

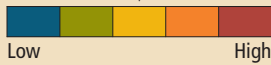
Core Disciplined Diversification

Managed by John Hancock Investment Management Services, LLC

Information as of September 30, 2011

Risk/Return Category

Growth & Income



Asset Class/Investment Style

Hybrid



Inception Date

May 1, 2009

Portfolio Managers

Bruce Specca
Bob Boyda
Steve Medina

Portfolio Statistics

Index

70% S&P 500/30% BC Aggregate Bond

Peer Group

Moderate Allocation

Portfolio Highlights

Investment Objective and Policies ▶ To seek long-term growth of capital by investing approximately 70% of the portfolio's assets in equity securities and approximately 30% of the portfolio's assets in fixed income securities.

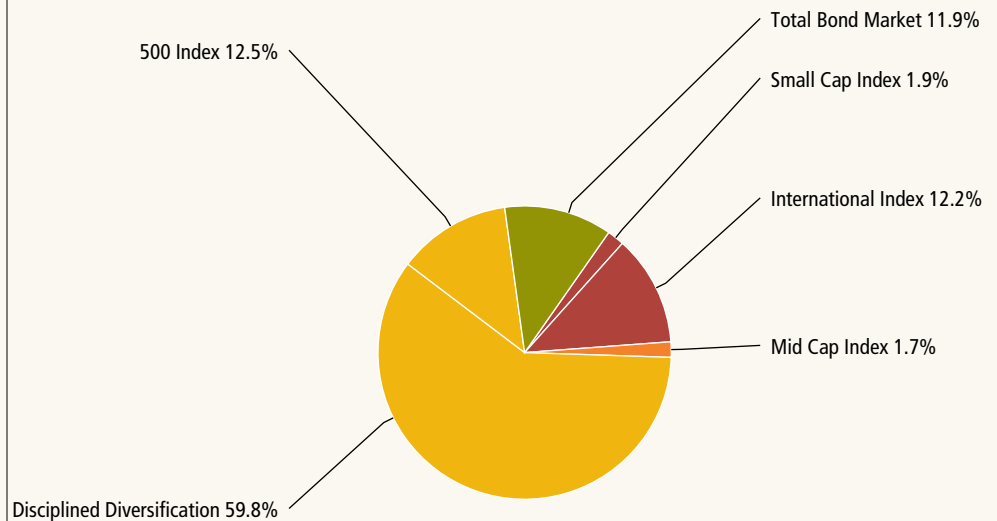
Why Consider this Portfolio

- ▶ You want exposure to DFA Disciplined Diversification, which invests in global equity and fixed income securities.
- ▶ You want long-term growth of capital with some protection against stock market volatility, but can accept the inherent risks of investing in stocks.
- ▶ You want instant and broad diversification with exposure to a range of asset classes, including domestic stocks, international stocks and fixed income securities.
- ▶ Allocations to the underlying funds are monitored and rebalanced for you.

How this Portfolio Invests

Investment Process ▶ The portfolio invests a significant portion of assets in DFA Disciplined Diversification, and the remainder of assets in a suite of index funds. The allocation of the index funds is designed to mirror the asset allocation profile of DFA Disciplined Diversification. DFA Disciplined Diversification provides exposure to global equity and fixed income securities. The portfolio invests approximately 70% of assets in equity securities and 30% of assets in fixed income securities, with some flexibility to actively manage the asset allocation. The equity allocation of the strategy integrates target weights to achieve a higher exposure to small cap and value stocks. The fixed income allocation invests in high quality short term bonds. DFA's investment approach stems from their rigorous application of academic research to practical investment problems.

Portfolio Weightings



Refer to the disclosure page for more information including risks associated with this investment account.

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The investment objectives and policies of the underlying portfolios may be similar to those of other funds managed by the same asset manager. There is no guarantee that any portfolio's investment results will be comparable to the investment results of another fund, including other funds with the same asset manager. Investment results will differ and may be higher or lower than the investment results of other such funds.

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When considering an annuity for use in an IRA or other tax-qualified retirement plan (i.e., 401(k), 403(b), 457), it is important to note that there is no additional tax-deferral benefit, since these plans are already afforded tax-deferred status. Thus, an annuity should only be purchased in an IRA or qualified plan if some of the other features of the annuity are of value, such as access to specific portfolio choices, the ability to have guaranteed payments for life, and other guaranteed benefits, and you are willing to incur any additional costs associated with the annuity to receive such benefits. See the prospectus for details.

Some portfolios invest primarily in the securities of small and medium-sized companies. The risks associated with investments in small companies include less experienced management, limited product lines and financial resources, shorter operating histories, less publicly available information, reduced liquidity, and increased price volatility.

P/E is a valuation ratio of current share price compared to per-share earnings, or market value per share divided by earnings per share. Beta is used to measure the volatility of a fund in comparison to the market. R² is a statistical measure of the percentage of a fund's movements that can be explained by movements in its benchmark index. Turnover (annualized) is a measure of how often assets within a fund are bought and sold by the fund manager, over a twelve month period.

REITs involve risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management, and other risks associated with a portfolio that concentrates its investments in one sector or geographic region.

The High Yield Trust portfolios invest primarily in lower rated or unrated securities. High risk, high yield securities are considered to be speculative with respect to the payment of interest and the return of principal and involve greater risks than higher grade issues. They are especially subject to the adverse changes in general market conditions and in the industries in which the issuers are engaged, to changes in the financial conditions of the issuers, and to price fluctuations in response to changes in interest rates.

Investing in securities of foreign companies and governments involves considerations and potential risks not typically associated with investments in domestic corporations and obligations issued by the U.S. Government. Funds are allocated in international/global/emerging markets. Variable subaccounts could be subject to risks associated with changes in currency values, economic, political, and social conditions, the regulatory environment of the countries in which the fund invests, as well as the difficulties of receiving current and accurate information.

The securities markets of many of the emerging markets in which the portfolio may invest are substantially smaller, less developed, less liquid, and more volatile than the securities markets of the United States and other more developed countries.

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Not a Deposit		Not Insured by Any Federal Government Agency

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