was hired to apply a quantitative investment process to the Domini approved universe. Performance trailed the index in 2007 and 2008. However, in 2009 the fund bested the S&P 500 Index by more than 9%. This improvement helped lift returns above the peers for the trailing 3-year period and index but the trailing 5-year period performance still lagged modestly.	 2.6
Fundamental Investors^{13,31,61,65} Managed by: American Funds Group FER: 0.39% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 0.84% Inception Date‡: 25-Jul-08 Performance 1 yr: 13.84%, 3 yr: -3.02%, 5 yr: 4.23%, 10 yr: 4.34% The strategy of this fund is focused on bottom-up stock selection, with a contrarian approach that seeks undervalued and overlooked opportunities with the potential for long-term growth. Year-to-date through September 30, 2010 results outpaced peers but slightly trailed the index due to an approximate 20% exposure in non-U.S. stocks, which generally have trailed domestic issues over this period. The fund historically has held a sizable non-U.S. stake which has been a positive factor over the past decade as U.S. securities have lagged. Over the long run, the fund has consistently provided positive results versus peers and index, and outpaced both benchmarks over the trailing 3-, 5- and 10-year periods.	 4.1
Victory Diversified Stock Fund Managed by: Victory Capital Management FER: 1.07% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.07% Inception Date‡: 02-May-08 Performance 1 yr: 12.75%, 3 yr: -3.29%, 5 yr: 2.60%, 10 yr: 3.78% This fund uses a combination of value and growth-oriented investment strategies to seek out opportunities across the universe of large capitalization companies. Mr. Babin has been the portfolio manager of the fund since its inception in 1989. He is supported by two co-portfolio managers and two analysts. The management team attempts to add value through a combination of top-down and bottom-up analysis. The relative performance of the fund has suffered year-to-date through September 30, 2010 because of its position in Anadarko Petroleum, which saw its price drop significantly after the gulf oil spill. However, the fund has recently been able to make up some lost ground on its peers and the S&P 500 Index on the back of strong stock selection in the Telecommunications and Energy sectors. The fund still boasts an enviable record over the long term, and ranked in the top third of Morningstar's Large Blend category over the trailing 5-year period and in the top quintile over the trailing 10-year period.	 4.0
Massachusetts Investors Fund Managed by: MFS Investment Management FER: 0.83% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.83% Inception Date‡: 29-May-09 Performance 1 yr: 11.51%, 3 yr: -1.36%, 5 yr: 3.72%, 10 yr: 1.37% This fund is a large cap blend fund focusing on high quality companies with superior growth characteristics whose stocks are selling at reasonable prices. Year-to-date through September 30, 2010 the fund underperformed the index and ranked low in the peer group. The managers have increased exposure to Financials as they believe we are past the point of uncertainty, capital raises are over, solvency issues have faded, there is more clarity around reform and markets are stabilizing. Technology is the next largest sector and while they have increased the allocation, they did trim semiconductors as they believe margins are at their highs and inventory issues will arise. The fund's long-term performance is strong and ranked in the top decile over the trailing 3- and 5-year periods.	 4.2
Large Cap Fund^{9,57,73} Sub-advised by: UBS Global Asset Management (UBS Global AM) FER: 0.86% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.86% Inception Date‡: 06-May-05 Performance 1 yr: 13.45%, 3 yr: -3.81%, 5 yr: 0.59%, since inception: 2.10% This fund sub-advised by UBS, invests in stocks trading below UBS's calculation of their intrinsic value. The team that manages this fund has been together for over 20 years. Though performance has fallen short of the index and peers during 2007-2008, 2009 proved to be a great year for the fund. The team positioned the fund toward the beaten down cyclical sectors of the market leading into the rebound which started in March 2009. Year-to-date through September 30, 2010 the fund has trailed its peers and index because of tough second quarter relative performance. A solid 2009 helped the fund repair the relative underperformance of 2007 and 2008. Due to the lack of performance turnaround year-to-date through September 30, 2010, the fund remains under close watch.	 2.4

Investment Options Equity Funds Large Cap Blend	Evaluation
Davis New York Venture Fund^{15,31,50,80,90} Managed by: Davis Advisors FER: 0.89% + AMC: 0.03% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.92% Inception Date[‡]: 03-May-96 Performance 1 yr: 12.21%, 3 yr: -3.87%, 5 yr: 1.42%, 10 yr: 2.60% Since the fund's inception in 1969 it has been managed by members of the Davis family. Davis Advisors applies a very consistent and reliable investment discipline, investing in companies that fall into three categories: strong, recognizable franchises that are well-capitalized, out-of-the-spotlight companies and contrarian investments. Historically, the portfolio managers have been comfortable owning a large stake in Financials which can lead to performance that is out of synch with the broader market benchmarks. Results have struggled for the last few years. In 2007 and 2008 the overweight to Financials weighed on results; however, the managers were able to offset some of this with strong stock selection in many sectors, including Financials. The fund's Energy and Financial sector positioning helped generate very strong relative results in 2009 which helped to bring the trailing 3- and 5-year results closer to inline with the index and peers. Despite short-term performance challenges, the fund has proven to be a strong performer over the long-term. It has outperformed the S&P 500 Index over every trailing 10-year period since its inception.	 4.4
The Investment Company of America^{40,61,65} Managed by: American Funds Group FER: 0.38% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.83% Inception Date[‡]: 02-May-03 Performance 1 yr: 10.64%, 3 yr: -2.94%, 5 yr: 2.20%, 10 yr: 2.81% The fund typically owns time-tested household names, representing a wide cross-section of the U.S. economy with an emphasis on future dividends rather than on current income. Due to the fund's high-quality bias it tends to protect better in market downturns but will trail when lower quality issues rally, as exemplified in 2008 and 2009, respectively. Year-to-date through September 30, 2010 results lagged the index and peer group average as the fund has been overweight within the Technology sector and has also held a decent non-U.S. stake, (11.2% of the fund as of September 30, 2010), primarily within Europe. Overall, the fund has been solid over the years, outpacing peers and its index over the trailing 3-, 5- and 10-year periods.	 4.3
Parnassus Equity Income Fund Managed by: Parnassus Investments FER: 0.78% + AMC: 0.40% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.18% Inception Date[‡]: 29-May-09 Performance 1 yr: 8.64%, 3 yr: 2.41%, 5 yr: n/a, since inception: 5.98% Todd Ahlsten has been the lead manger on the fund since 2001. The fund is a large cap blend fund investing primarily in dividend paying domestic companies that are growing faster than the rest of the economy, are attractively priced, and meet certain ethical criteria. In addition, the fund targets companies that are committed to corporate responsibility by evaluating companies' workplaces, environmental policies, product quality, corporate governance and community relations. The fund finished 2009 ahead of both benchmarks ranking above median in the peer group. Strong stock selection in Energy and Utilities was more than enough to offset losses from other sectors such as Consumer Discretionary, Financials, and Materials. Year-to-date through September 30, 2010 has not been as favorable for the fund as it trailed the index and peer group due to weak stock selection in the technology and health care sectors. The fund had an excellent long-term track record beating the index and ranking in the top decile of the peer group over trailing 3-year period.	 5.0
Investment Options Equity Funds Large Cap Growth	Evaluation
Prudential Jennison 20/20 Focus Fund⁸ Managed by: Jennison Associates LLC FER: 0.90% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.15% Inception Date[‡]: 07-Nov-08 Performance 1 yr: 7.40%, 3 yr: 0.59%, 5 yr: 5.03%, 10 yr: 5.84% This fund is managed in two sleeves; growth and value. The growth sleeve, managed by seasoned portfolio manager Sig Segalas, focuses on high quality growth firms, while the value sleeve, run by well-respected manager David Kiefer, buys stocks that are trading at a discount to value with a catalyst for improvement. Year-to-date through September 30, 2010 performance has been weak due to poor returns from some of the fund's largest holdings, including H&R Block, Southwestern Energy and Sempra Energy. Given this fund's high conviction and non-benchmark sensitive approach, one can expect short-term relative performance volatility, both to the up and downside. Overall, this more aggressive fund has been a very solid performer, as it ranked in the top quartile over the 3-, 5- and 10-year trailing periods.	 4.8

Investment Options Equity Funds Large Cap Growth	Evaluation
Legg Mason ClearBridge Aggressive Growth Fund^{8,19,74,81} Managed by: Legg Mason Partners Investment Funds, Inc. FER: 0.87% + AMC: 0.40% + Sales & Service Fee[†]: varies = Expense Ratio[†]: 1.27% Inception Date[‡]: 30-Jul-99 Performance 1 yr: 23.82%, 3 yr: -1.79%, 5 yr: 0.71%, 10 yr: 1.19% With over 26 years of tenure on this fund, portfolio manager Richard Freeman is one of the most experienced managers in the peer group. This aggressive fund is a concentrated portfolio of large-, mid- and small-cap stocks that are expected to grow their earnings at a rate that exceeds the average rate of earnings growth of the companies in the S&P 500 Index. Given the fund's more concentrated approach and long-term investment horizon, it is not uncommon to have shorter periods of underperformance. The fund experienced a poor stretch of results during the 2007-2009 timeframe. This period has had a detrimental effect on the trailing 3- and 5-year track record, however, the trailing 10-year performance remains in the top third of the peer group. In the past, the fund has been able to recover from periods of underperformance thanks in part to the experience and skill of the manager. Year-to-date through September 30, 2010 the fund has done extremely well and ranked near the top of the Large Growth peer group. Most of the recent outperformance has been due to stock selection in Health Care, Technology and media.	 3.6
Turner Core Growth Fund Managed by: Turner Investment Partners FER: 0.94% + AMC: 0.10% + Sales & Service Fee[†]: varies = Expense Ratio[†]: 1.04% Inception Date[‡]: 02-May-08 Performance 1 yr: 12.96%, 3 yr: -7.23%, 5 yr: 1.15%, since inception: 1.77% Bob Turner founded Turner Investment Partners in 1990 and has been the lead portfolio manager on this strategy since its inception. This is a large-cap growth fund investing in U.S. stocks believed to have strong earnings growth potential. Given the fund's aggressive growth approach, performance will tend to struggle in environments such as 2008 when earnings declined and the expectation of earnings growth was poor. Following its worst performing year since its inception, the fund's performance rebounded in 2009. Year-to-date through September 30, 2010 the fund has lagged its benchmark as strong stock selection has been offset by poor sector allocation, specifically an overweight to Financials and Energy and an underweight to Industrials. While performance has struggled in the most recent period, the fund has had success in the past including outperforming for five consecutive years from 2003-2007.	 2.9
Brandywine Blue Fund Managed by: Friess Associates, LLC FER: 1.16% + AMC: 0.25% + Sales & Service Fee[†]: varies = Expense Ratio[†]: 1.41% Inception Date[‡]: 07-Nov-08 Performance 1 yr: 18.46%, 3 yr: -10.23%, 5 yr: -0.29%, 10 yr: 0.84% This fund, managed by Bill D'Alonzo and the team at Friess Associates since inception in 1991, invests in U.S. large-cap securities with an emphasis on finding companies with positive earnings surprises and clear earnings visibility trading at reasonable valuations. Recently, this approach has been out of favor, but has demonstrated success over the long-term, as evidenced by a near top quartile trailing 10-year ranking. Performance year-to-date through September 30, 2010 has lagged, in part due to the market trading on macro news and not company specific metrics. The fund has had poor selection in Staples, Industrials and Financials. Given this fund's high conviction and non-benchmark sensitive approach, short-term relative performance volatility is to be expected.	 2.9
Blue Chip Growth Fund^{57,73,90} Sub-advised by: T. Rowe Price Associates, Inc. FER: 0.90% + AMC: 0.00% + Sales & Service Fee[†]: varies = Expense Ratio[†]: 0.90% Inception Date[‡]: 02-Oct-97 Performance 1 yr: 16.25%, 3 yr: -1.62%, 5 yr: 3.30%, 10 yr: 1.23% Larry Puglia has managed the fund since 1996 and he has produced strong results in a variety of market conditions. He adheres to a growth-at-a-reasonable-price (GARP) strategy, looking for investments that are undervalued and have sustainable earnings growth potential and leading market positions. In 2008, results lagged the peer group by 1.93% primarily due to stock selection within Energy, however results were extremely strong in 2009 and the fund bested its peer group by more than 7%. The approach is more cautious versus higher-growth peers, however in 2009 he took advantage of higher growth stocks selling at exceptionally attractive prices. In 2009 an overweight to Technology (the fund has close to 32% in the sector compared to 19% for the S&P 500 Index) was the largest contributor to results, as well as Consumer Discretionary, Financials and Health Care positions. While the Technology sector has underperformed the broader market as represented by the S&P 500 Index, year-to-date through September 30, 2010, Mr. Puglia has been able to still add to returns via strong stock selection. The fund's performance results for the trailing 1-, 3-, 5- and 10-year periods ranked in the top third of the peer group.	 4.7

Investment Options Equity Funds Large Cap Growth	Evaluation
Capital Appreciation Fund^{15,57,73,85} Sub-advised by: Jennison Associates LLC FER: 0.81% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.81% Inception Date[‡]: 27-Apr-01 Performance 1 yr: 11.80%, 3 yr: -0.11%, 5 yr: 2.60%, 10 yr: 0.39% This fund is managed by a team of experienced portfolio managers at Jennison Associates. Co-manager Sig Segalas has over 40 years of investment experience and has managed growth assets for Jennison since co-founding the firm in 1969. The fund attempts to identify companies that show superior absolute and relative earnings growth trading at attractive valuations. Year-to-date through September 30, 2010 performance of this fund has struggled as a result of weak stock picks in the Healthcare and Financial sectors. Despite weakness year-to-date through September 30, 2010, this fund has been a solid performer over the years, outpacing the Morningstar peer group over the trailing 3- and 5-year periods.	 5.0
John Hancock Rainier Growth Fund¹³ Managed by: Rainier Investment Management, Inc. FER: 1.35% + AMC: 0.05% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.40% Inception Date[‡]: 02-May-08 Performance 1 yr: 16.53%, 3 yr: -4.89%, 5 yr: 2.13%, 10 yr: -0.03% This fund is sub-advised by a team of portfolio managers at Rainier Investment Management, Inc. The investment approach focuses on stocks of high quality companies with good growth profiles and earnings revisions. The underperformance in 2008 and 2009 can be partially attributed to Rainier's style of growth investing being out of favor, however this investment approach has demonstrated success over the long-term. Year-to-date through September 30, 2010 stock selection in the Technology and Industrials sectors has contributed to performance while select Financial names hurt. While longer-term results have been mixed, as the fund ranked in the bottom decile over 3-year period and 51st over the trailing 5-year period, performance over the trailing 1-year period was very competitive, and ranked in the top third of the Morningstar peer group.	 3.1
Growth Index Fund Managed by: Vanguard Group, Inc. FER: 0.28% + AMC: 0.50% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.78% Inception Date[‡]: 04-May-07 Performance 1 yr: 16.37%, 3 yr: -1.06%, 5 yr: 3.30%, 10 yr: 0.79% The fund is designed to track the performance of the MSCI U.S. Prime Market Growth Index, a broadly diversified index of growth stocks of large U.S. companies. As this is an index fund, tracking error, which measures how closely the fund mirrors the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio was much lower than the peer group average. CHANGE DETAILS: Effective May 9, 2011, the sub-account will begin investing in the Signal share class of the underlying fund instead of the Investor share class. These changes will result in a decrease of 0.16% in the overall Expense Ratio.	 4.2
The Growth Fund of America^{9,40,61,65} Managed by: American Funds Group FER: 0.39% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.84% Inception Date[‡]: 02-May-03 Performance 1 yr: 12.12%, 3 yr: -2.90%, 5 yr: 2.29%, 10 yr: 2.49% The fund is flexible in its growth approach, investing in classic growth stocks, cyclical stocks, and turnaround situations in the U.S. and abroad. Performance in both the downturn of 2008 and the up-swing of 2009 shows the ability to protect in down-markets and participate in up-markets as performance ranked above median over both time periods. Year-to-date results through September 30, 2010 lagged the peer group due to a sizeable cash position as well as an overweight to the Technology sector. The track-record on this strategy is very strong as performance outpaced the index over the trailing 5- and 10-year periods.	 4.2
Fidelity Contra Fund Managed by: Fidelity Management & Research Company (Fidelity) FER: 1.02% + AMC: 0.46% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.48% Inception Date[‡]: 31-Mar-95 Performance 1 yr: 16.39%, 3 yr: -2.17%, 5 yr: 4.39%, 10 yr: 5.05% This fund employs a flexible investment approach, investing in stocks of companies of any size, but with a bias to large-caps. It will invest in securities that are undervalued, as well as those with compelling growth opportunities. Seasoned portfolio manager Will Danoff's talent for stock picking, combined with a hands-on approach and efficient use of resources, has resulted in a consistently effective investment strategy over the years. The fund ranked in the top quintile year-to-date and ranked in the top quartile of the Morningstar peer group for the trailing 1-, 3-, 5- and 10-year periods.	 5.0

Investment Options Equity Funds Large Cap Growth	Evaluation
Fidelity Advisor New Insights Fund Managed by: Fidelity Management & Research Company (Fidelity) FER: 1.45% + AMC: 0.00% + Sales & Service Fee¹: varies = Expense Ratio¹: 1.45% Inception Date²: 02-May-08 Performance 1 yr: 15.81%, 3 yr: -2.63%, 5 yr: 4.20%, since inception: 10.10% This fund employs a flexible investment approach, investing in stocks of companies of any size, but with a bias to large-caps. It will invest in securities that are undervalued, as well as those with compelling growth opportunities. Seasoned portfolio manager Will Danoff's talent for stock picking, combined with a hands-on approach and efficient use of Fidelity's pool of analysts, has resulted in a consistently effective investment strategy over the years. The fund ranked in the top quintile year-to-date through September 30, 2010 and ranked in the top quartile of the Morningstar peer group for the trailing 1- and 5-year periods.	 5.0
Investment Options Equity Funds Mid Cap Value	Evaluation
Mid-Cap Value Index Fund⁷¹ Managed by: Vanguard Group, Inc. FER: 0.30% + AMC: 0.50% + Sales & Service Fee¹: varies = Expense Ratio¹: 0.80% Inception Date²: 04-May-07 Performance 1 yr: 21.02%, 3 yr: 1.46%, 5 yr: n/a, since inception: 2.54% The fund is designed to track the performance of the MSCI U.S. Mid Cap Value Index, a broadly diversified index of value stocks of medium-size U.S. companies. As this is an index fund, tracking error, which measures how closely the fund mirrors the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average. Due to platform rationalization, the sub-account investing in the Vanguard Mid Cap Value Index fund will be merging into the sub-account investing in the John Hancock Funds II - SSgA Mid Cap Value Index fund, sub-advised by SSgA Funds Management. CHANGE DETAILS: Subject to regulatory and other approvals, the target date for the proposed merger is April 18, 2011. See footnote entitled "Merger and Replacement Transition Risk" in the Important Notes section.	
SSgA Mid Cap Value Index Fund Sub-advised by: SSgA Funds Management, Inc. FER: 0.65% + AMC: 0.00% + Sales & Service Fee¹: varies = Expense Ratio¹: 0.65% Inception Date²: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 4.98% The fund is designed to track the performance of the MSCI U.S. Mid Cap Value Index, a broadly diversified index of mid-cap value stocks of U.S. companies. As this is an index fund, tracking error, which measures how closely the fund tracks the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average.	 4.0
RiverSource Mid Cap Value Fund^{19,41,71,86} Managed by: Columbia Management Investment Advisers, LLC FER: 1.02% + AMC: 0.15% + Sales & Service Fee¹: varies = Expense Ratio¹: 1.17% Inception Date²: 05-May-06 Performance 1 yr: 22.80%, 3 yr: -1.54%, 5 yr: 4.24%, since inception: 8.74% This fund is managed by an experienced team that has a disciplined contrarian focus, seeking to identify undervalued long-term investment ideas using a combination of thematic top-down analysis and value focused bottom-up stock analysis. Over the trailing 5-year period the fund outperformed the index and peer group, however, the trailing 3-year performance has struggled. In 4 of the last 5 calendar years performance has ranked above median but relative results in 2008 were weak enough to affect the trailing 3-year return. One of the team's investment themes is focused on infrastructure spending. This positioning has been one of the reasons the fund did poorly in 2008 but well in 2009. Given the fact that this team uses themes and searches for contrarian investment ideas, investors should expect the fund to be out of step with the market from time to time. CHANGE DETAILS: Effective May 9, 2011, the name of the sub-account will change to Columbia Mid Cap Value Opportunity Fund. The underlying fund's name has similarly changed to Columbia Mid Cap Value Opportunity fund. The fund manager, Columbia Management has eliminated the R4 share class. On May 9, 2011, the sub-account will begin investing in the Z share class of the underlying fund instead of the R4 share class. These changes will result in an increase of 0.02% in the overall Expense Ratio.	 2.9

