

JHT Lifestyle Growth

Managed by MFC Global Investment Management (U.S.A.) Limited

Information as of December 31, 2009

Risk/Return Category

Growth



Asset Class/Investment Style

Lifestyle



inception Date

January 7, 1997

Portfolio Managers

Bob Boyda
Steve Medina
Bruce Specca

Portfolio Statistics

Index

80% S&P 500/20% BC Aggregate Bond

Peer Group

Large Blend

Portfolio Highlights

Investment Objective and Policies ▶ To seek to achieve long-term growth of capital by investing approximately 70-90% of the portfolio's assets in underlying JHT portfolios that invest primarily in equity securities and approximately 10-30% of its assets in underlying JHT portfolios that invest primarily in fixed-income securities. Current income is also a consideration.

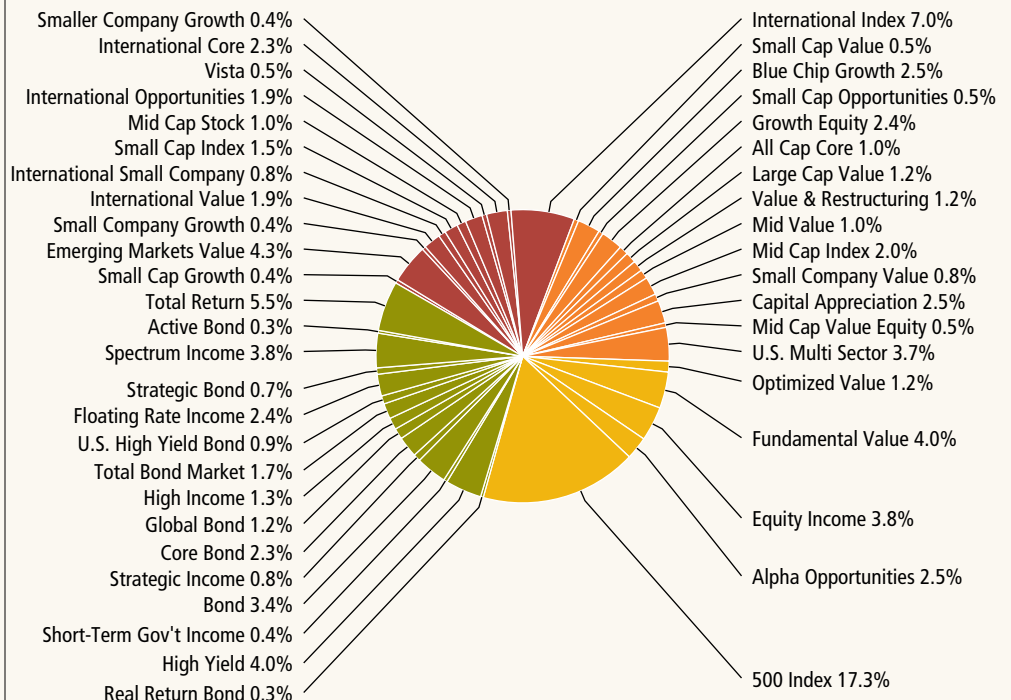
Why Consider this Portfolio

- ▶ You have a long-term investment time horizon and seek growth of capital as the primary focus, with some consideration given to current income. You can accept levels of risk similar to that of equity markets
- ▶ You want instant and broad diversification with exposure to a wide range of asset classes and investment styles including domestic stocks, international stocks, and fixed-income securities

How this Portfolio Invests

Investment Process ▶ There are four steps involved in the design of the Lifestyle Portfolios. First, the asset classes and underlying portfolios for potential inclusion in the portfolios are selected. Next, the MFC Global (U.S.A.) team uses advanced re-sampling techniques to determine the appropriate asset class weightings. In the third step, DeAM provides consultative services to help determine the appropriate mix of managers. DeAM uses a proprietary technology called Portfolio Choice to create a portfolio that provides consistent outperformance over the asset class allocation while minimizing the downside risk to those allocations. In the fourth and final step, MFC Global (U.S.A.) continually monitors the economic environment and investment markets to determine if any changes are needed, and to keep the portfolios consistent with their investment objectives.

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.

This material is neither an offer to sell nor a solicitation to buy securities. The information is current as of December 31, 2009, 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. 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.

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

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