

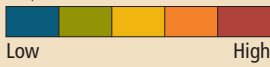
Money Market

Managed by John Hancock Asset Management

Information as of June 30, 2011

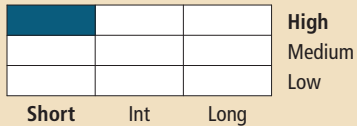
Risk/Return Category

Conservative



Asset Class/Investment Style

Domestic Fixed Income



Inception Date

June 18, 1985

Portfolio Managers

Maralyn Kobayashi
Faisal Rahman

Portfolio Statistics

Number of Holdings
60

Turnover (annualized)

100%

Index

Citigroup U.S. Domestic 3-Month T-Bill

Peer Group

Morningstar Money Market-Taxable

Avg. Maturity

55 years

Portfolio Highlights

Investment Objective and Policies ▶ To seek to achieve maximum current income consistent with preservation of principal and liquidity by investing in high-quality, U.S. dollar-denominated money market.

Managed in a Style Similar to ▶ Money Market

Why Consider this Portfolio

- ▶ You want to preserve capital and liquidity with a minimal amount of risk
- ▶ This portfolio will seek to maintain a stable net asset value

How this Portfolio Invests

Investment Process ▶ John Hancock Asset Management's managers invest in high-quality, short-term U.S. dollar-denominated money market instruments. Examples include obligations issued or guaranteed as to principal and interest by the U.S. government, certificates of deposit, and bank notes. Also included are time deposits and bankers' acceptance of U.S. banks, commercial paper and corporate obligations and repurchase agreements.

Top Fixed Income Holdings

TARGET CORP., 07/05/11	4.2%
U.S. TREASURY, 04/05/12	4.1%
UNITED TECHNOLOGIES, 07/05/11	3.9%
PROCTER & GAMBLE, 07/05/11	3.8%
BNP PARIBAS FINANCE, 07/06/11	3.4%
FEDERAL HOME LOAN BANK, 07/22/11	3.3%
U.S. TREASURY, 05/03/12	3.3%
GENERAL ELECTRIC, 07/01/11	2.8%
WAL-MART, 07/06/11	2.8%
U.S. TREASURY, 08/18/11	2.8%
Totals	34.4% of assets

Asset Allocation

Bond	19.8%
Cash	80.2%

Allocating assets to only one or a small number of the investment options (other than Lifestyle options) should not be considered a balanced investment program. In particular, allocating assets to a small number of options concentrated in particular business or market sectors will subject your contract to increased risk and volatility. Examples of business or market sectors where this risk may be particularly high include: a) technology-related businesses, including Internet-related businesses, b) small-cap securities, and c) foreign securities. We do not provide advice regarding appropriate investment allocations. Contact your financial advisor for more details.

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.

An investment in the Money Market portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation, U.S. Government, or any other government agency. While not guaranteed, the portfolio intends to maintain, to the extent practicable, a constant per share NAV of \$1.00. Certain market conditions may cause the return of the portfolio to become low or possibly negative.

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

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Page 1 of 2 - Not valid without all pages

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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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