Investment Options Equity Funds Mid Cap Value	Evaluation
Franklin Balance Sheet Investment Fund Managed by: Franklin Templeton FER: 1.05% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.05% Inception Date‡: 22-Nov-96 Performance 1 yr: 21.85%, 3 yr: -1.49%, 5 yr: 1.45%, 10 yr: 7.92% Bruce Baughman has managed the fund since its inception in 1990. This fund follows a strict value strategy which is applied by an experienced and seasoned team. This strategy is a true buy and hold approach which is evidenced by the meager 6% annual turnover. Lumpy performance is expected at times with a strict style manager such as Mr. Baughman. Despite beating the index in 2009, the fund struggled versus peers. Weak stock selection within Financials in January and February, as well as ongoing underweight allocations to Technology and Energy, depressed relative results. Through September 30, 2010 performance has been in-line as the fund outperformed its index but has trailed the peer group. Strong stock selection has been the main driver of relative outperformance particularly in the Industrials sector, the second best performer in the index. Long-term performance has been solid as the fund is in-line or ahead of the index over the trailing periods 3-years and longer. Confidence in the team remains.	 3.6
Value Fund^{77,91} Sub-advised by: Invesco Advisers, Inc. FER: 0.84% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.84% Inception Date‡: 02-Oct-97 Performance 1 yr: 22.22%, 3 yr: 0.67%, 5 yr: 5.96%, 10 yr: 6.71% Tom Copper, a four year veteran of the team took over lead portfolio management responsibilities of this fund, subadvised by Invesco Van Kampen, in 2009 after James Gilligan stepped down. The transition has been closely monitored and a fair degree of comfort now exists with the new leader who applies the same investment process, seeking undervalued companies that are experiencing a positive change or catalyst. While 2008 was a poor year, 2009 saw a significant rebound as the fund outperformed the index and ranked in the top quartile of peers. Strong stock selection in Healthcare and Industrial as well as an overweight allocation to Technology drove relative outperformance. The fund was in-line through September 30, 2010, ahead of peers but lagged the index. An underweight allocation and weak stock selection in the Financial sector resulted in underperformance versus the index. Long-term results are strong as the trailing 3- and 5- year returns beat the index and ranked near the top third and in the top quartile of peers respectively. CHANGE DETAILS: This is a fund of John Hancock Trust. John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 4.0
Mid Value Fund^{31,41,91} Sub-advised by: T. Rowe Price Associates, Inc. FER: 1.06% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.06% Inception Date‡: 06-May-05 Performance 1 yr: 16.15%, 3 yr: 3.49%, 5 yr: 6.05%, 10 yr: 7.76% This fund has been managed by David Wallack at T. Rowe Price since May, 2004. He has also been manager of a similarly managed retail mutual fund since 2000. Mr. Wallack employs a contrarian, bottom-up approach to identify mid-cap companies that are inefficiently priced. In 2008, absolute losses were unavoidable, however the fund protected on the downside relative to its peers as it ranked in the top third of the peer group and outpaced the index. In 2009 the fund ranked in the top quartile due to its strong results in virtually all sectors. Year-to-date through September 30, 2010 results have lagged the peer group and index in part due to a large cash position. When the market surged in the first and third quarters, this detracted from results. Individual stocks in various sectors also detracted. While results year-to-date through September 30, 2010 are ranked in the bottom quartile, Mr. Wallack's performance over the trailing 3- and 5-year periods, ranked in the top quartile of the peer group. CHANGE DETAILS: This is a fund of John Hancock Trust. John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 4.6
JP Morgan Mid Cap Value Fund^{32,71} Managed by: J.P. Morgan Investment Management Inc. FER: 0.76% + AMC: 0.40% + Sales & Service Fee*: varies = Expense Ratio†: 1.16% Inception Date‡: 27-Apr-01 Performance 1 yr: 22.85%, 3 yr: 1.19%, 5 yr: 4.40%, 10 yr: 9.08% Jonathon Simon has been with JP Morgan since 1980 and has been managing the fund since 1997. The fund invests in high-quality mid-cap stocks that appear to be undervalued and have the potential to grow intrinsic value per share. Management employs a bottom up approach to stock selection based on quantitative screening and proprietary fundamental analysis. Performance struggled in 2009 mostly due to weak stock selection in the Consumer Discretionary (top performing sector in the index), Financial and Materials sectors. The fund performed ahead of peers during the year-to-date through September 30, 2010, but lagged the hard to beat index due to an underweight to REITs and weak stock selection in the Consumer Discretionary sector. This fund has been a solid performer over the years and has ranked in or near the top third of the peer group over the trailing 3- and 5-year periods and in the top quartile over the trailing 10-year period.	 5.0

Investment Options Equity Funds Mid Cap Blend	Evaluation
Fidelity Advisor Leveraged Company Stock Fund Managed by: Fidelity Management & Research Company (Fidelity) FER: 1.37% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.37% Inception Date‡: 07-Nov-08 Performance 1 yr: 24.06%, 3 yr: -3.02%, 5 yr: 4.80%, 10 yr: 13.85% The fund has been managed by seasoned manager Tom Soviero since July 2003. The fund invests in stocks of companies of any size with financial leverage, industry leadership positions and above average growth. This investment approach can lead to short-term performance volatility relative to the peers and index and therefore is categorized as an aggressive fund. After easily outperforming the Morningstar peers and the S&P 500 Index in 2009 by more than 22%, the fund had a tough time, lagging its peers by almost 3% year-to-date as of September 30, 2010. The fund's performance in 2010 has been hurt by an overweight position in the Technology sector and security selection in the publishing/printing industry.	 3.6
Investment Options Equity Funds Mid Cap Growth	Evaluation
Mid-Cap Growth Index Fund⁷¹ Managed by: Vanguard Group, Inc. FER: 0.30% + AMC: 0.50% + Sales & Service Fee*: varies = Expense Ratio†: 0.80% Inception Date‡: 04-May-07 Performance 1 yr: 28.29%, 3 yr: -1.42%, 5 yr: n/a, since inception: 4.67% The fund is designed to track the performance of the MSCI U.S. Mid Cap Growth Index, a broadly diversified index of growth stocks of medium-size U.S. companies. As this is an index fund, tracking error, which measures how closely the fund mirrors the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average. Due to platform rationalization, the sub-account investing in the Vanguard Mid-Cap Growth Index fund will be merging into the sub-account investing in the John Hancock Funds II -SSGA Mid Cap Growth Index fund, sub-advised by SSgA Funds Management. CHANGE DETAILS: Subject to regulatory and other approvals, the target date for the proposed merger is April 18, 2011. See footnote entitled "Merger and Replacement Transition Risk" in the Important Notes section.	
SSgA Mid Cap Growth Index Fund Sub-advised by: SSgA Funds Management, Inc. FER: 0.65% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.65% Inception Date‡: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 14.11% The fund is designed to track the performance of the MSCI U.S. Mid Cap Growth Index, a broadly diversified index of mid-cap growth stocks of U.S. companies. As this is an index fund, tracking error, which measures how closely the fund tracks the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average.	 4.0
Mid Cap Stock Fund^{23,41,47,73,90} Sub-advised by: Wellington Management Company, LLP FER: 0.94% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.94% Inception Date‡: 30-Jul-99 Performance 1 yr: 22.76%, 3 yr: -3.31%, 5 yr: 4.88%, 10 yr: 5.32% The fund invests in stocks with the potential to grow regardless of the economic environment. Manager Michael Carmen has been running this fund for over nine years and since his takeover until 2009 the fund exhibited consistent results and outperformed the peer group or index every year. However, short term results have fallen short of the index and peer group, as 2009 and year-to-date results through September 30, 2010 have struggled. Despite this recent underperformance, trailing 5-year returns remain ahead of the index and peer group.	 3.7
American Century Vista Fund^{55,90} Managed by: American Century Investment Management, Inc. FER: 1.01% + AMC: 0.15% + Sales & Service Fee*: varies = Expense Ratio†: 1.16% Inception Date‡: 03-May-96 Performance 1 yr: 23.68%, 3 yr: -8.32%, 5 yr: 3.18%, 10 yr: 1.81% This fund invests in companies that are exhibiting accelerating earning growth and price momentum. In February 2010, long-time manager Glen Fogle officially left American Century after a six month leave of absence. Co-manager, Brad Eixmann, assumed leadership with Bryan Unterhalter, who was previously an analyst on the fund. The fund underperformed the benchmark and average Morningstar mid growth fund in 2009 due to difficult performance during the sharp market rebound in the March-May timeframe. Year-to-date through September 30, 2010, the fund continued to struggle lagging both peers and the benchmark. Recent underperformance has affected the longer term track record. Due to the manager change and the performance challenges, the sub-account investing in the American Century Vista fund will be merging into the sub-account investing in the American Century Heritage fund managed by American Century Investment Management, Inc. CHANGE DETAILS: Subject to regulatory and other approvals, the target date for the proposed merger is April 18, 2011. See footnote entitled "Merger and Replacement Transition Risk" in the Important Notes section.	 2.0

Investment Options Equity Funds <i>Mid Cap Growth</i>	Evaluation
Franklin Small-Mid Cap Growth Fund Managed by: Franklin Templeton FER: 1.05% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.05% Inception Date‡: 30-Jul-99 Performance 1 yr: 28.43%, 3 yr: 1.87%, 5 yr: 4.88%, 10 yr: 2.02% Ed Jamieson has been the lead portfolio manager on the fund since 1992. The fund invests in both small- and mid-cap growth companies which management determines to have sustainable earnings, strong management teams, and strong balance sheets. Following a solid 2008, the fund continued performing well through 2009 ranking above median in the peer group despite trailing the hard to beat Russell Mid Cap Growth Index. Through September 30, 2010, the fund outperformed the index and peer group as it ranked in the top third. Solid stock selection particularly in the Energy sector drove relative outperformance. Long-term performance for the fund has been stable as on average it ranked median over the long-term trailing periods. Given this fund's focus on smaller capitalization growth stocks, the fund is classified as an aggressive strategy.	 3.7
Prudential Jennison Mid Cap Growth Fund Managed by: Jennison Associates LLC FER: 0.91% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 1.16% Inception Date‡: 07-May-10 Performance 1 yr: 20.03%, 3 yr: 2.53%, 5 yr: 6.50%, 10 yr: 3.81% This fund, managed by experienced portfolio manager John Mullman, employs a fundamental approach which invests in mid-cap companies that exhibit above-average earnings growth and sustainable franchise value. Year-to-date through September 30, 2010 performance was mixed, and ranked in the 64th percentile versus the peer group. Poor security selection within the Health Care sector detracted from results, but this was partially offset by favorable stock selection within Technology. However, long-term performance is excellent as the fund ranked in the top quartile for the trailing 3- and 5-year periods.	 4.2
Investment Options Equity Funds <i>Small Cap Value</i>	Evaluation
Royce Opportunity Fund³⁶ Managed by: Royce & Associates, LLC FER: 1.22% + AMC: 0.30% + Sales & Service Fee*: varies = Expense Ratio†: 1.52% Inception Date‡: 14-May-04 Performance 1 yr: 33.32%, 3 yr: 5.25%, 5 yr: 6.14%, 10 yr: 10.60% Royce & Associates, LLC is a fund family dedicated to small cap investing. Portfolio manager Buzz Zaino has over 40 years of experience, 12 of which have been on this fund. Mr. Zaino uses an approach that incorporates four investment themes, emphasizing turnarounds and special situations. The investment process also involves investing in small- and micro-cap companies using an "opportunistic" value approach. The fund has been classified as aggressive due to significant microcap exposure which can result in higher standard deviation and periods where performance may be out of step with the small cap market. This microcap exposure led to sizeable outperformance in 2009 when the fund beat both its peer group and benchmark by over 30%. Year-to-date through September 30, 2010 results continue to be strong as stock selection in Industrials and Materials is driving performance. The fund has proven to be a strong performer over the long term, outpacing the index over the trailing 1-, 3-, 5- and 10-year periods.	 3.8
DFA U.S. Targeted Value Fund Managed by: Dimensional Fund Advisors, Inc. (DFA) FER: 0.41% + AMC: 0.50% + Sales & Service Fee*: varies = Expense Ratio†: 0.91% Inception Date‡: 02-Nov-07 Performance 1 yr: 28.36%, 3 yr: 3.53%, 5 yr: 3.86%, 10 yr: 10.17% DFA seeks to achieve superior asset class returns through portfolio construction and trading, and the application of a value strategy that is anchored in academic research. The fund invests in a broad cross-section of U.S. small value companies. The fund is deeper value and more diversified from a market cap perspective than its index or peers. It will invest in everything from micro-caps to mid-cap stocks. This unique structure can lead to periods in which the fund will not closely track the index or peers. In fact, structural differences lead to underperformance in 2008 when the fund's mid-cap and micro-cap stocks underperformed small-cap stocks. On the positive side, the fund's focus on deeper value stocks relative to the index was one of the main drivers of outperformance in 2009 and year-to-date September 30, 2010. Due to the fund's investment in small cap equities, it is classified as an aggressive fund and may exhibit periods of volatility.	 4.5
Small Cap Value Index Fund Managed by: Vanguard Group, Inc. FER: 0.28% + AMC: 0.50% + Sales & Service Fee*: varies = Expense Ratio†: 0.78% Inception Date‡: 03-Nov-06 Performance 1 yr: 24.19%, 3 yr: 2.88%, 5 yr: 3.62%, 10 yr: 7.41% The fund is designed to track the performance of the MSCI U.S. Small Cap Value Index, a broadly diversified index of value stocks of smaller U.S. companies. As this is an index fund, tracking error, which measures how closely the fund mirrors the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average.	 3.5

Investment Options Equity Funds <i>Small Cap Value</i>	Evaluation
Small Cap Value Fund^{23,91} Sub-advised by: Wellington Management Company, LLP FER: 1.16% + AMC: 0.00% + Sales & Service Fee¹: varies = Expense Ratio¹: 1.16% Inception Date²: 06-May-05 Performance 1 yr: 26.10%, 3 yr: 6.24%, 5 yr: 6.70%, 10 yr: 11.25% This fund invests in high quality companies that have a track record of above-average profitability but are trading at a discount to the overall small cap market. The fund employees a value-oriented, bottom-up approach to choosing stocks. Wellington Management has been managing this fund since 2005 and since then the fund's performance record is very strong. It has outperformed the Russell 2000 Value benchmark and the average Morningstar Small Value fund over the trailing 1-, 3- and 5-year periods. The fund has protected investors in down markets as well as participating in up markets. In the down markets of 2007 and 2008 this fund outperformed the average peer and in the up markets of 2009 and year-to-date September 30, 2010. CHANGE DETAILS: This is a fund of John Hancock Trust. John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 5.0
Investment Options Equity Funds <i>Small Cap Blend</i>	Evaluation
Keeley Small Cap Value Fund Managed by: Keeley Asset Management Corp. FER: 1.39% + AMC: 0.00% + Sales & Service Fee¹: varies = Expense Ratio¹: 1.39% Inception Date²: 02-May-08 Performance 1 yr: 25.99%, 3 yr: -2.84%, 5 yr: 3.28%, 10 yr: 10.14% The fund focuses on small sized companies that are either cheap relative to their book value or are going through some kind of corporate restructuring including companies emerging from bankruptcy or corporate spin-offs. John Keeley has been managing this fund since its inception in 1993. This fund doesn't look much like its benchmark and therefore can have short-term performance deviations (both positive and negative) leading to the fund's more aggressive profile. Due to a difficult 2009, largely due to an underweight to Technology (an area the manager typically stays away from), the fund underperformed over the trailing 3- and 5-year periods. Year-to-date through September 30, 2010 the fund has trailed the index and peers due to selection within Energy and underweight to certain strong performing areas within Financials. However, the fund maintained a strong long-term track record as it outperformed the Russell 2000 Index and average Morningstar small blend fund over the trailing 10-year period.	 2.9
DFA US Small Cap Fund³¹ Managed by: Dimensional Fund Advisors, Inc. (DFA) FER: 0.40% + AMC: 0.50% + Sales & Service Fee¹: varies = Expense Ratio¹: 0.90% Inception Date²: 03-Nov-06 Performance 1 yr: 30.04%, 3 yr: 3.95%, 5 yr: 4.69%, 10 yr: 7.79% DFA seeks to achieve superior returns through portfolio construction and trading strategies anchored in academic research. This fund invests in a broad cross-section of U.S. small companies. The fund generally invests in the smallest 10% of the market universe. In 2008 this fund underperformed as a result of lower returns from microcap stocks versus small-cap stocks. Fortunately this trend reversed in 2009 and 2010 and has aided relative results. The larger than average microcap exposure in this fund can lead to higher standard deviation and to periods where performance may be out of sync with the small cap market. While performance can be bumpy, results have been quite strong over the trailing 3-, 5- and 10-year periods. Due to the fund's investment in small cap equities, it is classified as an aggressive fund and may exhibit periods of volatility.	 4.7
Bridgeway Ultra-Small Company Market Fund Managed by: Bridgeway Capital Management, Inc. FER: 0.77% + AMC: 0.35% + Sales & Service Fee¹: varies = Expense Ratio¹: 1.12% Inception Date²: 03-Nov-06 Performance 1 yr: 24.42%, 3 yr: -1.98%, 5 yr: -0.28%, 10 yr: 10.95% Bridgeway is a quantitative investment management firm founded by the manager of this fund, John Montgomery. This fund is a passively managed microcap fund that attempts to match the sector and industry make up of the CRSP 10 Index. Although this fund is categorized as a small blend product it will have significant performance differences from other small-cap funds due to its exclusive focus on microcap stocks. In 2009 the CRSP 10 Index returned an astounding 81% while the fund drastically underperformed. Much of the underperformance stemmed from the quality screens employed by the fund. Rebalancing also accounted for relative underperformance as the fund rebalances less frequently than the index to minimize trading costs. Performance continues to struggle in 2010 trailing the index and peer group. Due to continued performance issues and platform rationalization, the sub-account investing in the Bridgeway Ultra-Small Company Market fund will be merging into the sub-account investing in the DFA U.S. Small Cap Fund managed by Dimensional Fund Advisors, Inc. CHANGE DETAILS: Subject to regulatory and other approvals, the target date for the proposed merger is April 18, 2011. See footnote entitled "Merger and Replacement Transition Risk" in the Important Notes section.	 2.2

