

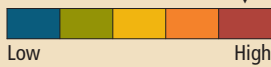
International Index

Managed by John Hancock Asset Management

Information as of December 31, 2011

Risk/Return Category

Aggressive Growth



Asset Class/Investment Style

Hybrid



Inception Date

May 1, 2009

Portfolio Managers

Narayan Ramani, CFA
Carson Jen

Portfolio Statistics

Number of Holdings
972

P/E

10.6x (12 month trailing)
9.2x (12 month forward)

Beta

1.16 (S&P 500 Composite Index)

R²

0.86 (S&P 500 Composite Index)

Turnover (annualized)

25%

Median Market Cap (asset-weighted)

\$31.3 billion

Index

MSCI EAFE

Peer Group

Morningstar Foreign Large Blend

Portfolio Highlights

Investment Objective and Policies ▶ To seek to track the performance of the MSCI EAFE Index, a broad-based equity index of foreign companies primarily in developed countries and, to a lesser extent, in emerging markets.

Why Consider this Portfolio

- ▶ You want potential long-term growth of capital and can accept the relatively high levels of risk and volatility that typically accompany investments in foreign stocks
- ▶ You want to track the performance of the MSCI EAFE Index, an unmanaged index that tracks the total return of common stocks in 21 developed-market countries within Europe, Australia and the Far East
- ▶ Index portfolios generally have lower expenses than actively managed portfolios

How this Portfolio Invests

Investment Process ▶ John Hancock Asset Management's managers try to match the performance of the MSCI EAFE Index by holding all, or a representative sample of, the securities that comprise the Index. Although slight differences may exist in the short term, the International Index portfolio and the MSCI EAFE Index are expected to perform similarly

Top Equity Holdings

NESTLE S.A.	1.9%
VODAFONE GROUP PLC	1.5%
ROYAL DUTCH SHELL PLC	1.4%
BP PLC	1.4%
NOVARTIS AG	1.4%
HSBC HOLDINGS PLC	1.4%
BHP BILLITON LIMITED	1.2%
GLAXOSMITHKLINE PLC	1.2%
ROCHE HOLDINGS	1.2%
ISHARES MSCI EAFE E.T.F.	1.2%
Totals 13.8% of assets	

Asset Allocation

Stock	98.6%
Cash	1.4%

Top Sector Weightings

Financials	20.8%	
Industrials	12.1%	
Consumer Staples	11.2%	
Materials	9.8%	
Consumer Discretionary	9.7%	
Health Care	9.6%	
Energy	8.9%	
Telecommunication Services	5.9%	
Technology	4.6%	
Utilities	4.4%	
Other	1.6%	

Top Country Weightings

Japan	22.8%	
United Kingdom	19.4%	
Switzerland	8.7%	
France	8.4%	
Australia	8.3%	
Germany	7.5%	
Netherlands	5.0%	
Spain	3.2%	
Sweden	2.9%	
Hong Kong	2.6%	
Italy	2.1%	
Singapore	1.5%	

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. 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.

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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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