

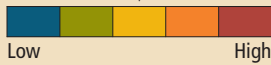
# JHVIT Franklin® Templeton® Founding Allocation

Managed by John Hancock Asset Management

Information as of June 30, 2011

**Risk/Return Category**

Growth & Income



**Asset Class/Investment Style**

Hybrid



**Inception Date**

May 1, 2007

**Portfolio Managers**

Steve Medina  
Bob Boyda

**Portfolio Statistics**

**Number of Holdings**

3

**Index**

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

**Peer Group**

Moderate Allocation

## Portfolio Highlights

**Investment Objective and Policies** ▶ To seek capital appreciation through a diversified, value-oriented approach. The JHVIT Franklin Templeton Founding Allocation Trust invests equally in three underlying Franklin Templeton strategies. The Trust seeks income as a secondary goal.

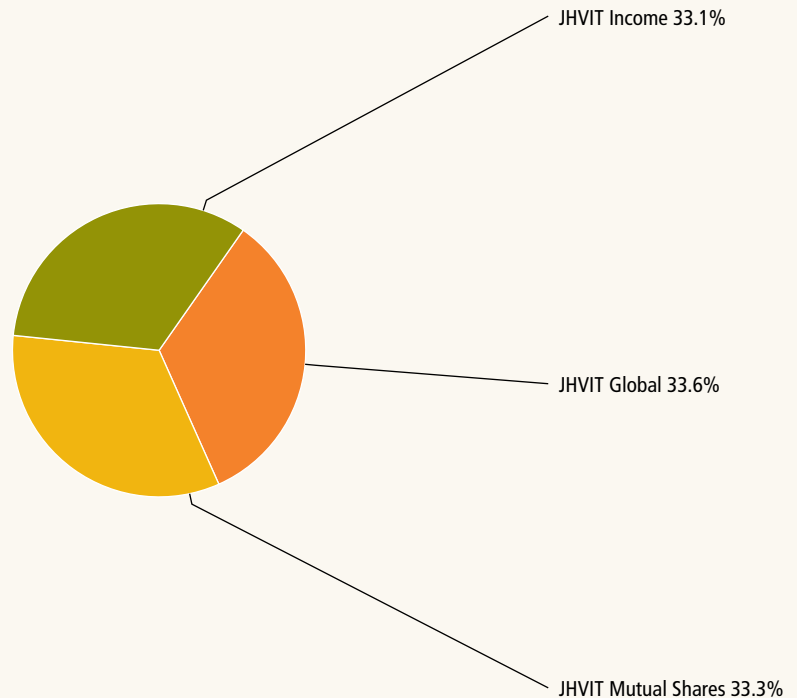
**Why Consider this Portfolio**

- ▶ You want instant and broad diversification with exposure to a range of asset classes, including domestic stocks, international stocks and fixed-income securities
- ▶ Each underlying fund has a solid, long-term performance record over 48 years
- ▶ Allocations to the underlying funds are monitored and rebalanced for you

## How this Portfolio Invests

**Investment Process** ▶ The Trust invests in equal allocations to three underlying funds - Franklin® JHVIT Income Fund, JHVIT Mutual Shares Fund, and Templeton® JHVIT Growth Fund - that invest in stocks and bonds in the U.S. and abroad and utilizes a diversified value-oriented approach specifically targeting securities trading at a discount to their true worth. The Trust is automatically rebalanced when any allocation to one of the underlying funds deviates by 3% or more. This automatic rebalancing feature provides a convenient way for you to maintain consistent exposure to the distinct underlying fund components.

## 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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**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<sup>2</sup> 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.**

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

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