Investment Options Equity Funds <i>Small Cap Blend</i>	Evaluation
Small Cap Opportunities Fund^{16,41,47,49,73,75} Sub-advised by: Dimensional Fund Advisors, Inc. (DFA) & Invesco Advisers, Inc. FER: 1.13% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.13% Inception Date‡: 02-May-03 Performance 1 yr: 30.07%, 3 yr: -0.09%, 5 yr: 0.31%, since inception: 8.12% This is a small cap blend strategy comprised of two distinct portfolios, one with a value bias managed by DFA and one with a growth bias managed by Invesco. The structure has been in place since December 2008. In 2009, the fund outperformed both its index and peer group, and ranked in the top third. Performance year-to-date through September 30, 2010 has continued to be strong as the fund outperformed its index and ranked in the top quartile of peers. Both sleeves of the portfolio are contributing to positive relative performance.	 2.9
Small Company Value Fund⁷³ Sub-advised by: T. Rowe Price Associates, Inc. FER: 1.14% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.14% Inception Date‡: 13-Mar-98 Performance 1 yr: 21.25%, 3 yr: 4.22%, 5 yr: 5.22%, 10 yr: 8.76% Preston Athey of T. Rowe Price has been manager of the fund since 2005 and of a similarly managed mutual fund since 1991. He is among the most tenured managers in the Small Value universe. The fund has a long-term, low-turnover and patient approach which seeks the stocks of companies where current stock prices do not appear to adequately reflect their underlying value. In 2008, results were well above the peer group average, which highlighted the ability of this strategy to effectively protect investors relative to peers in an extremely stressed market environment. In 2009 and year-to-date through September 30, 2010 returns have lagged the peer group. Sector decisions have been effective, but stock selection has been muted in the short run. While the last year has lagged, the trailing 3-year results ranked in the top third. Over the longer term, Mr. Athey has produced highly competitive returns versus the peer group at a lower level of risk.	 5.0
T. Rowe Price Small Cap Value Fund⁵⁹ Managed by: T. Rowe Price Associates, Inc. FER: 1.16% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.26% Inception Date‡: 27-Apr-01 Performance 1 yr: 24.85%, 3 yr: 3.96%, 5 yr: 5.31%, 10 yr: 11.03% Preston Athey has been the manager of the fund since 1991, and he has produced very competitive results during his tenure. He is among the most tenured managers in the Small Value universe. The fund has a long-term, low-turnover, and patient approach which seeks the stocks of companies where current stock prices do not appear to adequately reflect their underlying value. In 2008, results were well above the peer group average, which highlighted the ability of this strategy to effectively protect investors relative to peers in an extremely stressed market environment. In 2009, he underperformed the peer group and the index by a small margin. Year-to-date through September 30, 2010 returns have ranked low in the peer group but in line with the index. Over the longer term including the trailing 3-, 5-, 10- and 15-year periods, Mr. Athey has produced highly competitive returns versus the peer group at a lower level of risk.	 5.0
Investment Options Equity Funds <i>Small Cap Growth</i>	Evaluation
Small Cap Growth Index Fund⁴¹ Managed by: Vanguard Group, Inc. FER: 0.28% + AMC: 0.50% + Sales & Service Fee*: varies = Expense Ratio†: 0.78% Inception Date‡: 03-Nov-06 Performance 1 yr: 30.04%, 3 yr: 3.09%, 5 yr: 5.89%, 10 yr: 6.98% The fund is designed to track the performance of the MSCI U.S. Small Cap Growth Index, a broadly diversified index of aggressive growth stocks of smaller U.S. companies. As this is an index fund, tracking error, which measures how closely the fund mirrors the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average.	 4.2
Explorer Fund Managed by: Vanguard Group, Inc. FER: 0.54% + AMC: 0.50% + Sales & Service Fee*: varies = Expense Ratio†: 1.04% Inception Date‡: 14-May-04 Performance 1 yr: 26.77%, 3 yr: 0.62%, 5 yr: 3.05%, 10 yr: 4.43% This is a small cap growth fund that has seven underlying managers. The diversification of the managers' investment styles generally keeps the fund from having extremely poor or extremely strong relative performance over short time frames, however it still invests in an area of the market considered to be aggressive: small cap growth stocks. Over the long-term, the fund should outperform its benchmark, the Russell 2500 Growth Index. Year-to-date through September 30, 2010 the fund is trailing the index but outpacing the peer group, which is also the case over the trailing 1-, 3- and 5-year periods. However, the fund outperformed both peers and index over the trailing 10-year period. Additionally, the fund offers a much lower expense ratio than the average small cap growth fund.	 4.1

Investment Options Equity Funds <i>Small Cap Growth</i>	Evaluation
Small Cap Growth Fund^{41,91} Sub-advised by: Wellington Management Company, LLP FER: 1.15% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.15% Inception Date‡: 06-May-05 Performance 1 yr: 22.07%, 3 yr: -0.30%, 5 yr: 5.10%, 10 yr: 5.39% This fund is managed by Wellington Management and invests in stocks that have the potential to grow regardless of the economic environment. Manager, Steven Angeli has been managing this fund since 2003. The fund focuses on companies that are emerging growers in the early stage of the business cycle, as well as re-emerging growers that are back on a solid growth track after a period of slow or below trend growth. The fund's trailing 3-year results lagged the index but outperformed the peer group and the trailing 5-year performance is ahead of both benchmarks. While the trailing 3-year results have lagged the index due to underperformance in 2008, 2009 and year-to-date through September 30, 2010 the fund has consistently outperformed its peers historically, in 5 of the last 7 calendar years. In addition, the long term outperformance of the fund has been achieved with lower volatility compared to the index and peers. CHANGE DETAILS: This is a fund of John Hancock Trust. John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 4.9
Invesco Small Cap Growth Fund^{17,18,44,57,67} Managed by: Invesco Advisers, Inc. FER: 1.31% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.31% Inception Date‡: 13-Mar-98 Performance 1 yr: 26.29%, 3 yr: 1.32%, 5 yr: 5.78%, 10 yr: 2.84% Juliet Ellis has been the lead portfolio manager on the fund since September 2004 when she arrived from JP Morgan. Ms. Ellis, along with co-managers Juan Hartsfield and Clay Manley, invest in small-cap stocks they believe can generate sustainable growth in revenue, earnings, and cash flow. The team's long-term orientation and attention to valuation should result in a higher quality portfolio with lower volatility. Performance in 2009 struggled due to the characteristics of the market rally. Specifically, low quality companies with high debt and often low share prices were the strongest performers. However, due to the fund's quality and risk controls, it steered clear of many of these stocks. The fund performed in-line with the index and ahead of peers through September 30, 2010. Strong stock selection in the Consumer Discretionary and Health Care sectors was offset by poor stock selection in the Technology sector. Long term performance has been solid, as over the 3- and 5-year trailing periods the fund ranked in the top third of peers with lower volatility. Given this fund's focus on smaller capitalization growth stocks, the fund is classified as an aggressive strategy.	 3.6
Investment Options Equity Funds <i>Multi Cap Blend</i>	Evaluation
Optimized All Cap Fund^{5,13,50,91} Sub-advised by: MFC Global Investment Mgmt FER: 0.75% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.75% Inception Date‡: 02-May-03 Performance 1 yr: 22.90%, 3 yr: -3.59%, 5 yr: 1.39%, since inception: 6.22% This fund employs a quantitative investment approach supplemented with fundamental analysis. Following a solid 2009, when the fund was ranked in the second quartile, year-to-date performance through September 30, 2010 has been strong, ranking in the top decile, as the fund has benefited from positive stock selection in the Financial and Technology sectors. While this strategy has historically shown it can generate strong returns as it did from 2004-2006, performance for the trailing 3- and 5-year periods is challenged. The underperformance in 2007-2008 can be partially attributed to quantitative investment approaches in general having struggled amid the increased market volatility. Performance is being closely monitored. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited. In addition, this is a fund of John Hancock Trust which is changing its name to John Hancock Variable Insurance Trust.	 2.4
All Cap Core Fund⁹¹ Sub-advised by: Deutsche Asset Management, Inc. FER: 0.87% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.87% Inception Date‡: 02-Oct-97 Performance 1 yr: 13.04%, 3 yr: -4.29%, 5 yr: 0.61%, 10 yr: -0.01% This trust is a quantitatively managed equity trust investing in stocks of all sizes. Year-to-date through September 30, 2010 negative stock selection in Technology has led to underperformance. Since DeAM was appointed subadvisor of the trust in November 2002, results have been good and it has ranked near the top third of the peer group. A portion of the trailing 10-year period track record reflects a very poor stretch of performance from 2000 to mid-2002 when the trust was a large-cap growth trust managed by a different firm. CHANGE DETAILS: Effective May 9, 2011, the sub-adviser Deutsche Asset Management, Inc. is changing to QS Investors. In addition, this is a fund of John Hancock Trust which is changing its name to John Hancock Variable Insurance Trust.	 2.4

Investment Options Equity Funds <i>Multi Cap Blend</i>	Evaluation
All Cap Value Fund^{41,73} Sub-advised by: Lord, Abnett & Co. LLC FER: 0.96% + AMC: 0.00% + Sales & Service Fee¹: varies = Expense Ratio²: 0.96% Inception Date³: 27-Apr-01 Performance 1 yr: 19.22%, 3 yr: 1.82%, 5 yr: 5.42%, since inception: 5.02% Bob Fetch has been the lead portfolio manager on this fund subadvised by Lord Abnett & Co. LLC, since 2003 and on the retail equivalent since 1999. This is a multi-cap value fund focusing on stocks with an attractive reward-to-risk ratio and limited downside risk. The fund finished 2009 ahead of the index but behind peers ranked roughly median. Positive relative results were led by strong stock selection in Energy (not owning big oil names), Health Care (pharmaceuticals), and Consumer Discretionary (hotels and restaurants). Year-to-date through September 30, 2010 outperformed the index by 0.02% and was ahead of peers, ranking in the top quartile of the peer group. Strong stock selection in the Industrials sector was muted by weak stock selection in the Technology and Financials sectors. The fund has an outstanding long-term track record ranked in the top decile over the trailing 3-year period.	 4.3
Investment Options Equity Funds <i>International / Global Value</i>	Evaluation
DFA Emerging Markets Value Fund Managed by: Dimensional Fund Advisors, Inc. (DFA) FER: 0.62% + AMC: 0.50% + Sales & Service Fee¹: varies = Expense Ratio²: 1.12% Inception Date³: 03-Nov-06 Performance 1 yr: 21.45%, 3 yr: 2.11%, 5 yr: 16.19%, 10 yr: 20.52% DFA seeks to achieve superior asset class returns through portfolio construction and trading and the application of a value strategy that is anchored in academic research. The fund offers broadly diversified exposure to value stocks across most emerging markets countries with a heavy bias towards the smaller cap spectrum of stocks. Additionally, DFA systematically excludes certain companies and countries that do not meet their investment criteria. The small cap and value bias of this fund have been the main reason for recent and long term outperformance. The fund has outperformed the index and peers by a wide margin over the trailing 3-, 5- and 10-year periods. It should be noted that this fund is considered aggressive due to its investments in Emerging Markets which are considered risky from a political, economic and currency perspective.	 4.7
International Small Cap Fund^{41,73} Sub-advised by: Franklin Templeton FER: 1.23% + AMC: 0.00% + Sales & Service Fee¹: varies = Expense Ratio²: 1.23% Inception Date³: 20-Nov-98 Performance 1 yr: 23.85%, 3 yr: -0.30%, 5 yr: 7.00%, 10 yr: 4.97% This fund, subadvised by Franklin Templeton, is led by Brad Radin who assumed the lead portfolio manager role in April 2008. Mr. Radin has successfully managed a similarly run retail strategy for over ten years in Canada. The fund invests in companies below \$2 billion in market cap located outside the U.S. including emerging markets. Performance was extremely strong in 2009 ranking in the top quartile of peers for the year. Performance continued to be strong year-to-date through of September 30, 2010, as it bested the index and peer group ranking in the top decile. Strong stock selection in the Industrials and Consumer Discretionary sectors was the main driver of outperformance. Additionally, the recent strong performance has repaired the trailing 3-year period track record which now ranks in the top quartile of the peer group through September 30, 2010. Given the fund's focus on small capitalization companies and exposure to emerging markets, the fund is classified as an aggressive strategy.	 4.4
DFA International Value Fund Managed by: Dimensional Fund Advisors, Inc. (DFA) FER: 0.46% + AMC: 0.50% + Sales & Service Fee¹: varies = Expense Ratio²: 0.96% Inception Date³: 03-Nov-06 Performance 1 yr: 10.02%, 3 yr: -6.59%, 5 yr: 3.60%, 10 yr: 7.23% DFA seeks to achieve superior returns through portfolio construction and trading, and the application of a value strategy that is anchored in academic research. This fund offers broadly diversified exposure to value stocks in developed markets outside of the U.S. In addition to searching for value stocks, DFA systematically excludes certain companies and asset classes that do not meet their investment criteria. This unique structure can lead to periods in which the fund will not closely track the index or peers. For example in 2008 the fund's larger than index weight in Financials was a big detractor. However, in 2009 the Financial weight was a significant positive contributor. Despite the recent swings in performance, the fund posted very strong longer term results, outperforming the index and peers over the trailing 3- and 5-year periods. Due to the fund's investment in foreign equities, it is classified as an aggressive fund and may exhibit periods of volatility.	 4.6

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Investment Options | Equity Funds | *International / Global Blend*

Evaluation

FER: 0.74% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 1.19% Inception Date‡: 25-Jul-08
Performance 1 yr: 17.15%, 3 yr: **-1.50%**, 5 yr: **11.04%**, 10 yr: **12.49%**

This fund is designed to give exposure to emerging markets both directly and via companies in developed countries that generate significant revenues from emerging markets. In addition, it will invest in emerging markets bonds. Given its portfolio construction, the fund is not a pure emerging markets fund. Due to this portfolio structure, performance tends to trail peers during strong rallies in emerging market stocks such as 2007 and in 2009. However, during difficult times for emerging markets such as 2008, the fund tends to outperform given its more diversified, risk-averse approach. As the fund does have significant emerging markets exposure, it is classified as an aggressive strategy and may exhibit periods of volatility. Year-to-date results through September 30, 2010 outpaced the peers and index due to exposure within emerging market banks as well as exposure to companies in developed countries with exposure to emerging markets. Results outpaced the index over the trailing 1-, 3-, 5- and 10-year periods.

CHANGE DETAILS: Effective May 9, 2011, the sub-account's asset class will change from International/Global Blend to International/Global Growth. This change may have a potential impact on the qualifying status for the John Hancock Fiduciary Standards Warranty for some plans.

FER: 1.20% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.20% Inception Date‡: 03-Nov-06
Performance 1 yr: 13.74%, 3 yr: -4.55%, 5 yr: n/a, since inception: 0.69%

This fund employs a predominately quantitative investment approach to build a portfolio of international stocks in developed countries with favorable growth characteristics using valuation and momentum factors. Given the fund's focus on international stocks, the fund is classified as an aggressive strategy with an expectation of short-term performance volatility. GMO has a bias towards high-quality stocks which has been in place for a number of years and is predicated on their belief that quality is undervalued relative to historical norms and other areas of the equity market. Amid the recent market rebound in 2009, the stocks picked for their quality characteristics detracted from results. Year-to-date through September 30, 2010 the fund has outperformed, due to strong stock selection. While the fund struggled in 2009, 2010 has been strong. The fund outperformed the peer group and index over the trailing 1- and 3-year periods and the institutional equivalent fund outperformed over the trailing 5-year period. Confidence in the portfolio management team remains intact.

FER: 0.56% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 1.01% Inception Date: 02-May-03
Performance 1 yr: 9.22%, 3 yr: -3.46%, 5 yr: 5.28%, 10 yr: **6.37%**

This aggressive fund invests in companies across market caps, but typically owns large corporations with a focus in Europe and the Pacific Basin regions, as well as emerging markets. Although non-U.S. stocks have historically exhibited greater volatility than U.S. stocks, the volatility of this fund is roughly in line with peers. The fund has demonstrated the ability to perform strongly within the peer group in both down markets such as 2008 and up-markets like of 2009. Year-to-date through September 30, 2010 results have outpaced peers but lagged the index. Exposure to emerging markets and an underweight to Financials have helped results, while cash holdings and stock selection within Materials have detracted. The fund has had a very strong long-term track record and has consistently outperformed the peer group average. The strategy ranked in the top decile among peers over the trailing 3-, 5- and 10-year periods.

FER: 1.25% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.25% Inception Date‡: 29-May-09
Performance 1 yr: 13.80%, 3 yr: **-4.51%**, 5 yr: n/a, since inception: **2.72%**

The fund is a relatively concentrated, international portfolio which invests in approximately 50-65 stocks within three distinct groups which management defines as: consistent earners, basic value and emerging franchises. The fund seeks the best opportunities and can tend to hold large weightings in specific industries and sectors, which can be significant drivers of performance. It also has a sizable weight to emerging markets at 18%. Considering these factors, the fund is classified as an aggressive strategy. Lead manager William Freis has been with this strategy for 12 years and he named two co-managers in 2006. Performance has consistently been strong over both the short- and long-term. It ranked in the top quartile over the trailing 3-, 5- and 10-year time periods. In 2008, the fund performed well in relative terms as it underweighted many of the problem sectors such as Financials and commodity-related names. In 2009 the managers added to some of these areas as the market improved. While results for 2009 were middling, the Year-to-Date September 30, 2010 results are back to the top quartile of the peer group.

