JOHN HANCOCK ANNUITIES

ASSET MANAGEMENT

Core Strategy

Managed by John Hancock Asset Management

Information as of September 30, 2011

Risk/Return Category

Growth & Income

Low High

Asset Class/Investment Style

Hybrid

Inception Date

February 13, 2006

Portfolio Managers

Bruce Speca
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 achieve long-term growth of capital by investing approximately 30% of the portfolio's assets in fixed-income index funds and approximately 70% of its assets in equity index funds. Current income is also a consideration.

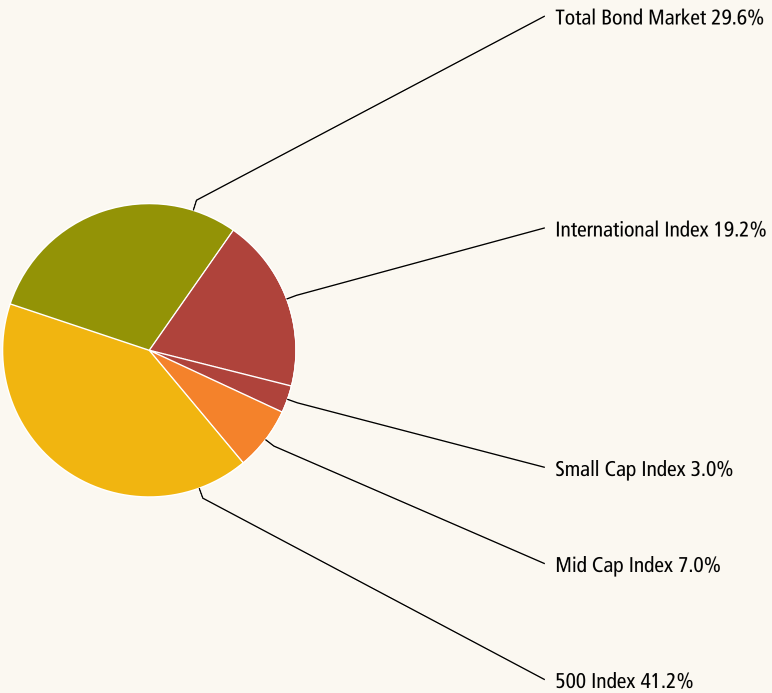
Why Consider this Portfolio

- You have an intermediate to long-term investment time horizon and seek a balance between capital growth and current income, with a greater focus on the former. You can accept levels of risk similar to that of equity markets
- You want instant and broad diversification with exposure to a range of asset classes, including domestic stocks, international stocks and fixed-income securities
- You want the convenience of having a portfolio that does not require you to monitor the financial markets in an effort to capitalize on short-term market trends and cycles
- You want a low-cost asset allocation portfolio

How this Portfolio Invests

Investment Process ▸ To set the optimal mix of underlying index portfolios, the management team uses some of the most sophisticated modeling techniques available. First, they establish expected returns, volatilities, and correlations between the various asset classes. These are used to develop an efficient frontier of optimal portfolios. John Hancock then uses optimization techniques (similar to Monte Carlo simulations) to generate thousands of different outcomes, or efficient frontiers. Next, they average all the possible outcomes to come up with an enhanced efficient frontier. The portfolios on the enhanced frontier are well-diversified and can be expected to deliver more robust performance in a wider range of environments than portfolios developed using standard optimization techniques.

Portfolio Weightings



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

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.

This material is neither an offer to sell nor a solicitation to buy securities. The information is current as of September 30, 2011, unless otherwise noted, and is not a guarantee of subsequent portfolio composition, which is subject to change at the discretion of the portfolio manager.

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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. R^2 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.

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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.

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Federal Government Agency	

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