



RETIREMENT PLAN SERVICES

JH Signature All Funds Menu (Class 1)

Investment Returns^{*1} and Expense Ratios^{*6,*24}

HROI
Modified Lineup^{*19}
Prepared on Jun 04, 2010

The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, fees for guaranteed benefits if elected by participant, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. For month-end performance, plan sponsors please call 1-800-333-0963 and financial representatives 1-877-346-8378. Closed funds are displayed in grey. Hypothetical returns are shown in **bold**.

Hypothetical returns are shown in **bold**.

Investment Options ^{*2}	Sub-Adviser/Manager ^{*3}	Inception Date ^{*10}	Returns as of May 31, 2010					Returns as of Mar 31, 2010					Expense Ratios as of Mar 31, 2010				Morningstar Benchmark Category ^{*7} and Average Expense Ratio ^{*8} as of Apr 30, 2010	
			1mo	3mo	YTD	1yr	3yr	5yr	10yr/ Inception ^{*10}	1yr	3yr	5yr	10yr/ Inception ^{*10}	Underlying Fund Expenses ^{*4}	Administrative Maintenance Charge ^{*5}	Sales and Service Fee ^{*6}		ER ^{*6,*24}
Equity Funds																		
Large Cap Value																		
T. Rowe Price Equity Income Fund ^{30,31}	T. Rowe Price	07/30/99	-8.68%	0.77%	0.36%	24.56%	-8.89%	0.54%	3.50%	57.58%	1.75%	4.68%	0.92%	0.10%	Varies	1.02%	Large Value	1.31%
Value Index Fund	Vanguard	05/04/07	-7.83%	-0.50%	-0.57%	20.44%	-11.62%	-0.58%	0.71%	51.10%	0.83%	1.32%	0.26%	0.50%	Varies	0.76%	Large Value	1.31%
Large Cap Blend																		
Davis New York Venture Fund ^{15,31,80,90}	Davis	05/03/96	-7.85%	-2.16%	-3.37%	18.70%	-9.64%	0.38%	1.27%	56.09%	1.90%	1.82%	0.92%	0.03%	Varies	0.95%	Large Blend	1.29%
Large Cap Growth																		
Growth Index Fund	Vanguard	05/04/07	-8.31%	-1.49%	-2.54%	21.31%	-5.90%	0.91%	-2.96%	48.48%	2.82%	-3.16%	0.28%	0.50%	Varies	0.78%	Large Growth	1.41%
The Growth Fund of America ^{38,40,61,65,9}	American Funds	05/02/03	-8.13%	-2.16%	-3.70%	15.29%	-7.31%	1.85%	0.75%	45.70%	3.84%	0.80%	0.40%	0.45%	Varies	0.85%	Large Growth	1.41%
Fidelity Contra Fund	Fidelity	03/31/95	-6.61%	0.14%	-1.79%	19.79%	-4.76%	3.61%	3.06%	42.43%	4.93%	2.50%	1.02%	0.46%	Varies	1.48%	Large Growth	1.41%
Mid Cap Value																		
Mid-Cap Value Index Fund	Vanguard	05/04/07	-7.58%	2.69%	5.14%	38.05%	-8.01%	n/a	-0.83%	72.90%	n/a	0.26%	0.30%	0.50%	Varies	0.80%	Mid-Cap Value	1.39%
Mid Value Fund ^{31,41,53,91}	T. Rowe Price	05/06/05	-7.04%	2.55%	2.34%	32.52%	-3.99%	5.22%	7.03%	67.86%	6.07%	6.48%	1.13%	0.00%	Varies	1.13%	Mid-Cap Value	1.39%
Mid Cap Growth																		
Mid-Cap Growth Index Fund	Vanguard	05/04/07	-7.13%	2.58%	2.94%	29.75%	-7.89%	n/a	-0.57%	58.42%	n/a	0.59%	0.30%	0.50%	Varies	0.80%	Mid-Cap Growth	1.47%
American Century Vista Fund ^{55,90}	American Century	05/03/96	-8.11%	0.48%	0.08%	16.79%	-10.25%	1.16%	-0.11%	34.54%	1.70%	-1.86%	1.01%	0.15%	Varies	1.16%	Mid-Cap Growth	1.47%
Small Cap Value																		
DFA U.S. Targeted Value Fund ²⁵	Dimensional Fund Advisors	11/02/07	-9.02%	5.58%	8.82%	39.30%	-7.52%	2.63%	9.64%	76.44%	3.01%	9.87%	0.41%	0.50%	Varies	0.91%	Small Value	1.53%
Small Cap Value Index Fund	Vanguard	11/03/06	-8.02%	5.39%	7.41%	37.56%	-6.78%	2.21%	7.71%	74.51%	2.96%	7.87%	0.28%	0.50%	Varies	0.78%	Small Value	1.53%
Small Cap Blend																		
DFA US Small Cap Fund ³¹	Dimensional Fund Advisors	11/03/06	-7.84%	6.38%	8.11%	38.80%	-5.76%	3.05%	6.33%	73.06%	3.42%	5.06%	0.40%	0.50%	Varies	0.90%	Small Blend	1.44%