Investment Options Equity Funds <i>International / Global Blend</i>	Evaluation
Mutual Global Discovery Fund^{42,61} Managed by: Franklin Templeton FER: 1.12% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 1.37% Inception Date‡: 22-Nov-96 Performance 1 yr: 11.09%, 3 yr: -0.53%, 5 yr: 6.08%, 10 yr: 8.24% CEO Peter Langerman and portfolio manager Phillippe Brugere Trelat took control as co-portfolio managers of the fund when co-portfolio managers Anne Gudefin and Charles Lahr left Mutual Series in December 2008. The new management team is familiar as Mr. Langerman runs a portfolio for another John Hancock strategy and has earned our confidence. This is a world stock fund focusing on undervalued mid and large cap securities. The fund will invest in foreign securities, distressed securities, and merger arbitrage opportunities. The defensive positioning of the fund which aided performance in 2008, was detrimental to performance in 2009 as the fund underperformed the index and peer group due mainly to its cash position. Under the new portfolio managers, the cash level has been decreasing. Solid stock selection across most sectors, most notably in the Consumer Staples, Energy and Industrials sectors, led the fund to outperform the index and peer group year-to-date through September 30, 2010. The long-term track record of the fund is impressive, and ranked in the top decile over the trailing 3-, 5- and 10- years.	 5.0
Investment Options Equity Funds <i>International / Global Growth</i>	Evaluation
International Opportunities Fund^{57,73} Sub-advised by: Marsico Capital Management, LLC FER: 1.03% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.03% Inception Date‡: 06-May-05 Performance 1 yr: 14.11%, 3 yr: -7.84%, 5 yr: 3.15%, since inception: 6.67% This aggressive growth strategy is subadvised by Marsico and managed by seasoned portfolio manager James Gendelman. The fund employs a combination of insightful top-down macroeconomic analysis with bottom-up stock research to arrive at a high conviction, but well diversified, portfolio of high-quality international franchises with attractive growth characteristics. Year-to-date through September 30, 2010 performance slightly lags the peer group but outperformed the index. Performance has been helped by favorable selection among Energy, Consumer Discretionary and Technology holdings as well as exposure to emerging market countries. Given the fund's emphasis on growth characteristics, it will typically have a higher level of relative and absolute volatility as evidenced by the challenging performance in 2008 and solid results in 2009. Since inception in June 2000, Gendelman has delivered top quartile performance in the Morningstar peer group for the retail equivalent fund Marsico International Opportunities.	 2.4
Oppenheimer Developing Markets Fund^{21,56} Managed by: OppenheimerFunds, Inc. FER: 1.08% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 1.33% Inception Date‡: 22-Nov-96 Performance 1 yr: 27.07%, 3 yr: 6.26%, 5 yr: 14.99%, 10 yr: 19.22% This fund employs a long-term, thematic approach to construct a portfolio of emerging market country stocks with above average earnings growth and attractive valuations. The current portfolio manager, Justin Leverenz, joined Oppenheimer in 2004 and has managed this fund since 2007. Since Leverenz took over management of the fund, it has delivered strong results and has ranked near the top of the Morningstar peer group. Due to significant exposure to emerging markets, it is classified as an aggressive fund and may exhibit periods of volatility. Year-to-date through September 30, 2010 performance has been favorable, benefiting from strong relative performance among Financial, Technology and Energy related names. The fund's consistency has been impressive, as it ranked in the top quartile of the Morningstar peer group for the trailing 1-, 3-, 5- and 10-year periods.	 5.0
SMALLCAP World Fund^{13,61,65} Managed by: American Funds Group FER: 0.78% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 1.23% Inception Date‡: 25-Jul-08 Performance 1 yr: 24.80%, 3 yr: -1.07%, 5 yr: 6.80%, 10 yr: 6.23% The fund is one of very few strategies that invests in common stocks of global small cap companies. Investments are focused on companies with less than \$3.5 billion market cap at time of purchase. Year-to-date performance of the fund through September 30, 2010 has been strong when compared to World Stock peers as smaller-cap names have fared better than larger-cap. Long-term results have been strong and consistently above the peer group average. The fund outpaced the World Stock peer group over the trailing 1-, 3-, 5- and 10-year periods.	 4.3
Oppenheimer International Growth Fund Managed by: OppenheimerFunds, Inc. FER: 0.83% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 1.08% Inception Date‡: 07-Nov-08 Performance 1 yr: 15.06%, 3 yr: -2.34%, 5 yr: 6.39%, since inception: 7.11% Seasoned portfolio manager George Evans has managed this fund with much success since its inception in 1996. The fund takes a long-term, thematic approach to construct a portfolio of stocks with above average earnings growth and attractive valuations. Although non-U.S. stocks have historically exhibited greater volatility than U.S. stocks, the volatility of this fund is roughly in line with peers. Strong stock selection within Technology and Consumer Discretionary have been the primary drivers of year-to-date outperformance through September 30, 2010. The fund's longer-term track record is favorable as it ranked in the top quartile for the trailing 3- and 5-year periods.	 4.7

Investment Options Equity Funds <i>International / Global Growth</i>	Evaluation
Oppenheimer Global Fund^{56,81} Managed by: OppenheimerFunds, Inc. FER: 0.85% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 1.10% Inception Date‡: 18-Aug-00 Performance 1 yr: 15.77%, 3 yr: -1.62%, 5 yr: 3.44%, 10 yr: 4.58% This fund employs a long-term, thematic approach to construct a portfolio of global stocks with above average earnings growth and attractive valuations. Rajeev Bahman has managed this fund in a consistent fashion for many years with great success. The fund has performed well year-to-date through September 30, 2010 due to favorable stock selection within the Technology, Consumer Discretionary and Industrial sectors. Long-term results have been solid, outpacing the peer group average over the trailing 1-, 3-, 5- and 10-year periods.	 4.0
New Perspective Fund^{13,61,65} Managed by: American Funds Group FER: 0.51% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 0.96% Inception Date‡: 25-Jul-08 Performance 1 yr: 12.52%, 3 yr: -1.42%, 5 yr: 5.83%, 10 yr: 5.81% This fund has a global mandate which allows the Portfolio Counselors to capitalize on opportunities anywhere in the world. The fund diversifies among blue chip companies in the U.S. and abroad, with an emphasis on multinational or global companies. The fund is focused on bottom-up stock selection with very little emphasis on regions or countries. Year-to-date through September 30, 2010 the fund trailed peers due to a higher allocation to non-U.S. names but outpaced the index due to strong stock selection in Health Care and Materials. Long-term, the fund has shown consistency by ranking in the top quartile of its peer group and outpacing its index over the trailing 3-, 5- and 10-year periods.	 5.0
Investment Options Hybrid / Index / Sector Funds <i>Hybrid</i>	Evaluation
Franklin Templeton Founding Funds Allocation Fund⁶¹ Managed by: Franklin Templeton FER: 0.86% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 1.11% Inception Date‡: 02-May-08 Performance 1 yr: 10.67%, 3 yr: -3.27%, 5 yr: 2.18%, since inception: 5.62% This fund invests in an equal allocation to the following funds: Franklin Income, Templeton Growth and Mutual Shares. Each underlying fund employs a value investing approach and the combination offers diversification relative to a general equities fund. The fund's long-term results were negatively impacted by poor performance in 2008. Performance turned around significantly in 2009 due to a rebound in high-yield markets, strengthening of international markets and solid stock picking across the three funds. The fund struggled year-to-date through September 30, 2010 due mostly to weak performance by the Templeton Growth sleeve.	 2.9
Ivy Asset Strategy Fund Managed by: Ivy Investment Management Company FER: 1.05% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.05% Inception Date‡: 29-May-09 Performance 1 yr: 9.77%, 3 yr: 0.27%, 5 yr: 11.28%, 10 yr: 9.19% This fund utilizes an active asset allocation strategy that can invest in a broad array of securities including: equities, fixed income, cash and gold. The fund uses a top-down view to determine asset allocation decisions, while bottom-up fundamental research drives the security selection within each asset class. This fund has the ability to hedge its equity exposure and hold substantial gold and cash positions when the management team is pessimistic about the market environment. Lead manager, Mike Avery, has been managing the fund since 1997 and the longer-term track record of this fund is appealing. Year-to-date through September 30, 2010 the fund lagged both peers and benchmark due to its equity hedges as the market rose. However, it has outperformed the peer group over the trailing 3-, 5- and 10-year periods.	 4.3
Capital Income Builder^{13,61,65} Managed by: American Funds Group FER: 0.37% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 0.82% Inception Date‡: 25-Jul-08 Performance 1 yr: 8.47%, 3 yr: -3.22%, 5 yr: 4.04%, 10 yr: 6.65% This World Allocation fund aims to achieve three objectives: to provide above average current income, a growing stream of income, and growth of capital. The fund is managed in a conservative manner, seeking higher quality over more speculative issues, and leading the fund to trail in periods when lower-quality outperforms. This conservative posture hurt relative results in 2009 as more speculative fare rallied. Year-to-date results through September 30, 2010 have been in-line with the broader peer group as select issues in Technology and Consumer Staples have helped results. Longer-term results still remain attractive as both the trailing 5- and 10-year periods ranked at or above median within the peer group.	 4.2

Investment Options Hybrid / Index / Sector Funds Hybrid	Evaluation
Pax World Balanced Fund Managed by: Pax World Management Corp. FER: 0.98% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.08% Inception Date‡: 06-Nov-09 Performance 1 yr: 11.79%, 3 yr: -2.10%, 5 yr: 2.56%, 10 yr: 2.75% This fund is a balanced fund investing in both domestic and international stocks with a growth-at-a-reasonable-price approach combined with an investment-grade fixed income portfolio. The fund also factors in a systematic analysis of environmental, social and governance factors ("ESG") that the manager believes could pose risk to a company's performance long term. The portfolio manager is Christopher Brown who has managed the fund since 1998. Results over the trailing 3-year period lagged the peer group in part due to a more aggressive allocation to equities (about 70%) and a larger allocation to non-U.S. stocks that underperformed U.S. equities, especially in the market downturn. While 2008, 2009 and the first half of 2010 have been weak, there has been an improvement in performance relative to the peer group in the third quarter of 2010 as a result of good stock selection in the Technology and Industrial sectors.	 2.4
The Income Fund of America^{13,61,65} Managed by: American Funds Group FER: 0.38% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 0.83% Inception Date‡: 25-Jul-08 Performance 1 yr: 11.79%, 3 yr: -0.77%, 5 yr: 3.97%, 10 yr: 5.87% The fund invests in a flexible and conservative mix of high-yielding equities and a diversity of debt securities in the U.S. and abroad. The income-seeking approach leads the fund to invest slightly more aggressively on the fixed income side and more conservatively in equities as it seeks dividends. Year-to-date through September 30, 2010 performance outpaced the peer group average due to stock selection within higher-yielding companies as well as the fund's high-yield bond exposure. Over the long run the fund has consistently provided strong results, and outpaced peers over the trailing 5- and 10-year periods.	 4.0
Core Global Diversification Portfolio^{11,13,60} Sub-advised by: MFC Global Investment Mgmt FER: 0.64% + AMC: 0.42% + Sales & Service Fee*: varies = Expense Ratio†: 1.06% Inception Date‡: 25-Jul-08 Performance 1 yr: 9.27%, 3 yr: n/a, 5 yr: n/a, since inception: 1.60% The fund has a World Allocation portfolio with a strategic weighting toward international investments. The portfolio is a fund-of-funds structure and the investment objective is long-term growth of capital. The actively managed portion of the portfolio utilizes American Funds retail portfolios. The underlying American Funds include American Funds Investment Company of America, Europacific Growth, Capital World Growth & Income, New Perspective and U.S. Government Securities. After a solid 2009, results year-to-date through September 30, 2010 outpaced peers and the index due to solid performance of international equities. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.0
American Balanced Fund^{31,40,50,61,65} Managed by: American Funds Group FER: 0.37% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 0.82% Inception Date‡: 02-May-03 Performance 1 yr: 13.01%, 3 yr: 0.49%, 5 yr: 3.74%, 10 yr: 5.13% The fund invests in a diversified portfolio generally consisting of 60% equities and 40% bonds in the U.S. and abroad. The fund employs a diversified yet conservative approach which leads to a bias towards high quality and higher market cap equities. This positioning will tend to help the fund in market downturns, such as 2008, but will tend to hinder performance as more speculative and smaller-cap names rally, such as 2009. Year-to-date through September 30, 2010 results outpaced the peer group average due to solid stock selection in Industrials and Energy within the equity sleeve and investments in corporate bonds in the fixed income sleeve. The strategy has had a successful long-term record as the trailing 10-year results ranked in the top decile of the peer group, showing the benefit of the fund's bottom-up security selection and extensive research capabilities.	 4.8
BlackRock Global Allocation Fund^{57,63} Managed by: BlackRock Investment Management, LLC FER: 0.86% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 1.11% Inception Date‡: 07-Nov-08 Performance 1 yr: 9.87%, 3 yr: 2.03%, 5 yr: 7.52%, 10 yr: 8.73% The fund seeks to provide a high total return through an investment strategy that uses U.S. and foreign equity, debt and money market securities. Manager Dennis Stattman has been managing the fund since its inception in 1994. Since then, performance has been very strong. The fund protected very well in 2008 as it outperformed the average Morningstar world allocation fund by over 3.00%. While the fund has slightly lagged in 2009 and year-to-date through September 30, 2010, ranking in the third quartile for both periods, the fund's longer-term track record remains intact. It ranked in the top quartile of World Allocation funds over the trailing 3-, 5- and 10-year periods. The manager's experience, resources and past performance is encouraging.	 4.8

Investment Options Hybrid / Index / Sector Funds Hybrid	Evaluation
PIMCO All Asset Fund Managed by: Pacific Investment Management Company FER: 1.14% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 1.39% Inception Date‡: 14-May-04 Performance 1 yr: 13.16%, 3 yr: 5.21%, 5 yr: 5.71%, since inception: 7.62% This fund is a unique offering as it tactically allocates among a group of PIMCO mutual funds, offering investors exposure to both traditional and alternative asset classes aiming to achieve strong after-inflation returns. Rob Arnott, of subadvisor Research Affiliates, manages the tactical asset allocation of this strategy and focuses on long-term growth of purchasing power. Mr. Arnott is a very experienced manager and has been managing the fund since inception in 2002. The benefits of diversification and a flexible approach were highlighted in the downturn of 2008 when the fund performed in the top quartile and outpaced Moderate Allocation peers by over 12.00%. In 2009 the fund benefited from tactical moves into commodities and bonds and by the excess return generated by the underlying PIMCO mutual funds. The manager is quite concerned about the economy, so positioning has become conservative in 2010 and favoring sectors that are expected to be less sensitive to a rise in interest rates. He reduced inflation-related strategies and U.S. bond strategies and increased global strategies including emerging market bonds and currencies, and newer strategies such as PIMCO Unconstrained Bond. The fund ranked in the top decile of the Moderate Allocation peer group for the trailing 3- and 5-year periods and it performed comparably to the TIPS Index and CPI + 5% in 2009 and year-to-date through September 30, 2010.	 4.7
Core Diversified Growth & Income Portfolio^{11,13,60} Sub-advised by: MFC Global Investment Mgmt FER: 0.59% + AMC: 0.42% + Sales & Service Fee*: varies = Expense Ratio†: 1.01% Inception Date‡: 25-Jul-08 Performance 1 yr: 10.43%, 3 yr: n/a, 5 yr: n/a, since inception: 1.51% This Moderate Allocation portfolio is a fund-of-funds structure and the investment objective is long-term growth of capital and income. The portfolio provides broad exposure to U.S. equity and fixed-income markets, as well as some exposure to international equities. The actively managed portion of the portfolio utilizes American Funds retail funds. The underlying American Funds include American Funds Growth Fund of America, Investment Company of America, Washington Mutual, Europacific Growth, Capital World Growth & Income, New Perspective and U.S. Government Securities. Following a strong 2009, results year-to-date through September 30, 2010 have lagged the index and peer group as exposure to non-U.S. names has held back returns. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.0
Core Fundamental Holdings Portfolio^{11,13,60} Sub-advised by: MFC Global Investment Mgmt FER: 0.60% + AMC: 0.42% + Sales & Service Fee*: varies = Expense Ratio†: 1.02% Inception Date‡: 25-Jul-08 Performance 1 yr: 9.79%, 3 yr: n/a, 5 yr: n/a, since inception: 2.17% This Moderate Allocation portfolio is a fund-of-funds structure and the investment objective is long-term growth of capital. The portfolio provides broad exposure to U.S. equity and fixed-income markets, as well as some exposure to international equities. The actively managed portion of the portfolio utilizes American Funds retail funds. The underlying American Funds include American Funds Growth Fund of America, Investment Company of America, Washington Mutual, Europacific Growth and U.S. Government Securities. After a solid 2009, results year-to-date through September 30, 2010 outpaced peers but lagged the index as exposure to international large-cap equities detracted. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.0
Managers AMG FQ Global Alternatives Fund Managed by: Managers Investment Group LLC FER: 2.03% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 2.03% Inception Date‡: 29-May-09 Performance 1 yr: -3.91%, 3 yr: 0.62%, 5 yr: n/a, since inception: 1.16% The fund seeks to achieve total return independent of market direction by taking risk-controlled long/short positions in the global equity, fixed income and currency markets. The fund posted a positive return in 2008 amid the market downturn but, as should be expected, lagged the broader equity and fixed income market during the strong up market in 2009. Year-to-date through September 30, 2010 the fund has outperformed its Morningstar Long/Short peer group, which is comprised of an eclectic mix of funds utilizing long and short strategies and cash-like benchmark.	 4.0

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Investment Options Hybrid / Index / Sector Funds Hybrid	Evaluation
Retirement Living at 2025^{13,46} Sub-advised by: MFC Global Investment Mgmt FER: 0.95% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.05% Inception Date[‡]: 03-Nov-06 Performance 1 yr: 14.83%, 3 yr: -1.30%, 5 yr: n/a, since inception: 1.86% As of September 30, 2010, this portfolio had approximately 85% of its assets invested in U.S. and International equity funds and 15% in fixed income funds. The portfolio posted positive absolute returns for the third quarter of 2010, outperforming both its index and peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, emerging markets, high yield bonds, global natural resources and U.S. mid cap stocks helped performance. The portfolio recently attained its 3-year track record in October 2009. Since inception, the portfolio has ranked in the top 33rd percentile of its peer group. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 3.7
Retirement Living at 2020^{13,46} Sub-advised by: MFC Global Investment Mgmt FER: 0.93% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.03% Inception Date[‡]: 03-Nov-06 Performance 1 yr: 13.88%, 3 yr: -0.51%, 5 yr: n/a, since inception: 2.37% As of September 30, 2010, this portfolio had approximately 73% of its assets invested in U.S. and International equity funds and 27% in fixed income funds. The portfolio posted positive absolute returns for the third quarter of 2010, outperforming both its index and peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, emerging markets, multi-sector bonds, global bonds and high yield bonds helped performance. The portfolio recently attained its 3-year track record in October 2009. Since inception, the portfolio has ranked in the top 36th percentile of its peer group. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.4
Retirement Living at 2015^{13,46} Sub-advised by: MFC Global Investment Mgmt FER: 0.92% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.02% Inception Date[‡]: 03-Nov-06 Performance 1 yr: 13.06%, 3 yr: 0.31%, 5 yr: n/a, since inception: 2.66% As of September 30, 2010, this portfolio had approximately 62% of its assets invested in U.S. and International equity funds and 38% in fixed income funds. The portfolio posted positive absolute returns for the third quarter of 2010, outperforming both its index and peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, emerging markets, multi-sector bonds, global bonds and high yield bonds helped performance. The portfolio recently attained its 3-year track record in October 2009. Since inception, the portfolio has ranked in the top 33rd percentile of its peer group. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.4
Retirement Living at 2010^{13,46,57} Sub-advised by: MFC Global Investment Mgmt FER: 0.92% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.02% Inception Date[‡]: 03-Nov-06 Performance 1 yr: 12.51%, 3 yr: 1.30%, 5 yr: n/a, since inception: 3.09% As of September 30, 2010, this portfolio had approximately 52% of its assets invested in U.S. and International equity funds and 48% in fixed income funds. The portfolio posted positive absolute returns for the third quarter of 2010, outperforming both its index and peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, emerging markets, multi-sector bonds, global bonds and high yield bonds helped performance. The portfolio recently attained its 3-year track record in October 2009. Since inception, the portfolio has ranked in the top 36th percentile of its peer group. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.0

Investment Options Hybrid / Index / Sector Funds <i>Hybrid</i>	Evaluation
Retirement Choices at 2045^{13,95} Sub-advised by: MFC Global Investment Mgmt FER: 0.68% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.78% Inception Date‡: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 6.17% As of September 30, 2010, this Fund had approximately 82% of its assets invested in equity funds and 18% in fixed income funds. It continues to offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement. This fund does not have a lengthy performance track record as it was inceptioned last year. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 5.0
Retirement Choices at 2040^{13,95} Sub-advised by: MFC Global Investment Mgmt FER: 0.68% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.78% Inception Date‡: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 6.33% As of September 30, 2010, this Fund had approximately 82% of its assets invested in equity funds and 18% in fixed income funds. It continues to offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement. This fund does not have a lengthy performance track record as it was inceptioned last year. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 5.0
Retirement Choices at 2035^{13,95} Sub-advised by: MFC Global Investment Mgmt FER: 0.68% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.78% Inception Date‡: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 6.19% As of September 30, 2010, this Fund had approximately 80% of its assets invested in equity funds and 20% in fixed income funds. It continues to offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement. This fund does not have a lengthy performance track record as it was inceptioned last year. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 5.0
Retirement Choices at 2030^{13,95} Sub-advised by: MFC Global Investment Mgmt FER: 0.68% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.78% Inception Date‡: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 5.97% As of September 30, 2010, this Fund had approximately 74% of its assets invested in equity funds and 26% in fixed income funds. It continues to offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement. This fund does not have a lengthy performance track record as it was inceptioned last year. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 5.0
Retirement Choices at 2025^{13,95} Sub-advised by: MFC Global Investment Mgmt FER: 0.68% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.78% Inception Date‡: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 5.63% As of September 30, 2010, this Fund had approximately 65% of its assets invested in equity funds and 35% in fixed income funds. It continues to offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement. This fund does not have a lengthy performance track record as it was inceptioned last year. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 5.0

Investment Options Hybrid / Index / Sector Funds <i>Hybrid</i>	Evaluation
Retirement Choices at 2020^{13,95} Sub-advised by: MFC Global Investment Mgmt FER: 0.68% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.78% Inception Date‡: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 4.99% As of September 30, 2010, this Fund had approximately 47% of its assets invested in equity funds and 53% in fixed income funds. It continues to offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement. This fund does not have a lengthy performance track record as it was inceptioned last year. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 5.0
Retirement Choices at 2015^{13,95} Sub-advised by: MFC Global Investment Mgmt FER: 0.69% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.79% Inception Date‡: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 4.45% As of September 30, 2010, this Fund had approximately 28% of its assets invested in equity funds and 72% in fixed income funds. It continues to offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement. This fund does not have a lengthy performance track record as it was inceptioned last year. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 5.0
Retirement Choices at 2010^{13,95} Sub-advised by: MFC Global Investment Mgmt FER: 0.69% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.79% Inception Date‡: 07-May-10 Performance 1 yr: n/a, 3 yr: n/a, 5 yr: n/a, since inception: 3.96% As of September 30, 2010, this Fund had approximately 8% of its assets invested in equity funds and 92% in fixed income funds. It continues to offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement. This fund does not have a lengthy performance track record as it was inceptioned last year. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 5.0
Lifestyle Fund - Aggressive Portfolio^{13,68} Sub-advised by: MFC Global Investment Mgmt FER: 1.00% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.10% Inception Date‡: 02-Oct-97 Performance 1 yr: 15.89%, 3 yr: -2.92%, 5 yr: 2.76%, 10 yr: 3.01% Lifestyle Aggressive invests 100% of its assets into underlying funds that primarily invest in U.S. and International equities. The portfolio posted positive absolute returns for the third quarter of 2010 and outperformed both its index and peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, emerging markets, U.S. mid cap and global natural resources helped performance. Over the long term, the portfolio has proven to be a solid performer as exemplified by its strong results in the trailing 5- and 10-year periods when the portfolio beat its peer group by 0.70% and 1.11%, respectively. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.7

Investment Options Hybrid / Index / Sector Funds Hybrid	Evaluation
Lifestyle Fund - Growth Portfolio^{13,68} Sub-advised by: MFC Global Investment Mgmt FER: 0.94% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.04% Inception Date‡: 02-Oct-97 Performance 1 yr: 15.18%, 3 yr: -0.49%, 5 yr: 3.70%, 10 yr: 3.91% Lifestyle Growth invests in underlying funds that are approximately 80% equity funds and 20% fixed income funds. The portfolio posted positive absolute returns for the third quarter of 2010 and outperformed both its index and peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, emerging markets, multi-sector bonds, high yield bonds and global natural resources helped performance. Over the long-term, the portfolio has proven to be a solid performer as exemplified by its strong results in the trailing 5- and 10-year periods when the portfolio beat its peer group by 1.89 % and 2.37%, respectively. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.8
Lifestyle Fund - Balanced Portfolio^{9,13,68} Sub-advised by: MFC Global Investment Mgmt FER: 0.92% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.02% Inception Date‡: 02-Oct-97 Performance 1 yr: 13.46%, 3 yr: 1.23%, 5 yr: 4.42%, 10 yr: 4.73% Lifestyle Balanced invests in underlying funds that are approximately 60% equity funds and 40% fixed income funds. The portfolio posted positive absolute returns for the third quarter of 2010 and outperformed both its index and peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, emerging markets, multi-sector bonds and high yield bonds helped performance. Over the long-term, the portfolio has proven to be a solid performer as exemplified by its strong results in the trailing 5- and 10-year periods. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.4
Lifestyle Fund - Moderate Portfolio^{13,31,68} Sub-advised by: MFC Global Investment Mgmt FER: 0.89% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.99% Inception Date‡: 02-Oct-97 Performance 1 yr: 12.32%, 3 yr: 3.23%, 5 yr: 4.97%, 10 yr: 5.05% Lifestyle Moderate invests in underlying funds that are approximately 40% equity funds and 60% fixed income funds. The portfolio posted positive absolute returns for the third quarter of 2010 and outperformed both its index and peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, global real estate, multi-sector bonds, global bonds and high yield bonds helped performance. Over the long-term, the portfolio has proven to be a solid performer as exemplified by its strong results in the trailing 5- and 10-year periods when the portfolio beat its peer group by 0.98% and 1.08%, respectively. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.4
Lifestyle Fund - Conservative Portfolio^{13,68} Sub-advised by: MFC Global Investment Mgmt FER: 0.87% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.97% Inception Date‡: 02-Oct-97 Performance 1 yr: 10.40%, 3 yr: 4.81%, 5 yr: 5.57%, 10 yr: 5.47% Lifestyle Conservative invests in underlying funds that are approximately 20% equity funds and 80% fixed income funds. The portfolio posted positive absolute returns for the third quarter of 2010, outperforming its index but underperforming its peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, multi-sector bonds, global bonds and high yields bonds helped performance. Over the long-term, the portfolio has proven to be a solid performer as exemplified by its strong results in the trailing 5- and 10-year periods when the portfolio beat its peer group by more than 1.75%.. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.	 4.5

Investment Options Hybrid / Index / Sector Funds Hybrid	Evaluation
Russell LifePoints Equity Growth Strategy^{71,94} Managed by: Russell Investment Group FER: 1.47% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.57% Inception Date‡: 27-Apr-01 Performance 1 yr: 13.58%, 3 yr: -5.01%, 5 yr: 1.69%, 10 yr: 2.68% This fund is a broadly diversified fund-of-funds, investing in a combination of underlying funds consisting of approximately 100% stocks. The portfolio diversifies across three broad asset classes, 10 funds managed by over 50 underlying managers. During the past year, performance benefited from solid relative performance of fixed income and emerging market managers. Longer-term results remain competitive, ranking in the 28th percentile of the Morningstar peer group for the trailing 10-year period. CHANGE DETAILS: Effective May 9, 2011, the sub-account will begin investing in the R2 share class of the underlying fund instead of the E share class. These changes will result in a decrease of greater than 0.15% in the overall Expense Ratio.	 3.8
Russell LifePoints Growth Strategy^{71,94} Managed by: Russell Investment Group FER: 1.43% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.53% Inception Date‡: 27-Apr-01 Performance 1 yr: 14.02%, 3 yr: -2.24%, 5 yr: 2.86%, 10 yr: 3.60% This fund is a broadly diversified fund-of-funds, investing in a combination of underlying funds consisting of approximately 80% stocks and 20% bonds. The portfolio diversifies across three broad asset classes, and 11 funds managed by over 50 managers. During the past year, performance benefited from solid relative performance of fixed income and emerging market managers. While longer-term results are mixed, performance over the trailing 1-year period ranks in the top quartile of the Morningstar Moderate Allocation Peer Group. CHANGE DETAILS: Effective May 9, 2011, the sub-account will begin investing in the R2 share class of the underlying fund instead of the E share class. These changes will result in a decrease of greater than 0.15% in the overall Expense Ratio.	 3.6
Russell LifePoints Balanced Strategy^{71,94} Managed by: Russell Investment Group FER: 1.36% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.46% Inception Date‡: 27-Apr-01 Performance 1 yr: 13.27%, 3 yr: 0.03%, 5 yr: 3.73%, 10 yr: 4.30% This fund is a broadly diversified fund-of-funds, investing in a combination of underlying funds consisting of approximately 60% stocks and 40% bonds. The portfolio diversifies across three broad asset classes and 11 funds managed by over 50 managers. During the past year, performance benefited from solid relative performance of fixed income and emerging market managers. Longer-term results remain competitive, ranking in the top quartile of the Morningstar peer group for the trailing 10-year period. CHANGE DETAILS: Effective May 9, 2011, the sub-account will begin investing in the R2 share class of the underlying fund instead of the E share class. These changes will result in a decrease of greater than 0.15% in the overall Expense Ratio.	 3.8
Russell LifePoints Moderate Strategy^{71,94} Managed by: Russell Investment Group FER: 1.27% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.37% Inception Date‡: 27-Apr-01 Performance 1 yr: 12.02%, 3 yr: 1.86%, 5 yr: 4.19%, 10 yr: 4.27% This fund is a broadly diversified fund-of-funds, investing in a combination of underlying funds consisting of 40% stock and 60% bonds. The portfolio diversifies across three broad asset classes and 12 funds managed by over 50 managers. During the past year, performance benefited from solid relative performance of fixed income and emerging market managers. Longer-term results(specify period) remain competitive as the fund ranks in the top third of the Morningstar peer group for the trailing 10-year period. CHANGE DETAILS: Effective May 9, 2011, the sub-account will begin investing in the R2 share class of the underlying fund instead of the E share class. These changes will result in a decrease of greater than 0.15% in the overall Expense Ratio.	 3.6

Investment Options Hybrid / Index / Sector Funds <i>Hybrid</i>	Evaluation
Russell LifePoints Conservative Strategy^{71,94} Managed by: Russell Investment Group FER: 1.18% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.28% Inception Date‡: 27-Apr-01 Performance 1 yr: 9.91%, 3 yr: 3.59%, 5 yr: 4.44%, 10 yr: 4.18% This fund is a broadly diversified fund-of-funds, investing in a combination of underlying funds consisting of 20% stock and 80% bonds. The portfolio diversifies across three broad asset classes and 11 funds managed by over 50 managers. During the past year, the fund benefited from solid relative performance of fixed income and emerging market managers. Longer-term results remain competitive, ranking in the top third in the Morningstar peer group in the trailing 10-year period. CHANGE DETAILS: Effective May 9, 2011, the sub-account will begin investing in the R2 share class of the underlying fund instead of the E share class. These changes will result in a decrease of greater than 0.15% in the overall Expense Ratio.	 3.8
Investment Options Hybrid / Index / Sector Funds <i>Guaranteed Income Feature</i>	Evaluation
Select Asset Allocation Growth Portfolio^{13,35,91} Sub-advised by: MFC Global Investment Mgmt FER: 0.86% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.96% Inception Date‡: 06-Nov-09 Performance 1 yr: 13.00%, 3 yr: -1.55%, 5 yr: 3.04%, 10 yr: 3.60% The trust invests in underlying funds that are approximately 70% equity funds and 30% fixed income funds. The trust posted positive absolute returns for the third quarter of 2010, outperforming its index but underperforming its peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, emerging markets, U.S. mid cap, global bonds and high yield bonds helped performance. The trust is currently in the process of a major shift out of high yield bonds, bank loans and multi-sector credit, asset types that significantly contributed to positive relative performance over the past 18 months. The de-risking of the trust continues to be the dominant factor in its positioning. Over the long-term, the trust has proven to be a solid performer as exemplified strong results in the trailing 5- and 10-year periods, when the portfolio beat its peer group by 1.65% and 2.24%, respectively. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited. In addition, this is a fund of John Hancock Trust which is changing its name to John Hancock Variable Insurance Trust.	 4.8
Select Asset Allocation Balanced Portfolio^{13,35,91} Sub-advised by: MFC Global Investment Mgmt FER: 0.84% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.94% Inception Date‡: 06-Nov-09 Performance 1 yr: 11.75%, 3 yr: 0.08%, 5 yr: 3.73%, 10 yr: 4.40% The trust invests in underlying funds that are approximately 50% equity funds and 50% fixed income funds. The trust posted positive absolute returns for the third quarter of 2010, outperforming its index but underperforming its peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, emerging markets, global bonds and high yield bonds helped performance. The trust is currently in the process of a major shift out of high yield bonds, bank loans and multi-sector credit, asset types that significantly contributed to positive relative performance over the past 18 months. The de-risking of the trust continues to be the dominant factor in its positioning. Over the long-term, the trust has proven to be a solid performer as exemplified by its strong results in the trailing 5- and 10-year periods when the portfolio beat its peer group by 0.64% and 1.17%, respectively. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited. In addition, this is a fund of John Hancock Trust which is changing its name to John Hancock Variable Insurance Trust.	 4.5
Select Asset Allocation Moderate Portfolio^{13,35,91} Sub-advised by: MFC Global Investment Mgmt FER: 0.83% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 0.93% Inception Date‡: 06-Nov-09 Performance 1 yr: 10.56%, 3 yr: 2.11%, 5 yr: 4.32%, 10 yr: 4.73% The trust invests in underlying funds that are approximately 40% equity funds and 60% fixed income funds. The trust posted positive absolute returns for the third quarter of 2010, outperforming both its index and peer group. Asset allocation was the primary driver of returns for the quarter as exposure to international large cap, global bonds and high yield bonds helped performance. The trust is currently in the process of a major shift out of high yield bonds, bank loans, and multi-sector credit, asset types that significantly contributed to positive relative performance over the past 18 months. The de-risking of the trust continues to be the dominant factor in its positioning. Over the long-term, the trust has proven to be a solid performer as exemplified by its strong results in the trailing 5- and 10-year periods when the portfolio beat its peer group by 0.51% and 0.85%, respectively. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited. This is a fund of John Hancock Trust. Effective May 9, 2011, John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 4.3

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Investment Options Hybrid / Index / Sector Funds Index	Evaluation
International Equity Index Fund^{15,21,76,91} Sub-advised by: SSgA Funds Management, Inc. FER: 0.62% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.62% Inception Date‡: 18-Aug-00 Performance 1 yr: 10.87%, 3 yr: -5.37%, 5 yr: 4.18%, 10 yr: 5.13% The fund is designed to track the performance of the MSCI ACWI Free ex-USA Index, a broadly diversified index of stocks of foreign companies primarily in developed markets, and to a lesser extent, in emerging markets. As this is an index fund, tracking error, which measures how closely the fund tracks the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average. CHANGE DETAILS: This is a fund of John Hancock Trust. John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 3.7
Small Cap Index Fund^{13,76,91} Sub-advised by: MFC Global Investment Mgmt FER: 0.56% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.56% Inception Date‡: 18-Aug-00 Performance 1 yr: 26.36%, 3 yr: 1.99%, 5 yr: 4.07%, 10 yr: 5.63% The fund is designed to track the performance of the Russell 2000 Index, a broadly diversified index of small-cap stocks of U.S. companies. Due to the small-cap nature of the securities owned, this fund is considered aggressive as small-cap stocks have historically exhibited higher volatility than more established large-cap companies. As this is an index fund, tracking error, which measures how closely the fund tracks the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited. In addition, this is a fund of John Hancock Trust which is changing its name to John Hancock Variable Insurance Trust.	 3.3
Mid Cap Index Fund^{13,48,57,76,82,91} Sub-advised by: MFC Global Investment Mgmt FER: 0.55% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.55% Inception Date‡: 18-Aug-00 Performance 1 yr: 25.98%, 3 yr: 3.09%, 5 yr: 5.26%, 10 yr: 6.52% The fund is designed to track the performance of the S&P 400 Mid Cap Index, a broadly diversified index of mid-cap stocks of U.S. companies. As this is an index fund, tracking error, which measures how closely the fund tracks the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited. In addition, this is a fund of John Hancock Trust which is changing its name to John Hancock Variable Insurance Trust.	 4.0
Total Stock Market Index Fund^{13,76,91} Sub-advised by: MFC Global Investment Mgmt FER: 0.57% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.57% Inception Date‡: 18-Aug-00 Performance 1 yr: 17.20%, 3 yr: -1.75%, 5 yr: 2.84%, 10 yr: 2.14% The trust is designed to track the performance of the Wilshire 5000 Total Market Index, a broadly diversified index of U.S. stocks of all sizes. As this is an index trust, tracking error, which measures how closely the trust tracks the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited. In addition, this is a fund of John Hancock Trust which is changing its name to John Hancock Variable Insurance Trust.	 3.8

Investment Options Hybrid / Index / Sector Funds <i>Index</i>	Evaluation
500 Index Fund^{9,13,76,91} Sub-advised by: MFC Global Investment Mgmt FER: 0.54% + AMC: 0.00% + Sales & Service Fee[†]: varies = Expense Ratio[†]: 0.54% Inception Date[‡]: 19-Jan-93 Performance 1 yr: 14.58%, 3 yr: -3.28%, 5 yr: 1.80%, 10 yr: 0.86% The trust is designed to track the performance of the S&P 500 Index, a broadly diversified index of U.S. large-cap stocks. As this is an index trust, tracking error, which measures how closely the trust tracks the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This fund's expense ratio is much lower than the peer group average. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.A) Limited has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited. In addition, this is a fund of John Hancock Trust which is changing its name to John Hancock Variable Insurance Trust.	 3.7
Total Bond Market Fund^{6,13,24,91} Sub-advised by: Declaration Management & Research, LLC FER: 0.55% + AMC: 0.00% + Sales & Service Fee[†]: varies = Expense Ratio[†]: 0.55% Inception Date[‡]: 05-May-06 Performance 1 yr: 5.78%, 3 yr: 5.34%, 5 yr: n/a, since inception: 5.88% The trust is designed to track the performance of the Barclays Capital U.S. Aggregate Bond Index, a broadly diversified index of U.S. investment-grade bonds. As this is an index trust, tracking error, which measures how closely the trust tracks the index before fees, is the primary consideration when evaluating performance. Annualized tracking error versus the index has been in an acceptable range. This trust's expense ratio is much lower than the peer group average. CHANGE DETAILS: This is a fund of John Hancock Trust. John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 3.8
Investment Options Hybrid / Index / Sector Funds <i>Sector</i>	Evaluation
Fidelity Advisor Gold Fund⁹³ Managed by: Fidelity Management & Research Company (Fidelity) FER: 0.93% + AMC: 0.50% + Sales & Service Fee[†]: varies = Expense Ratio[†]: 1.43% Inception Date[‡]: 29-May-09 Performance 1 yr: 34.64%, 3 yr: 13.49%, 5 yr: 17.80%, 10 yr: 22.51% The fund invests in companies engaged in the exploration, mining, processing or dealing in gold, and to a lesser degree, in silver, platinum, diamonds or other precious metals. The fund also has the ability to differentiate itself from peers by investing in physical gold bullion. The current portfolio manager, Joe Wickwire, started his career at Evergreen Investments where he delivered strong performance on a similarly-managed fund. He took over management of this fund in August 2007. It should be noted that this fund is considered aggressive due to its concentration in one industry. The fund's recent underperformance has been driven by its gold bullion holdings. Generally, the physical commodity will lag behind gold stocks during strong gold rallies, as we have witnessed year-to-date as of September 30, 2010. The fund has also suffered from holding a smaller position in silver related companies, which have also performed well relative to gold year-to-date.	 3.5
Real Estate Securities Fund^{14,57,73} Sub-advised by: Deutsche Asset Management, Inc. FER: 0.84% + AMC: 0.00% + Sales & Service Fee[†]: varies = Expense Ratio[†]: 0.84% Inception Date[‡]: 02-Oct-97 Performance 1 yr: 29.06%, 3 yr: 0.87%, 5 yr: 3.50%, 10 yr: 9.93% This a U.S. real estate sector fund subadvised by DeAM (RREEF) since 2002. Management utilizes its deep global resources and experience to add value through stock and sub-sector selection in the real estate market. After very weak performance for REITs in 2008 and early 2009, the sector posted competitive returns since the March 2009 market low. In this environment, the fund has performed reasonably well on a relative basis. Performance over the trailing 3- and 5-year time periods is solid, as the fund outperformed the Morningstar peer group. This aggressive, sector-specific fund remains a competitive option for investors seeking real estate related exposure.	 3.8