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Equity Funds																			
Small Cap Growth																			
Small Cap Growth Index Fund ⁴¹	Vanguard	11/03/06	-7.57%	4.76%	5.61%	34.73%	-5.22%	3.85%	4.89%	68.99%	4.74%	4.31%	0.28%	0.50%	Varies	0.78%	Small Growth	1.64%	
International/Global Value																			
DFA International Value Fund	Dimensional Fund Advisors	11/03/06	-11.80%	-6.50%	-11.72%	7.66%	-14.27%	2.49%	5.48%	68.81%	4.83%	6.91%	0.46%	0.50%	Varies	0.96%	Foreign Large Value	1.43%	
Capital World Growth and Income Fund ^{37,61,65}	American Funds	07/25/08	-10.12%	-5.33%	-10.50%	9.60%	-8.37%	3.81%	5.73%	47.73%	5.91%	6.51%	0.53%	0.45%	Varies	0.98%	World Stock	1.61%	
International/Global Blend																			
EuroPacific Growth Fund ^{38,40,41,61,65,85}	American Funds	05/02/03	-10.00%	-5.29%	-10.72%	8.37%	-7.41%	5.22%	2.77%	51.96%	7.58%	2.97%	0.54%	0.45%	Varies	0.99%	Foreign Large Blend	1.51%	
International/Global Growth																			
Oppenheimer Global Fund ^{29,56,81}	OppenheimerFunds	08/18/00	-9.84%	-3.54%	-4.92%	17.69%	-8.76%	2.55%	2.61%	61.94%	5.01%	2.77%	0.85%	0.25%	Varies	1.10%	World Stock	1.61%	
Hybrid/Index/Sector Funds																			
Hybrid																			
Lifecycle Fund - 2045 Portfolio ¹³	MFC Global Investment Mgmt	11/03/06	-8.20%	-0.98%	-2.39%	20.45%	-7.73%	n/a	-2.74%	56.70%	n/a	-0.85%	0.99%	0.10%	Varies	1.09%	Target Date 2041-2045	1.13%	
Lifecycle Fund - 2040 Portfolio ¹³	MFC Global Investment Mgmt	11/03/06	-8.20%	-0.99%	-2.40%	20.45%	-7.70%	n/a	-2.71%	56.98%	n/a	-0.82%	0.98%	0.10%	Varies	1.08%	Target Date 2036-2040	1.23%	
Lifecycle Fund - 2035 Portfolio ¹³	MFC Global Investment Mgmt	11/03/06	-8.28%	-0.98%	-2.49%	20.39%	-7.68%	n/a	-2.72%	56.87%	n/a	-0.80%	0.97%	0.10%	Varies	1.07%	Target Date 2031-2035	1.12%	
Lifecycle Fund - 2030 Portfolio ¹³	MFC Global Investment Mgmt	11/03/06	-8.04%	-0.98%	-2.29%	20.48%	-7.62%	n/a	-2.79%	56.36%	n/a	-0.95%	0.96%	0.10%	Varies	1.06%	Target Date 2026-2030	1.21%	
Lifecycle Fund - 2025 Portfolio ¹³	MFC Global Investment Mgmt	11/03/06	-7.53%	-0.73%	-1.92%	20.65%	-6.79%	n/a	-2.25%	55.02%	n/a	-0.53%	0.95%	0.10%	Varies	1.05%	Target Date 2021-2025	1.12%	
Lifecycle Fund - 2020 Portfolio ¹³	MFC Global Investment Mgmt	11/03/06	-6.76%	-0.49%	-1.31%	20.54%	-5.45%	n/a	-1.28%	52.22%	n/a	0.25%	0.93%	0.10%	Varies	1.03%	Target Date 2016-2020	1.19%	
Lifecycle Fund - 2015 Portfolio ¹³	MFC Global Investment Mgmt	11/03/06	-5.90%	-0.13%	-0.62%	20.06%	-4.22%	n/a	-0.55%	48.04%	n/a	0.76%	0.92%	0.10%	Varies	1.02%	Target Date 2011-2015	1.10%	
Lifecycle Fund - 2010 Portfolio ^{13,57}	MFC Global Investment Mgmt	11/03/06	-5.03%	0.20%	0.18%	19.50%	-2.80%	n/a	0.29%	43.74%	n/a	1.36%	0.92%	0.10%	Varies	1.02%	Target Date 2000-2010	1.07%	
Lifestyle Fund - Aggressive Portfolio ^{13,68}	MFC Global Investment Mgmt	10/02/97	-8.67%	-1.44%	-3.10%	19.50%	-9.06%	1.39%	1.01%	57.08%	2.83%	1.01%	0.98%	0.10%	Varies	1.08%	Large Blend	1.29%	
Lifestyle Fund - Growth Portfolio ^{13,68}	MFC Global Investment Mgmt	10/02/97	-6.86%	-0.64%	-1.44%	19.73%	-5.82%	2.33%	2.29%	50.76%	3.56%	2.18%	0.93%	0.10%	Varies	1.03%	Large Blend	1.29%	