Investment Options Hybrid / Index / Sector Funds <i>Sector</i>	Evaluation
Natural Resources Fund^{14,73} Sub-advised by: Wellington Management Company, LLP FER: 1.11% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.11% Inception Date‡: 02-May-03 Performance 1 yr: 14.88%, 3 yr: -3.48%, 5 yr: 8.86%, since inception: 18.70% This is a diversified natural resources fund that holds oil, gas, metal, mining and forestry stocks. The fund is globally focused with more than half of its assets invested in overseas stocks. Wellington has managed this fund since its inception in 2003. Current portfolio manager Jay Bhutani has been involved with this fund since 2007 and became portfolio manager at the end of 2009 when the previous manager retired. The fund has outperformed since inception and since the current portfolio manager has been at the helm. Over the 3-year trailing period, performance is lagging the peer group due to a poor 2008. The subsequent rally in 2009 improved relative results but did not pull them above the peer average. Over the 5-year trailing period the fund ranked above median in the Morningstar Natural Resources peer group. While Jay Bhutani is relatively new as portfolio manager, he has extensive experience in the sector and has a very well resourced team working with him on this fund. It should be noted that this fund is considered aggressive due to its concentration in one economic sector.	 3.6
Energy Fund^{14,66} Managed by: Vanguard Group, Inc. FER: 0.38% + AMC: 0.50% + Sales & Service Fee*: varies = Expense Ratio†: 0.88% Inception Date‡: 06-Sep-02 Performance 1 yr: 12.86%, 3 yr: -4.06%, 5 yr: 7.46%, 10 yr: 13.49% This sector-specific fund invests in large, global integrated oil and gas companies. The fund is managed by Karl Bandtel at Wellington Management with a small sleeve managed by Vanguard's quantitative investment team. Although the fund is aggressive given its focus on one sector, it chooses companies that are considered relatively stable in the natural resources universe. Its more conservative nature of investing compared to its peers has helped the fund perform well during falling markets, such as 2008, but lag during more speculative markets such as 2009. Year-to-date through September 30, 2010 the fund has lagged both peers and benchmark. The fund outperformed the average Morningstar Natural Resources fund over the trailing 10-year period. Additionally, the fund offers a very low expense ratio.	 4.2
T. Rowe Price Science & Technology Fund^{14,62} Managed by: T. Rowe Price Associates, Inc. FER: 1.05% + AMC: 0.10% + Sales & Service Fee*: varies = Expense Ratio†: 1.15% Inception Date‡: 03-May-96 Performance 1 yr: 20.95%, 3 yr: 4.37%, 5 yr: 6.29%, 10 yr: -2.95% This fund applies T. Rowe Price's deep and broad fundamental research to find stocks that will benefit from the development, advancement and use of science and technology. As the fund is focused mainly on one sector, it is classified as an aggressive strategy and it may be more volatile than a more diversified fund. As of January 1, 2009, T. Rowe Price named Ken Allen as head of the Technology sector team and portfolio manager for this fund. Mr. Allen has been a Technology analyst at the firm since 2000 and has had successful results recommending software stocks to both the Technology team as well as other diversified fund managers at the firm. Since taking the lead on the fund, Mr. Allen's results have ranked above the peer group average and the trailing 3- and 5-year results have ranked just below the peer group median. The software and semiconductor groups were particularly helpful through the first quarter of 2010. While semiconductors have weakened since then, the software segment has helped results, especially the manager's stock selection. The fund will continue to be monitored during this relatively early phase of the new manager's tenure.	 4.1
Science & Technology Fund^{14,57,62,91,92} Sub-advised by: T. Rowe Price Associates, Inc. & RCM FER: 1.15% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 1.15% Inception Date‡: 02-Oct-97 Performance 1 yr: 24.61%, 3 yr: 4.42%, 5 yr: 7.52%, 10 yr: -2.51% On October 6, 2006 the fund was divided into two equal sleeves, each managed independently by T. Rowe Price (TRP) and RCM. RCM was added as a complement to TRP's relatively conservative approach to the Technology sector. RCM utilizes a more opportunistic approach to investing in Technology. The multi-managed fund is intended to provide two different approaches and should result in a more diversified portfolio. While the fund is more diversified with two different technology managers, it is still focused mainly on one sector. Given this, it is classified as an aggressive strategy and it may be more volatile than a fund with exposure to a broad array of sectors. Since the manager change in 2006, the addition of a complementary approach has resulted in better relative results and lower risk. While the trailing 5- and 10-year performance results ranked below median in the peer group, the fund ranks in the top third since the new manager structure was put in place. It is encouraging to see the positive impact of the multi-manager approach, especially in a very volatile market environment. CHANGE DETAILS: This is a fund of John Hancock Trust. John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 4.2

Investment Options Hybrid / Index / Sector Funds Sector	Evaluation
Financial Services Fund^{14,15,91} Sub-advised by: Davis Advisors FER: 0.96% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.96% Inception Date[‡]: 27-Apr-01 Performance 1 yr: 12.25%, 3 yr: -4.23%, 5 yr: 0.16%, since inception: 2.31% Davis Advisors has a very consistent and reliable investment discipline that is applied to all of their strategies. Davis Advisors and the portfolio managers of this fund have a long track record and specific expertise in managing assets in the Financial sector. In 2007 and 2008 the Financial sector posted very poor returns and this fund was not immune from the downturn. However, strong stock selection helped mitigate some of the losses which kept the fund above median in the peer group. Strong, recent and longer term results, have lead to returns that are in the top quartile of the peer group over the trailing 1-, 3- and 5-year periods demonstrating . Davis' expertise in this sector. It should be noted that this fund is considered aggressive due to its concentration in one economic sector. CHANGE DETAILS: This is a fund of John Hancock Trust. John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 3.8
T. Rowe Price Health Sciences Fund^{14,57} Managed by: T. Rowe Price Associates, Inc. FER: 0.87% + AMC: 0.35% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.22% Inception Date[‡]: 27-Apr-01 Performance 1 yr: 15.91%, 3 yr: 2.68%, 5 yr: 6.92%, 10 yr: 5.33% Dr. Kris Jenner has been manager of the fund since January 2000. This portfolio seeks to identify companies that provide novel products for unmet medical needs. As the fund is concentrated in one sector, it is classified as an aggressive fund. The fund commonly holds an above average weight in biotech, given the focus on innovative products and the higher likelihood of biotech stocks appreciating dramatically when their products gain approval and hit the market. As part of the strategy, Dr. Jenner also commonly writes options on select holdings to generate returns and smooth results. Performance in 2008 was an exception to the norm as the fund trailed peers and the index due in large part to an underweight to the larger, more proven names which held up better during the flight to quality. In 2009 and year-to-date through September 30, 2010 the fund returned to the top quartile of the peer group. The fund's trailing returns for the 1-, 3-, 5- and 10-year periods also ranked in the top quartile.	 5.0
Utilities Fund^{14,91} Sub-advised by: MFS Investment Management FER: 0.95% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.95% Inception Date[‡]: 27-Apr-01 Performance 1 yr: 13.93%, 3 yr: -2.22%, 5 yr: 9.32%, since inception: 6.33% Maura Shaughnessy has been the lead portfolio manager for this trust since inception in 2001 and she has managed the retail equivalent fund since 1992. Robert Parsons joined the management team in 2005. The trust focuses on utility stocks believed to have strong growth prospects. These stocks generally come from the gas and electric utilities, telecommunications, and cable TV industries. A portion of the fund is typically invested in bonds and convertible securities and foreign stocks. Following a difficult 2008, the trust's 2009 performance significantly rebounded and ranked in the top decile of the peer group. Investors' appetite for yield has helped bring investors back to this sector over the last year. Long-term performance was strong as the trust has outpaced the index and ranked in the top quartile of the peer group for the trailing 3- and 5-year periods. CHANGE DETAILS: This is a fund of John Hancock Trust. John Hancock Trust is changing its name to John Hancock Variable Insurance Trust.	 4.7
MFS Utilities Fund^{14,61} Managed by: MFS Investment Management FER: 1.10% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.10% Inception Date[‡]: 27-Apr-01 Performance 1 yr: 13.51%, 3 yr: -2.03%, 5 yr: 9.48%, 10 yr: 6.20% Maura Shaughnessy has been the lead portfolio manager for the fund since inception in 1992. Robert Persons joined the management team in 2005. The fund focuses on utility stocks believed to have strong growth prospects. These stocks generally come from the gas and electric utilities, telecommunications and cable TV industries. A portion of the fund is typically invested in bonds and convertible securities and foreign stocks. Following a difficult 2008, the fund's 2009 performance significantly rebounded and ranked in the top decile of the peer group. Investors' appetite for yield has helped bring investors back to this sector over the last year. Long-term performance was strong as the fund outpaced the index and ranked in the top quartile of the peer group for the trailing 3-, 5- and 10-year periods.	 4.8

Investment Options Fixed Income Funds <i>High Quality Short Term</i>	Evaluation
John Hancock Stable Value Fund^{13,26,27,52,89} FER: 1.01% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio[†]: 1.01% Inception Date[‡]: 14-May-04 Performance 1 yr: 2.36%, 3 yr: 2.68%, 5 yr: n/a, since inception: 3.30% The fund maintains a constant net asset value and pays a crediting rate that varies with market conditions. It is a portfolio of short- and intermediate-term, fixed income portfolios with an average duration of about three years. The fund also has book value stabilizing agreements from two insurance companies to maintain the book value of the fund. The fund offers a crediting rate that is consistent with short- to intermediate-term bond yields and the average crediting rate of the Hueler Stable Value Fund Universe. The fund's crediting rate resets monthly in order to be more responsive to market conditions. The fund's Market to Book value is greater than 100% and also falls on the median of the peer group. The fund has preserved capital and returned more than money market returns since its inception in May 2006.	 3.0
Investment Options Fixed Income Funds <i>High Quality Intermediate Term</i>	Evaluation
Active Bond Fund^{10,13,69,73} Sub-advised by: Declaration Management & Research LLC/MFC Global Investment Management (U.S.), LLC FER: 0.71% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.71% Inception Date[‡]: 30-Jul-99 Performance 1 yr: 11.28%, 3 yr: 7.84%, 5 yr: 6.37%, 10 yr: 5.66% This fund invests primarily in investment-grade bonds, but can have exposure to non-investment grade bonds as well. Given the fund's investment approach, performance may struggle in a difficult credit environment, but it should outperform when credit is in favor. This is evidenced by the fund's challenged performance in 2008 when U.S. Treasuries were the best performers, and conversely the strong performance in 2009 amid the healing credit market. Performance this year has been helped by exposure to corporate credit and high yield securities. The fund ranks in the first quartile of the Morningstar peer group for the trailing 3-, 5- and 10-year periods. CHANGE DETAILS: Effective December 15, 2010, one of the sub-advisers, MFC Global Investment Management (U.S.), LLC has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (US) LLC.	 4.0
Investment Quality Bond Fund⁷³ Sub-advised by: Wellington Management Company, LLP FER: 0.72% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.72% Inception Date[‡]: 30-Jul-99 Performance 1 yr: 6.88%, 3 yr: 5.95%, 5 yr: 5.53%, 10 yr: 5.89% This is an intermediate-term bond fund that invests primarily in investment-grade, corporate and government-backed bonds. It can also allocate a portion of its assets to high yield and structured financial products like Mortgage Backed Securities (MBS), Commercial Mortgage Backed Securities (CMBS) and Asset Backed Securities (ABS). Through September 30, 2010, the team at Wellington Management Company, LLP has positioned the fund with an overweight to investment-grade credit and high yield bonds and CMBS. Year-to-date through September 30, 2010, the overweight to CMBS, specifically the highest rated bonds, has been one of the consistent drivers of outperformance. Over the longer-term periods, the fund has outperformed the peer group but slightly trailed the index over the trailing 3-, 5- and 10-year periods. Lastly, at the end of 2010, lead portfolio manager Tom Pappas will retire and LT Hill, a long tenured manager at Wellington will be taking over responsibility. We are comfortable with this change and the long lead time that Wellington gave us regarding this change.	 3.3
The Bond Fund of America^{13,61,65} Managed by: American Funds Group FER: 0.37% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio[†]: 0.82% Inception Date[‡]: 25-Jul-08 Performance 1 yr: 7.09%, 3 yr: 2.45%, 5 yr: 3.24%, 10 yr: 4.81% The portfolio of this fund is well diversified as it invests in nearly every sector of the bond market, with a focus on higher-quality issues. In the past, the multisector nature of the fund resulted in a more aggressive portfolio than the peer group and index. After not being able to preserve capital as much as the managers would have liked in 2008, the managers made a conscious effort to position more defensively with higher quality securities in order to lower volatility. Year-to-date through September 30, 2010, results have outpaced the peer group and index, as exposure to corporate credit has improved results.	 2.5

Investment Options Fixed Income Funds High Quality Intermediate Term	Evaluation
Total Return Fund^{62,73} Sub-advised by: Pacific Investment Management Company FER: 0.78% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.78% Inception Date‡: 30-Jul-99 Performance 1 yr: 8.26%, 3 yr: 8.64%, 5 yr: 7.55%, 10 yr: 6.80% The fund is managed by Bill Gross, founder and co-CIO of Pacific Investment Management Company. The fund is an intermediate-term bond fund that focuses on capital appreciation and on income. The fund invests in investment grade securities, though it also employs a variety of value-added strategies to achieve a higher return and moderate overall risk. Mr. Gross has been named "Fixed Income Manager of the Year" by Morningstar three times. PIMCO's "New Normal" outlook is leading it to position for slower growth in developed economies and an eventual rise in rates. PIMCO is adding to segments that it refers to as 'safe spread' where it believes that such segments can add yield in a relatively conservative manner (higher quality corporate bonds and emerging market bonds, for example). Performance over the last three years through year to date September 30, 2010 has ranked in the top decile of the fund's peer group. This is a true testament to the manager's and PIMCO's skill given the volatility and severity of market declines during the most recent credit crisis.	 4.8
Core Bond Fund⁷³ Sub-advised by: Wells Capital Management, Inc FER: 0.76% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.76% Inception Date‡: 06-May-05 Performance 1 yr: 7.11%, 3 yr: 6.77%, 5 yr: 6.06%, since inception: 5.34% This fund invests in fixed income securities that are undervalued relative to issues of similar credit quality and interest rate sensitivity. In December, 2009, two of four senior portfolio managers left Wells to pursue other interests. Since then, there have been no other departures and the team has continued to demonstrate its ability to run this strategy successfully. Favorable security selection in the corporate and commercial mortgage-backed sectors has been the primary contributor to performance that has exceeded the index year-to-date through September 30, 2010. Results for the trailing 3-, 5- and since inception - periods have been solid, outpacing both the index and peer group.	 4.2
PIMCO Total Return Fund^{41,62} Managed by: Pacific Investment Management Company FER: 0.71% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 0.96% Inception Date‡: 30-Jul-99 Performance 1 yr: 8.29%, 3 yr: 8.55%, 5 yr: 7.51%, 10 yr: 6.80% The fund is managed by Bill Gross, founder and co-CIO of Pacific Investment Management Company. The fund is an intermediate-term bond fund that focuses on capital appreciation and on income. The fund invests in investment grade securities, though it also employs a variety of value-added strategies to achieve a higher return and also moderate overall risk. Mr. Gross has been named "Fixed Income Manager of the Year" by Morningstar three times. PIMCO's "New Normal" outlook is leading it to position for slower growth in developed economies and an eventual rise in rates. PIMCO is adding to segments it refers to as 'safe spread' where it believes that such segments can add yield in a relatively conservative manner (higher quality corporate bonds and emerging market bonds, for example). Performance over the last three years through year to date September 30, 2010 has ranked in the top decile of the fund's peer group. This is a true testament to the manager's and PIMCO's skill given the volatility and severity of market declines during the most recent credit crisis.	 4.8
U.S. Government Securities Fund^{13,61,65} Managed by: American Funds Group FER: 0.36% + AMC: 0.45% + Sales & Service Fee*: varies = Expense Ratio†: 0.81% Inception Date‡: 25-Jul-08 Performance 1 yr: 5.48%, 3 yr: 4.96%, 5 yr: 4.89%, 10 yr: 4.61% The fund invests primarily in securities that are guaranteed or sponsored by the U.S. government and does not chase yield or add undue risk. Year-to-date through September 30, 2010, results have outpaced the peer group average due to select MBS exposure and are in-line with the peer group average over the trailing 1-, 3-, 5- and 10-year periods. American Funds' extensive research capabilities provide support for this strategy.	 3.9
Investment Options Fixed Income Funds High Quality Long Term	Evaluation
Real Return Bond Fund⁷³ Sub-advised by: Pacific Investment Management Company FER: 0.79% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.79% Inception Date‡: 02-May-03 Performance 1 yr: 8.00%, 3 yr: 6.06%, 5 yr: 5.87%, since inception: 5.26% This fund invests at least 80% of its assets in inflation-adjusted bonds issued by the U.S. government or foreign issuers and seeks to provide returns consistent with the preservation of real or inflation-adjusted capital over time. While the manager may invest up to 20% in other types of securities that he believes will enhance results. Inflation-protected securities are just one segment within the fixed income asset class, however they do offer adjustments for inflation based on the Consumer Price Index (CPI) Mihir Worah, a member of the portfolio team since 2001, was named portfolio manager in December 2007. In keeping with PIMCO's firm wide approach of adding value through multiple areas, it is not uncommon for the fund to hold positions in non-inflation linked securities. While this is intended to add value, in 2008 allocations to corporate bonds resulted in poor performance. The manager held on to many positions that he believed to be still fundamentally sound and the fund benefited from a strong rebound. Results for the trailing 1- and 3-year periods and year-to-date through September 30, 2010 were in the top quartile of the peer group.	 4.7

Investment Options Fixed Income Funds <i>High Quality Long Term</i>	Evaluation
PIMCO Real Return Fund Managed by: Pacific Investment Management Company FER: 0.70% + AMC: 0.25% + Sales & Service Fee*: varies = Expense Ratio†: 0.95% Inception Date‡: 02-May-03 Performance 1 yr: 7.27%, 3 yr: 5.74%, 5 yr: 5.54%, 10 yr: 7.06% This fund invests at least 80% of its assets in inflation-adjusted bonds issued by the U.S. government or foreign issuers and seeks to provide returns consistent with the preservation of real, or inflation-adjusted, capital over time. While the manager will invest up to 20% in other types of securities that he believes will enhance results, inflation-protected securities are just one segment within the fixed income asset class, however they do offer adjustments to inflation using the CPI. Mihir Worah, a member of the portfolio team since 2001, was named portfolio manager in December 2007. In keeping with PIMCO's firm wide approach of adding value through multiple areas, it is not uncommon for the fund to hold positions in non-inflation linked securities. While this is intended to add value, in 2008 allocations to corporate bonds resulted in poor performance. The manager held on to many positions that he believed to be fundamentally sound and the fund benefited from a strong rebound in 2009. Results for the trailing 1-, 3-, 5- and 10-year periods year-to-date through September 30, 2010 were in the top quartile of the peer group.	 4.7
Investment Options Fixed Income Funds <i>Medium Quality Intermediate Term</i>	Evaluation
T. Rowe Price Spectrum Income Fund Managed by: T. Rowe Price Associates, Inc. FER: 0.72% + AMC: 0.35% + Sales & Service Fee*: varies = Expense Ratio†: 1.07% Inception Date‡: 15-Feb-94 Performance 1 yr: 9.30%, 3 yr: 5.72%, 5 yr: 6.17%, 10 yr: 6.48% This strategy is a fund-of-funds which has the ability to invest in up to ten broadly-diversified T. Rowe Price funds. The fund seeks a high level of current income consistent with moderate price fluctuations. Ned Notzon and the asset allocation team make the strategic decisions on a monthly basis after a thorough risk and return analysis. Though the fund suffered absolute losses in 2008, the diversification of the fund helped it rank in the top quartile of the peer group in the same year. In 2009 the fund underperformed the peer group due to lower exposure to the lowest quality high yield bonds and emerging market bonds that have rebounded strongly. Results in 2010 have lagged the peer group but outperformed the index. The allocations to emerging market bonds, high yield bonds and corporate bonds have helped results. The fund has ranked third quartile of its peer group for the trailing 5-year period and in the second quartile for the trailing 10- and 15-year periods.	 4.6
Strategic Income Opportunities Fund^{8,10,13,15,48,69,91} Sub-advised by: MFC Global Investment Management (U.S.), LLC FER: 0.81% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.81% Inception Date‡: 14-May-04 Performance 1 yr: 15.90%, 3 yr: 10.29%, 5 yr: 8.12%, since inception: 7.88% This trust is a broadly diversified multisector bond strategy which has produced attractive results by investing in a wide range of fixed income sectors including government, corporate investment grade and high yield bonds in the U.S. and abroad. This trust is managed by an experienced team lead by Dan Janis, Jack Iles and Barry Evans. The team manages the trust's portfolio versus the Morningstar Multisector Bond peer group and not the Barclays Capital U.S. Aggregate Bond Index due to the portfolio's sizable allocation to high yield and non-U.S. securities and currencies. The team also may actively manage currency exposures to take advantage of global market trends as well as to hedge some of the currency exposures inherent in foreign bonds. The managers' expertise in currencies as well as constructing a diversified portfolio, helped the trust protect on the downside relative to peers during the recent credit crisis. The diversifying sectors of the portfolio may result in more volatile results over short periods of time relative to the index. The trust ranks in the top third of the peer group for the trailing 1-, 3- and 5-year periods. CHANGE DETAILS: Effective December 15, 2010, the sub-adviser MFC Global Investment Management (U.S.), LLC has changed its name to John Hancock Asset Management, a division of Manulife Asset Management (US) LLC. In addition, this is a fund of John Hancock Trust which is changing its name to John Hancock Variable Insurance Trust.	 4.8
Investment Options Fixed Income Funds <i>Low Quality Intermediate Term</i>	Evaluation
High Yield Fund^{45,69,73} Sub-advised by: Western Asset Management Co. (WAMCO) FER: 0.76% + AMC: 0.00% + Sales & Service Fee*: varies = Expense Ratio†: 0.76% Inception Date‡: 02-Oct-97 Performance 1 yr: 16.10%, 3 yr: 9.44%, 5 yr: 8.01%, 10 yr: 6.38% This fund utilizes a value-oriented, credit-focused investment approach. Similar to 2009, performance year-to-date through September 30, 2010 has been good with the fund ranking in the 11th percentile. It has benefited from an overweight exposure to lower quality high yield bonds. Given the fund's investment approach, performance may struggle in a difficult credit environment, but should outperform when credit is in favor. As expected, credit quality allocation was the primary driver of performance in the third quarter of 2010 as the fund's overweight to poor performing bonds rated CCCs and underweight exposure to bonds rated BBs hurt performance. The fund is currently underweight to capital goods, utilities and technology. Historical performance for this fund ranked in the top quartile for the trailing 1-, 3- and 5-year periods.	 3.7

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Investment Options Fixed Income Funds <i>Global Bond</i>	Evaluation
Oppenheimer International Bond Fund⁵⁶ Managed by: OppenheimerFunds, Inc. FER: 0.63% + AMC: 0.25% + Sales & Service Fee²: varies = Expense Ratio¹: 0.88% Inception Date²: 02-May-08 Performance 1 yr: 7.91%, 3 yr: 6.50%, 5 yr: 8.32%, 10 yr: 10.71% The fund seeks to add value by strategically managing exposure to a variety of fixed income and currency instruments around the globe. The strategy is a combination of macroeconomic and fundamental analysis. Seasoned investment professional and CIO of the firm, Art Steinmetz, has been lead portfolio manager of the fund for most of its existence going back to 1995, having taken a brief leave in 2003. Year-to-date through September 30, 2010 performance has been solid, primarily due to a bias toward emerging market debt. Long-term performance is solid, as the fund ranked in the top decile of the Morningstar peer group for the trailing 5- and 10-year periods.	 4.0
Capital World Bond Fund^{13,61,65} Managed by: American Funds Group FER: 0.59% + AMC: 0.45% + Sales & Service Fee²: varies = Expense Ratio¹: 1.04% Inception Date²: 25-Jul-08 Performance 1 yr: 5.78%, 3 yr: 5.04%, 5 yr: 6.19%, 10 yr: 7.37% The fund is a broadly diversified portfolio that invests primarily in sovereign, corporate and developing markets issues and may invest up to 25% in bonds rated below investment grade. The portfolio provides exposure to currency movements and access to higher yields outside the United States, which can add an extra layer of diversification. Year-to-date through September 30th, results have been ahead of the index due to an overweight within emerging markets as well as exposure to lower-quality issues. Long-term results remain strong, with the trailing 10-year period ranking within the top quartile of the peer group average. The fund's flexible approach and conservative nature, as well as experienced management have served this fund well over the years.	 4.3

A closer look at the Investment Management Services team

The Investment Management Services Team (IMS) serves as an internal investment consultant to John Hancock business units in the U.S. and Manulife business units in Asia. This includes mutual funds, retirement plans, college savings, variable annuities, and variable insurance. The investments that IMS oversees total over \$160 billion and are managed by some of the largest and most respected asset management firms in the world. Key IMS responsibilities¹ include:

Researching new investment products, asset classes, and investment managers

IMS works with individual business units, including MFC Global's Portfolio Solutions Group (PSG), which manages John Hancock's asset allocation funds, to determine their investment needs, identify opportunities for new products and asset classes, and develop appropriate solutions.

Monitoring the performance of investment managers on an ongoing basis

Once a subadviser is hired to manage a fund, the subadviser is continually monitored to ensure it meets performance expectations. This review includes not only the monitoring of the performance of the fund but also a review of the subadviser's overall operations to ensure that it remains sound.

The IMS team consists of over 40 members. The team's investment professionals are highly experienced and well-credentialed, averaging 13 years of industry experience. A large percentage hold advanced degrees and leading certifications in business and finance, including:

- 8 CFA Charterholders
- 15 MBAs/MSFs
- 3 CAIA (Certified Alternative Investment Analyst) Designees
- 4 CIMA (Certified Investment Management Analysts)

¹ IMS provides management and advisory services for all John Hancock mutual funds registered under the Investment Company Act of 1940 through two SEC registered investment advisers, John Hancock Advisers, LLC and John Hancock Investment Management Services, LLC.

Important Notes

Contributions under a group annuity contract issued by John Hancock are allocated to investment options which: (a) invest solely in shares of an underlying mutual fund or (b) are Guaranteed Interest Accounts and which will be held in the John Hancock general account. For more information on a particular investment option, please refer to John Hancock's Fund sheets, available through the Web site or your John Hancock representative.

⁹Inception date is the date the sub-account or Guaranteed Interest Account was first available under group annuity contract. Sub-account class introduction dates: Class 1 = sub-account inception date; Class 6 = April 27, 1999 for John Hancock USA contracts and November 12, 1999 for John Hancock New York contracts; Classes 4, 5, 7 = February 23, 2007; Classes 2, 3, 8, 9 = May 23, 2008. If a sub-account inception date occurs after any of these dates then the class introduction date for that sub-account is the later of sub-account inception date and the class introduction date. A "class" represents a pre-determined level of the Sales & Service Fee that is applied to all investment options selected in the Contract.

⁴This material shows expenses for a specific unit class for investment options available under a John Hancock group annuity contract. The Expense Ratio (ER) includes John Hancock's administrative maintenance charge (AMC), sales and service fee, and the expenses of any underlying mutual fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing) and is subject to change. John Hancock's AMC will be reduced if John Hancock or an affiliate receives asset based distribution charges ("12b-1 fees"), sub-transfer agency fees, or other fees from an unaffiliated underlying mutual fund or its agent(s). These fees, collectively, range from 0% to 0.50%. The amount of the AMC charged under each sub-account has been determined net of such fees. The underlying fund expense is determined by the underlying mutual fund company and may be increased or decreased at any time to reflect changes in the expenses of the underlying mutual fund or other factors. In addition, some fund companies charge exchange or redemption fees for mutual fund shares held for less than a certain period of time. Any such charges would be deducted from the value of a participant's account. The ER applies daily at a rate equivalent to the annual rate shown, and may vary to reflect changes in the expenses of an underlying mutual fund and other factors. The ER does not include any contract-level or participant recordkeeping charges. Such charges, if applicable, will reduce the value of a participant's account. For internally-managed Funds advised and sub-advised exclusively by John Hancock's affiliates, the total fees John Hancock and its affiliates receive from these Funds may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. These fees can come from the Fund or trust's Rule 12b-1, sub-transfer agency, management, AMC or other fees, and may vary from Fund to Fund. Except for certain asset allocation portfolios (i.e., the Lifecycle Portfolios, Lifestyle Portfolios, Core Portfolios and the Guaranteed Income Feature Portfolios), John Hancock uses the revenue received from 12b-1, sub-transfer agency, and management fees to determine the AMC for that Fund, such that the sum of 12b-1, sub-transfer agency, management fees and AMC received by John Hancock equals 0.50%. For a complete summary about the revenue John Hancock receives from underlying funds, please see IMPORTANT FEE INFORMATION at <https://www.ps.jhancockpensions.com/assets/pdfs/PS15345GE.PDF> or <https://www.ps.jhancocknypensions.com/assets/pdfs/PS15345GE.PDF> for John Hancock New York contracts. For the most current Expense Ratio information available for each investment option, please refer to the most recent monthly "Returns and Fees" listing available from John Hancock upon request. For more information, please contact your financial representative.

^{*}The Sales and Service Fee represents the charge for compensation provided to your financial representatives for services provided to the plan. It may also include a recordkeeping fee for services provided by John Hancock or other plan expenses such as TPA fees that are negotiated between your Plan trustee(s) and your TPA or financial representative. The Sales and Service Fee may be charged through the expense ratio as noted above.

The Sales and Service Fee or Sales Expense Recovery Charge (SERC) may be included in the total annualized asset charge under your plan's contract. This charge is calculated on the total value of assets under your Contract. The range is 0% to 4%. These fees may be billed to the plan sponsor or deducted from participants' accounts, if permitted by the Plan.

Commissions. The appropriately licensed financial representative that the plan designates may be eligible for compensation in connection with the sale and service of this contract. This compensation can be based on a percentage of your contract's:

- a) Contributions received; not to exceed 5% and/or
- b) Assets under management; not to exceed 1.4%

Price Credits: Provided certain conditions are met, John Hancock may pay a portion of the charge for any asset-based commission, as noted in item (b) above, eligible to the appropriately licensed financial representative designated by the plan trustee(s). The remaining charge for any commissions that is to be charged under the contract and payable by the plan trustee(s) is shown in the Proposal and Recordkeeping Agreement.

The financial representative who sold and now services the contract may also be eligible for different levels of commission. The level of commission is determined by the financial representative and the plan trustee(s). Certain charges under the contract are directly related to the level of commission.

Additional Compensation. Certain financial representatives (firms) may allow John Hancock to participate in retirement products training and education meetings, conferences and seminars (programs) attended by the firm's sales force. John Hancock may agree to make payments out of its own resources to the firm in order to attend these programs. Firms may receive payments in connection with programs sponsored by John Hancock, including reimbursement for travel expenses and lodging for persons attending such programs. John Hancock may also agree to pay additional compensation to firms based on other calculation methods, which may include the level of sales or assets attributable to the firm. These payments, which may sometimes be referred to as "revenue sharing", assist in John Hancock's efforts to promote the sale of its retirement products. Not all firms receive such payments and the amount of the payments varies. These payments could be significant to a firm. John Hancock determines which firms to support and extent of the payments it is willing to make. John Hancock generally chooses to support firms that have a strong capability to distribute John Hancock retirement products and that are willing to cooperate with John Hancock's promotional efforts.

John Hancock hopes to benefit from these payments by increasing sales of John Hancock retirement products, which would result in additional revenue for John Hancock and its affiliates. In consideration for these payments, a firm may feature John Hancock retirement products in its sales system or give preferential access to members of its sales force or management. These payments may provide the firm with an incentive to favor John Hancock retirement products. In addition, certain firms may have other compensation arrangements with John Hancock or its affiliates that are not related to John Hancock retirement products.

The total amount of any commissions and additional compensation is reported annually to you on the Form 5500 Schedule A provided by us. Contact your financial representative for information specific to your contract.

⁵The underlying fund changed its name effective on or about May 5, 2008. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 5, 2008 to more accurately reflect the name of the underlying fund.

⁶The name of this sub-account changed effective on or about May 5, 2008.

⁸The underlying fund changed its name effective on or about May 10, 2010. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 10, 2010 to more accurately reflect the name of the underlying fund.

⁹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 30, 2007. Contact your John Hancock representative for more information.

¹⁰The underlying fund's manager or subadviser changed its name from Sovereign Asset Management Inc. to MFC Global Investment Management (U.S.), LLC, on or about October 1, 2006. Contact your John Hancock representative for more information.

¹¹The underlying fund changed its name effective on or about May 10, 2010. Performance shown for periods prior to that date reflect the results under its former name.

¹³For internally-managed Funds advised and sub-advised exclusively by John Hancock's affiliates, the total fees John Hancock and its affiliates receive from these Funds may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. These fees can come from the Fund or trust's Rule 12b-1, sub-transfer agency, management, AMC or other fees, and may vary from Fund to Fund. Except for certain asset allocation portfolios (i.e., the Lifecycle Portfolios, Lifestyle Portfolios, Core Portfolios and the Guaranteed Income Feature Portfolios), John Hancock uses the revenue received from 12b-1, sub-transfer agency, and management fees to determine the AMC for that Fund, such that the sum of 12b-1, sub-transfer agency, management fees and AMC received by John Hancock equals 0.50%.

¹⁴The underlying fund concentrates its investments in a sector of the market. A portfolio of this type may be riskier or more volatile in price than one that invests in more market sectors.

¹⁵Account balance reported for this Fund may include assets transferred from another Fund, which will be permanently closed on or about April 26, 2010. Consult your John Hancock representative for more information.

¹⁶The underlying fund's manager or subadviser changed its name from DFA & Invesco AIM to DFA & Invesco Advisers, Inc. on or about May 10, 2010. Contact your John Hancock representative for more information.

¹⁷This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 5, 2003. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

¹⁸The underlying fund's manager or subadviser changed its name from Invesco AIM Capital Management to Invesco Advisers, Inc. on or about May 10, 2010. Contact your John Hancock representative for more information.

¹⁹This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 7, 2007. Performance shown for periods prior to that date is based on the performance of the current share class.

²⁰The manager for the underlying fund and its objectives changed effective on or about November 30, 2006. Performance shown for periods prior to that date reflect the results under its former manager.

²¹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 17, 2004. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

²²The underlying fund changed its name effective on or about May 5, 2007. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 5, 2007 to more accurately reflect the name of the underlying fund.

²³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 29, 2007. Consult your John Hancock representative for more information.

²⁴Effective on or about November 5, 2007, the underlying fund changed its name to the John Hancock Trust - Total Bond Market Trust.

²⁶Not available to defined benefit plans. Consult your John Hancock representative for details.

²⁷The underlying fund's manager or subadviser merged from John Hancock Life Insurance Company to John Hancock Life Insurance Company (U.S.A.) on or about May 10, 2010. Contact your John Hancock representative for more information.

²⁸Effective on or about November 10, 2008, the Excelsior Value and Restructuring Fund has been renamed Columbia Value and Restructuring Fund. The underlying fund name has changed to Columbia Value and Restructuring Fund and its share class has changed from "Shares" to "Z." There has been no change to the fund manager or the investment strategy/process.

³⁰This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 25, 2002. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

³¹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 27, 2009. Contact your John Hancock representative for more information.

³²This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective June 1, 2009. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. The name of this sub-account changed effective on or about June 1, 2009 to more accurately reflect the name of the underlying fund.

³⁵Although the Guaranteed Income feature provides a guaranteed income base as well as guaranteed minimum withdrawal benefits, the Guaranteed Income feature investment options are variable investments and may lose value. Asset allocation portfolios are "fund of funds" which invests in a number of underlying funds. For a complete description of the risks associated with the Fund, please review the underlying fund's prospectus, which is available upon request. Diversification does not assure against loss. Note: There is an additional fee to invest in this feature. It is 0.50% of the Benefit Base

³⁶This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 10, 2010. Performance shown for periods prior to that date is based on the performance of the current share class.

⁴⁰This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about July 28, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

⁴¹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 27, 2008. Contact your John Hancock representative for more information.

⁴²The name of this sub-account changed effective on or about November 9, 2009 to more accurately reflect the name of the underlying fund. Contact your John Hancock representative for more information.

⁴³Important Redemption Fee Information: Domini Social Equity Fund - Effective August 18, 2008, the underlying fund will impose a 2% redemption fee on all selling/exchanges of the fund over \$25,000 within a thirty-day period. The 'First-In/First-Out' ('FIFO') method was used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied.

⁴⁴The underlying fund's manager or subadviser changed its name from AIM Investments, Inc. to Invesco AIM Capital Management on or about November 10, 2008. Contact your John Hancock representative for more information.

⁴⁵The portfolio concentrates its investments in high yield/high risk fixed income securities, also known as junk bonds, which carry a much greater risk of default and tend to be more volatile than higher rated bonds.

⁴⁶The name of this sub-account changed effective on or about August 2, 2010.

⁴⁷Account balance reported may include assets transferred from another sub-account which was permanently closed between April 22, 2005 and May 7, 2005.

⁴⁸Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 25, 2010. Please contact your John Hancock representative for more information.

⁴⁹The underlying fund added Invesco AIM Capital Management as a co-sub-adviser on or about November 10, 2008. Contact your John Hancock representative for more information.

⁵⁰Account balance reported may include assets transferred from another Fund which was permanently closed between April 25, 2004 and May 1, 2004.

⁵¹Effective June 1, 2009, the underlying fund changed its name to the Domini Social Equity Fund Investor Shares.