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Hybrid/Index/Sector Funds																		
Hybrid																		
Lifestyle Fund - Balanced Portfolio ^{13,68,9}	MFC Global Investment Mgmt	10/02/97	-5.57%	-0.15%	-0.34%	19.56%	-3.21%	3.14%	3.59%	46.03%	4.24%	3.69%	0.89%	0.10%	Varies	0.99%	Moderate Allocation	1.45%
Lifestyle Fund - Moderate Portfolio ^{13,31,68}	MFC Global Investment Mgmt	10/02/97	-4.00%	0.33%	0.91%	18.53%	-0.28%	3.59%	4.33%	38.17%	4.42%	4.36%	0.90%	0.10%	Varies	1.00%	Conservative Allocation	1.41%
Lifestyle Fund - Conservative Portfolio ^{13,68}	MFC Global Investment Mgmt	10/02/97	-2.47%	0.69%	1.92%	16.22%	2.80%	4.33%	5.27%	29.17%	4.94%	5.36%	0.89%	0.10%	Varies	0.99%	Conservative Allocation	1.41%
Index																		
Small Cap Index Fund ^{13,29,76,91}	MFC Global Investment Mgmt	08/18/00	-7.58%	5.53%	6.19%	33.49%	-6.83%	2.35%	4.03%	62.44%	2.92%	4.36%	0.58%	0.00%	Varies	0.58%	Small Blend	1.44%
International Equity Index Fund ^{15,21,29,76,91}	SSgA FM	08/18/00	-10.70%	-6.20%	-10.58%	8.56%	-10.77%	3.29%	1.81%	59.84%	5.52%	2.24%	0.63%	0.00%	Varies	0.63%	Foreign Large Blend	1.51%
Mid Cap Index Fund ^{13,29,57,76,82,91}	MFC Global Investment Mgmt	08/18/00	-7.25%	3.53%	5.27%	33.78%	-4.85%	3.60%	5.61%	63.10%	4.68%	6.08%	0.55%	0.00%	Varies	0.55%	Mid-Cap Blend	1.43%
500 Index Fund ^{13,76,9,91}	MFC Global Investment Mgmt	01/19/93	-7.97%	-1.03%	-1.64%	20.45%	-9.10%	-0.19%	-1.36%	49.13%	1.40%	-1.20%	0.54%	0.00%	Varies	0.54%	Large Blend	1.29%
Total Bond Market Fund ^{13,24,6,72,91}	Declaration	05/05/06	0.73%	1.46%	3.28%	7.46%	6.38%	n/a	6.13%	6.13%	n/a	5.92%	0.57%	0.00%	Varies	0.57%	Intermediate-Term Bond	0.98%
Sector																		
Energy Fund ^{14,34,66}	Vanguard	09/06/02	-11.44%	-6.15%	-9.44%	1.42%	-5.77%	7.95%	11.97%	44.34%	9.68%	14.22%	0.32%	0.50%	Varies	0.82%	Equity Energy	1.70%
T. Rowe Price Science & Technology Fund ¹⁴	T. Rowe Price	05/03/96	-7.85%	0.89%	-0.49%	27.30%	-1.86%	2.87%	-7.53%	64.42%	5.39%	-9.16%	1.04%	0.10%	Varies	1.14%	Technology	1.81%