⁵²John Hancock Stable Value Fund: Qualified retirement plans that select the John Hancock Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any fixed-income investment options for the plan deemed to be "Competing", including (i) any book value fixed income Fund, (ii) any other fixed income Fund with a targeted average duration of three (3) years or less, including but not limited to, a money market Fund or a short-term bond Fund, or (iii) any guaranteed interest account (other than a ten (10) year maturity guaranteed interest account maintained by an affiliate of John Hancock Life Insurance Company (U.S.A.) originally offered prior to May 1, 2006). Contact your John Hancock representative for details. An investment in the John Hancock Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by, John Hancock USA, the Portfolio's Trustee or Investment Advisor, The Federal Deposit Insurance Corporation (FDIC) or any government agency and is subject to certain market risks. However, through its Stabilizing Agreements with one or more Stability Providers, the Fund is designed to meet Department of Labor requirements for "grandfathered" default contributions under 29 CFR 2550.404c-5(e)(4)(v).

Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment if both the Fund's investment portfolio and the Stability Provider(s) fail. The Portfolio Trustee does not guarantee the performance of the Stability Provider(s) under any Stabilizing Agreement(s).

Crediting Rate is an Approximation. Investments in the Fund will accrue interest at the applicable monthly crediting rate, which rate will be set based upon a formula but may be adjusted from time to time as agreed upon by the Stability Provider(s) and John Hancock Life Insurance Company (U.S.A.). The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Portfolio. Any difference between the Portfolio's market value and book value will be taken into consideration when setting future crediting rates. For further details regarding risk and other risks that may apply please refer to the Offering Memorandum.

⁵⁵This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about May 7, 2005. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

⁵⁶This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 10, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

⁵⁷Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 26, 2009. Contact your John Hancock representative for more information

⁵⁹Important Redemption Fee Information: T. Rowe Price Small Cap Value Fund - Effective January 1, 2005, the underlying fund will impose a 1% redemption fee on all selling/exchanges of the fund within a 90-day period. The "First-In/First-Out" ("FIFO") method will be used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied.

⁶⁰The name of this sub-account changed effective on or about November 9, 2009.

⁶¹This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 9, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

⁶²Account balance reported may include assets transferred from another Fund which was permanently closed between April 25, 2003 and May 5, 2003.

⁶³The underlying fund share class was recently renamed on June 1, 2009. There was no impact to the share class pricing or any material impact to the underlying fund as a result of this renaming.

⁶⁴This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2010. Performance shown for periods prior to that date is based on the performance of the current share class.

⁶⁵This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about June 1, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

⁶⁶Important Redemption Fee Information: Energy Fund - Effective June 30, 2006, the underlying fund will impose a 1% redemption fee on all selling/exchanges of the fund within a 1-year period. The "First-In/First-Out" ("FIFO") method will be used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied.

⁶⁷The underlying fund changed its name effective on or about November 8, 2010. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about November 8, 2010 to more accurately reflect the name of the underlying fund.

⁶⁸This sub-account previously invested in another underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. Performance shown for all periods has been adjusted to reflect the current sub-account charge and would be lower if it reflected the subaccount charge that was in effect prior to October 14, 2005, which was .20% higher than the current sub-account charge.

⁶⁹The sub-adviser or manager changed its name on or about May 6, 2006. Performance shown for periods prior to that date reflect the results under the sub-adviser's former name.

⁷⁰The underlying fund changed its sub-adviser effective August 1, 2005. Performance shown for periods prior to that date reflect the results under the former sub-adviser.

⁷¹Only available under certain limited circumstances. Consult your John Hancock representative for more information.

⁷³This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005.

⁷⁴The name of this sub-account changed effective on or about May 6, 2006 to more accurately reflect the name of the underlying fund. Contact your John Hancock representative for more information.

⁷⁵The underlying fund changed its sub-advisor on June 1, 2009 from Munder Capital Management and Invesco AIM Capital Management to Dimensional Fund Advisors, Inc. (DFA) and Invesco AIM Capital Management.

⁷⁶None of the Index Funds nor the underlying portfolios are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and these companies make no representation regarding the advisability of investing in the Index Fund. Indexes are unmanaged and cannot be invested in directly. Since the underlying portfolios are not actively managed, the Funds will generally reflect the performance of their indexes even in markets when the indexes do not perform well.

⁷⁷The underlying fund changed its sub-advisor on November 8, 2010 from Van Kampen Investments to Invesco Advisers, Inc.

⁷⁹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about November 6, 2006.

⁸⁰This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective April 30, 2001. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

⁸¹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective February 9, 2004. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

⁸²Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 30, 2006. Contact your John Hancock representative for more information.

⁸⁴The underlying fund's manager or subadviser changed its name from Columbia Management to Columbia Management Investment Advisers, LLC., on or about November 8, 2010. Contact your John Hancock representative for more information.

⁸⁵Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2006. Contact your John Hancock representative for more information.

⁸⁶The underlying fund's manager or subadviser changed its name from RiverSource Investments to Columbia Management Investment Advisers, LLC., on or about November 8, 2010. Contact your John Hancock representative for more information.

⁸⁹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about May 6, 2006. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

⁹⁰Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 28, 2008. Contact your John Hancock representative for more information.

⁹¹The underlying John Hancock Trust portfolio is not a retail mutual fund and is only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or sub-advisers may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or sub-adviser. Past performance is no guarantee of future results.

⁹²The underlying fund changed its sub-adviser from T. Rowe Price solely to T. Rowe Price and RCM on or about November 6, 2006. Performance shown for periods prior to that date reflect the results under the former sub-adviser.

⁹³Important Redemption Fee Information: Fidelity Advisor Gold Fund - Effective June 1, 2009, the underlying fund will impose a 0.75% redemption fee on all selling/exchanges of the fund within a 30-day period. The "First-In/First-Out" ("FIFO") method will be used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied.

⁹⁴The underlying fund changed its name effective on or about July 1, 2006. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about November 6, 2006 to more accurately reflect the name of the underlying fund.

⁹⁵The availability of products, Funds and contract features may be subject to Broker-Dealer Firm approval, State approval, Broker Licensing requirements or other contract-related requirements. From time to time, changes are made to Funds, and the availability of these changes may be subject to State approvals. Please confirm with your local John Hancock Representative if you have any questions about product, Fund or contract feature availability.

⁹⁶Changes were made to this sub-account effective on or about October 30, 2006. Contact a John Hancock representative for more information.

Group Annuity Sub-Account – Standardized Risk Descriptions

Credit and Counterparty Risk. A fund is subject to the risk that the issuer or guarantor of a fixed-income security or other obligation, the counterparty to a derivatives contract or repurchase agreement, or the borrower of a fund's securities will be unable or unwilling to make timely principal, interest, or settlement payments, or otherwise to honor its obligations.

Issuer Risk. An issuer of a security purchased by a fund may perform poorly, and, therefore, the value of its stocks and bonds may decline. Poor performance may be caused by poor management decisions, competitive pressures, breakthroughs in technology, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors.

Liquidity Risk. A fund is exposed to liquidity risk when trading volume, lack of a market maker, or legal restrictions impair the fund's ability to sell particular securities or close derivative positions at an advantageous price. Funds with investment strategies that involve securities of companies with smaller market capitalizations, foreign securities, derivatives, or securities with substantial market and/or credit risk tend to have the greatest exposure to liquidity risk.

Manager Risk. The performance of a fund that is actively managed will reflect in part the ability of the manager to make investment decisions that are suited to achieving the fund's investment objective. Depending on the manager's investment decisions, a fund may not reach its investment objective or it could underperform its peers or lose money.

Market Risk. The value of a fund's securities may go down in response to overall stock or bond market movements. Markets tend to move in cycles, with periods of rising prices and periods of falling prices. Stocks tend to go up and down in value more than bonds. If the fund's investments are concentrated in certain sectors, its performance could be worse than the overall market.

Merger and Replacement Transition Risk. In the case of Fund mergers and replacements, the affected Funds that are being merged or replaced may implement the redemption of your interest by payment in cash or by distributing assets in kind. In either case, the redemption of your interest by the affected Fund, as well as the investment of the redemption proceeds by the "new" Fund, may result in transaction costs to the Funds because the affected Funds may find it necessary to sell securities and the "new" Funds will find it necessary to invest the redemption proceeds. Also, the redemption and reinvestment processes, including any transition period that may be involved in completing such mergers and replacements, could be subject to market gains or losses, including those from currency exchange rates. The transaction costs and potential market gains or losses could have an impact on the value of your investment in the affected Fund and in the "new" Fund, and such market gains or losses could also have an impact on the value of any existing investment that you or other investors may have in the "new" Fund. Although there can be no assurances that all risks can be eliminated, John Hancock will use its best efforts to manage and minimize such risks and costs.

Where the redemption of your interest is implemented through a distribution of assets in kind, the effective date of the merger or replacement may vary from the target date due to the transition period, commencing either before or after the target date, that is required to liquidate or transition the assets for investment in the "new" Fund.

Additional Risks Applicable to Certain Funds

Commodity Risk. Commodity investments involve the risk of volatile market price fluctuations of commodities resulting from fluctuating demand, supply disruption, speculation and other factors.

Currency Risk. Funds that invest directly in foreign currencies and in securities that trade in, or receive revenues in, foreign currencies are subject to the risk that those currencies will decline in value relative to the currency being hedged.

Derivatives Risk. A fund's use of certain derivative instruments (such as options, futures and swaps) could produce disproportionate gains or losses. Derivatives are generally considered more risky than direct investments and, in a down market, could become harder to value or sell at a fair price.

Equity Securities Risk. Stock markets are volatile, and the price of equity securities such as common and preferred stocks (and their equivalents) will fluctuate. The value of equity securities purchased by the fund could decline if the financial condition of the companies in which the fund invests decline or if overall market and economic conditions deteriorate.

Exchange Traded Funds ("ETF"s) Risk. Exchange Traded Funds are a type of investment company bought and sold on a securities exchange. An ETF often represents a fixed portfolio of securities designed to track a particular market index. The risks of owning an ETF generally reflect the risks of owning the underlying securities the ETF is designed to track.

Foreign Securities Risk. Foreign securities involve special risks, including potentially unfavorable currency exchange rates, limited government regulation (including less stringent investor protection and disclosure standards) and exposure to possible economic, political and social instability. To the extent the fund invests in emerging market countries, it's foreign securities risk will be higher.

Fund of Funds Risk. A fund of funds invests in a number of underlying funds. A fund of fund's ability to achieve its investment objective will depend largely on the ability of its investment manager to select the appropriate mix of underlying funds and on the underlying funds ability to meet their investment objectives. A fund of funds is subject to the same risks as the underlying funds in which it invests. Each fund of funds bears its own expenses and indirectly bears its proportionate share of expenses of the underlying funds in which it invests.

Fixed-Income Securities Risk. Fixed-income securities or bonds are subject to credit risk and interest rate risk. The credit rating of bonds in the fund could be downgraded or the issuer of a bond could default on its obligations. In general, lower-rated fixed-income securities involve more credit risk. When interest rates rise, bond prices generally fall.

Growth Stock Risk. Because growth securities typically do not make dividend payments to shareholders, investment returns are based on capital appreciation, making returns dependent on market increases and decreases. The market prices of growth stocks are highly sensitive to future earnings expectations. Growth stocks may therefore be more volatile than non-growth stocks.

High Yield Securities Risk. Fixed-income securities that are not investment grade are commonly referred to as high yield securities or "junk bonds". These securities offer a potentially higher yield than other, higher rated securities, but they carry a greater degree of risk and are considered speculative by the major credit rating agencies.

Initial Public Offerings ("IPO") Risk. The fund is subject to the risks associated with purchases of shares issued in IPOs by companies that have little operating history as public companies. The market for IPO issuers has been volatile and share prices of certain newly-public companies have fluctuated in significant amounts over short periods of time.

Interest Rate Risk. Fixed-income securities are affected by changes in interest rates. When interest rates decline, the market value of fixed-income securities generally will increase. Conversely, when interest rates rise, the market value of fixed-income securities will generally decrease. The longer the remaining maturity of instruments held by the fund, the more sensitive the fund is to interest rate risk.

Index Management Risk. Certain factors may cause the fund to track its Index less closely. For example, the manager may select securities that are not fully representative of the Index, and the fund's transaction expenses, and the size and timing of the its cash flows, may result in the fund's performance being different than that of its Index.

Large Cap Risk. The fund's strategy of investing in large cap stocks carries the risk that in certain markets large cap stocks will underperform small cap or mid cap stocks.

Leverage Risk. The fund may engage in transactions, including the use of synthetic instruments and derivatives, which may give rise to a form of leverage. Leverage may cause the fund to be more volatile than if the fund had not been leveraged because leverage can exaggerate the effect of any increase or decrease in the value of securities held by the fund.

Mortgage-Backed and Asset-Backed Securities Risk. When interest rates fall, homeowners are more likely to prepay their mortgage loans. An increased rate of prepayments on the fund's mortgage-backed securities will result in an unforeseen loss of interest income to the fund as the fund may be required to reinvest assets at a lower interest rate. Asset-backed securities include interests in pools of debt securities, commercial or consumer loans, or their receivables. The value of these securities depends on many factors, including changes in interest rates, the availability of information concerning the pool and its structure, the credit quality of the underlying assets, the market's perception of the servicer of the pool, and any credit enhancement provided. In addition, asset-backed securities have prepayment risks similar to mortgage-backed securities.

Mid Cap Stock Risk. Investments in mid-cap companies are subject to more erratic price movements than investments in larger, more established companies. In particular, mid-sized companies may pose greater risk due to narrow product lines, limited financial resources, less depth in management or a limited trading market for their securities.

Non-Diversification Risk. A fund that is non-diversified may invest a high percentage of its assets in the securities of a small number of issuers. This approach may result in more volatile performance relative to more diversified funds. The less diversified a fund's holdings are, the more a specific security's poor performance is likely to affect the fund's performance.

Sector Risk. When a fund's investments are concentrated in a particular industry or sector of the economy (e.g., real estate, technology, financial services), they are not as diversified as the investments of most mutual funds and are far less diversified than the broad securities markets. Funds concentrating in a particular industry sector tend to be more volatile than other mutual funds, and the values of their investments tend to go up and down more rapidly. A fund that invests in a particular industry or sector is particularly susceptible to the impact of market, economic, regulatory and other factors affecting that industry or sector.

Small Cap Stock Risk. The fund's investments in smaller companies are subject to more erratic price movements than investments in larger, more established companies. Small cap companies may be developing or marketing new products or services for which markets are not yet and may never become established. Although small, unseasoned companies may offer greater opportunities for capital growth than larger, more established companies, they also involve greater risks and should be considered speculative.

Small/Mid Cap Stock Risk. The fund's investments in small-cap and mid-cap companies are subject to more erratic price movements than investments in larger, more established companies. In particular, mid-sized companies may pose greater risk due to narrow product lines, limited financial resources, less depth in management or a limited trading market for their securities. Similarly, small cap companies may be developing or marketing new products or services for which markets are not yet and may never become established. While small, unseasoned companies may offer greater opportunities for capital growth than larger, more established companies, they also involve greater risks and should be considered speculative.

Short Sale Risk. The fund may sell a security that it does not own. A fund will lose money if the price of the security which it has sold short increases between the time of the short sale and the date when the fund acquires the security sold short.

Turnover Risk. Active and frequent trading of fund securities results in a high fund turnover rate. Funds with high turnover rates often have higher transaction costs, which are paid by the fund, that may have an adverse impact on fund performance, and may generate short-term capital gains on which taxes may be imposed.

Target Allocation. From time to time, one or more of the underlying funds may experience relatively large redemptions or investments due to reallocations or rebalancings of the assets of a portfolio, which could affect the performance of the underlying funds and, therefore, the performance of the fund.

U.S. Government Securities Risk. U.S. government securities do not involve the degree of credit risk associated with investments in lower quality fixed-income securities. As a result, the yields available from U.S. government securities are generally lower than the yields available from many other fixed-income securities. These securities, like other fixed-income securities, are subject to interest rate risk.

Value Stock Risk. The fund's investments in value stocks carry the risk that the market will not recognize a security's intrinsic value for a long time or that a stock believed to be undervalued may actually be appropriately priced.

^aThe John Hancock Fiduciary Standards Warranty is offered solely by John Hancock and no distributing firms share any liability with regard to it. The Warranty is available only to defined contribution plans as defined in section 3(34) of ERISA and is subject to certain terms, conditions, and limitations. You should read the Warranty Certificate carefully and make sure you understand it. You should also note that, since past performance is not a guarantee of future results, we cannot warrant or guarantee that any investment options we offer will yield any specific return, or even that it will yield a positive return. In addition, the Warranty covers the general prudence of the investment options for long-term investing (such as retirement investing); it does not guarantee that any particular investment option is suited to the needs of any individual plan participant and, thus, does not cover any claims by any individual participant based on the needs of, or suitability for, such participant.

Please note: Plan fiduciaries are still required to properly discharge their responsibilities in determining that John Hancock's investment process and fund lineup is appropriate for their plan. Also, plan fiduciaries must select investments that are suitable for the particular needs of the plan and its participants. John Hancock does not guarantee that any investment option will yield a positive return. The Warranty does not extend to claims that any expenses paid directly or indirectly by the plan are unreasonable. John Hancock will only indemnify the plan for losses that are not reimbursed by fiduciary liability insurance or any other source, which will be considered the primary coverage for the plan and its fiduciaries.

Please call 1-800-333-0963 to obtain Fund Sheets for John Hancock group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying mutual funds, that are available on request. The prospectuses for the sub-accounts' underlying mutual funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying mutual funds which should be carefully considered before investing.

Fund commentaries are provided by John Hancock's Investment Management Services group (IMS). The commentaries are subject to change as market and other conditions warrant. No forecasts are guaranteed. The commentaries are provided for informational purposes only and are not an endorsement of any security, underlying mutual fund, sector or index. John Hancock and its affiliates or representatives do not provide investment or legal advice.

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, which include the following risks. Stocks can decline due to market, regulatory or economic developments. Investing in foreign securities is subject to certain risks not associated with domestic investing such as currency fluctuations and changes in political and economic conditions. The securities of small capitalization companies are subject to higher volatility than larger, more established companies. High Yield bonds are subject to additional risks such as the increased risk of default (not applicable to Lifestyle Aggressive Portfolio). 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.

All references to "portfolio" refer to: a) the underlying mutual fund in which a Fund (sub-account) invests, b) the mix of fixed and other securities in which this Fund directly invests, or c) the John Hancock Guaranteed Interest Accounts. The information is current as of December 31, 2010 (unless otherwise stated) and is not a guarantee of subsequent investment composition, which is subject to change at the discretion of the portfolio manager.

In the case of Fund mergers and replacements, the affected Funds that are being merged or replaced may appear on plan participant enrollment forms immediately following the merger or replacement date. Where, within 90 calendar days following the merger or replacement date, a plan participant provides instructions on an enrollment form directing contributions to an affected Fund, the instructions will be re-directed to the corresponding "new" Fund. Where such instructions are received from a plan participant more than 90 days after the merger or replacement date, the instructions will be re-directed to the plan's default investment option as designated by the plan trustee.

Certain financial intermediaries (firms) may allow John Hancock to participate in retirement products training and education meetings, conferences and seminars (programs) attended by the firm's sales force. John Hancock may agree to make payments ("program support payments") out of its own resources to reimburse the firm for the expenses it incurs in holding these programs. These program support payments, which may sometimes be referred to as "revenue sharing", assist in our efforts to promote the sale of John Hancock retirement products. Not all firms receive program support payments and the amount of the payments varies. John Hancock determines which firms to support and the amount of any program support payments. John Hancock generally chooses to support firms that have a strong capability to distribute John Hancock retirement products and that are willing to cooperate with John Hancock's promotional efforts. In addition, certain firms may have other compensation arrangements with John Hancock or its affiliates that are not related to John Hancock retirement products.

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