Fixed Income Funds

High Quality Short Term																		
Short-Term Federal Fund ^{15,83}	Vanguard	03/31/95	0.48%	0.56%	1.64%	2.66%	5.26%	4.33%	4.66%	2.33%	4.40%	4.60%	0.22%	0.50%	Varies	0.72%	Short Government	0.87%
Money Market Fund ^{13,82,83,91}	MFC Global Investment Mgmt	07/30/99	-0.02%	-0.04%	-0.04%	0.01%	1.49%	2.51%	2.29%	0.10%	2.60%	2.39%	0.33%	0.25%	Varies	0.58%	Money Market - Taxable	0.61%

Money Market Fund current 7-day yield is -0.26%. The current yield quotation more closely reflects the current earnings of the Money Market Fund as of the date this report was prepared while the Annualized returns above refer to a specific past holding period reflecting the period covered by this report. Due to Sales & Service fee, the subaccount's actual current yield may be lower or higher than that of the underlying trust. Although the fund strives to maintain a positive yield, there is no guarantee the fund will be able to do so. The ER, AMC and Fund Expense Ratio for the Money Market Fund is as of the business day immediately preceding the current date. An investment in the underlying Money Market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The underlying fund seeks to preserve a value of \$1.00 per share but it is possible to lose money by investing in the Money Market Fund that invests in the underlying fund.



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Fixed Income Funds																		
High Quality Intermediate Term																		
PIMCO Total Return Fund ⁴¹	PIMCO	07/30/99	-0.08%	1.62%	3.82%	11.62%	9.89%	6.65%	7.33%	14.91%	7.00%	7.19%	0.71%	0.25%	Varies	0.96%	Intermediate-Term Bond	0.98%
The Bond Fund of America ^{37,61,65}	American Funds	07/25/08	0.20%	1.52%	3.72%	13.15%	1.86%	2.84%	5.13%	17.80%	2.86%	4.82%	0.37%	0.45%	Varies	0.82%	Intermediate-Term Bond	0.98%
High Quality Long Term																		
PIMCO Real Return Fund ³⁸	PIMCO	05/02/03	-0.56%	2.44%	3.29%	11.78%	7.65%	4.76%	7.40%	12.94%	4.83%	7.24%	0.70%	0.25%	Varies	0.95%	Inflation-Protected Bond	0.87%
Low Quality Intermediate Term																		
American High-Income Fund ^{37,61,65}	American Funds	07/25/08	-3.53%	1.87%	3.44%	29.78%	2.28%	5.57%	6.55%	51.66%	5.97%	6.51%	0.51%	0.45%	Varies	0.96%	High Yield Bond	1.23%
Global Bond																		
Oppenheimer International Bond Fund ^{56,7}	OppenheimerFunds	05/02/08	-4.32%	-2.55%	-2.37%	6.30%	5.52%	6.92%	10.40%	20.02%	8.28%	10.29%	0.63%	0.25%	Varies	0.88%	World Bond	1.14%
Guaranteed Accounts																		
			annual rate of			3-year ^{*16}												
May	n/a					0.45%												
June	n/a					0.55%												
Market Indexes																		
Market Indexes (comparison purposes only)																		
Standard & Poor's 500 Stock Index	S&P500	n/a	-7.98%	-0.89%	-1.50%	20.99%	-8.70%	0.31%	-0.82%	49.77%	1.92%	-0.66%	n/a	n/a	n/a	n/a	n/a	n/a
Barclay's Capital Gov't/Corp. Bond Index	Barclay's Capital	n/a	0.81%	1.69%	3.62%	8.64%	6.66%	5.02%	6.50%	7.51%	5.17%	6.22%	n/a	n/a	n/a	n/a	n/a	n/a
Lipper International Index	Lipper Intl Index	n/a	-10.36%	-5.63%	-9.71%	9.22%	-10.87%	3.17%	1.80%	57.29%	5.28%	2.08%	n/a	n/a	n/a	n/a	n/a	n/a
RUSSELL 2000 INDEX	Russell 2000 TR	n/a	-7.59%	5.60%	6.29%	33.65%	-6.57%	2.95%	4.75%	62.76%	3.53%	3.73%	n/a	n/a	n/a	n/a	n/a	n/a

Average Expense Ratio: 0.92%



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Footnotes

^{*1} The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying portfolio. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund), reinvestment of dividends and capital gains and deductions for the Expense Ratio (ER), also known as the Annual Investment Charge (AIC).

The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, fees for guaranteed benefits if elected by participant, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Performance current for the most recent month-end is available at www.jh401kadvisor.com, plan sponsors please call 1-800-333-0963.

^{*2} Contributions under a group annuity contract issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) are allocated to investment options which: (a) invest solely in shares of an underlying mutual fund or (b) are Guaranteed Interest Accounts and which will be held in the John Hancock USA general account. For more information on a particular investment option, please refer to John Hancock USA's Fund sheets, available through the Web site or your John Hancock USA representative.

The placement of investment options within style boxes and according to potential risk/return shows John Hancock USA's assessment of those options relative to one another and should not be used to compare these investment options available outside of John Hancock USA. John Hancock USA determines peer groups and indexes based on what it believes is the closest match in terms of investment objectives, policies, processes and style. Each investment option's peer group, index and style box and risk/return spectrum placement is subject to change.

None of the Index Funds or the underlying portfolios are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in the Index Fund.

Allocating assets to only one or a small number of the investment options (other than Lifestyle or Lifecycle 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 a contract or account 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 representative for more details.

^{*3} Manager or Sub-Adviser refers to the manager of the underlying portfolio or to the sub-adviser of the underlying John Hancock Trust, John Hancock Funds II, or John Hancock Funds III portfolio in which the sub-account invests.

^{*4} The expenses of underlying funds are based on their expense ratios reported in their current annual or semi-annual reports or prospectuses.

^{*5} John Hancock USA receives 12b-1 and/or sub-transfer agency fees from certain underlying funds. These fees have been used to reduce the Administrative Maintenance Charge otherwise applicable.

^{*6} This material shows expenses for a specific unit class for investment options available under a John Hancock USA group annuity contract. The Expense Ratio (ER) includes John Hancock USA's administrative maintenance charge (AMC), sales and service fee and the expenses of any underlying mutual fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing) and is subject to change. The ER, AMC and Fund Expense Ratio for the Money Market Fund is as of the business day immediately preceding the current date. John Hancock USA's AMC will be reduced if John Hancock USA or an affiliate receives asset based distribution charges ("12b-1 fees"), sub-transfer agency fees, or other fees from an unaffiliated underlying mutual fund or its agent(s). These fees, collectively, range from 0% to 0.50%. The amount of the AMC charged under each sub-account has been determined net of such fees. The underlying fund expense is determined by the underlying mutual fund company and may be increased or decreased at any time to reflect changes in the expenses of the underlying mutual fund or other factors. In addition, some fund companies charge exchange or redemption fees for mutual fund shares held for less than a certain period of time. Any such charges would be deducted from the value of a participant's account. The ER applies daily at a rate equivalent to the annual rate shown, and may vary to reflect changes in the expenses of an underlying mutual fund and other factors. The ER does not include any contract-level or participant recordkeeping charges. Such charges, if applicable, will reduce the value of a participant's account. For internally-managed Funds advised and sub-advised exclusively by John Hancock's affiliates, the total fees John Hancock and its affiliates receive from these Funds may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. These fees can come from the Fund or trust's Rule 12b-1, sub-transfer agency, management, AMC or other fees, and may vary from Fund to Fund. Except for certain asset allocation portfolios (i.e., the Lifecycle Portfolios, Lifestyle Portfolios, Core Portfolios and the Guaranteed Income Feature Portfolios), John Hancock uses the revenue received from 12b-1, sub-transfer agency, and management fees to determine the AMC for that Fund, such that the sum of 12b-1, sub transfer agency, management fees and AMC received by John Hancock equals 0.50%. For a complete summary about the revenue John Hancock USA receives from underlying funds, please see IMPORTANT FEE INFORMATION at <https://www.ps.jhancockpensions.com/assets/pdfs/PS15345GE.PDF>. For the most current Expense Ratio information available for each investment option, please refer to the most recent monthly "Returns and Fees" listing available from John Hancock USA upon request. For more information, please contact your financial representative.

There may be an asset charge which is calculated on the total value of assets under your plan's contract. The range is 0% to 4%. For more details contact your plan administrator. A Sales & Service Fee, or the Sales Expense Recovery Charge (SERC) may be included in the total annualized asset charge under your plan's contract. These fees may be billed to the plan sponsor or deducted from participants' accounts, if permitted by the plan.

This fee represents the charge for compensation to your financial representative for services provided to the plan. It may also include a charge for other plan expenses, such as TPA fees that are negotiated between your Plan trustee(s) and your TPA or financial representative, or for other services provided by John Hancock USA.

Commissions



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The appropriately licensed financial representative that the plan designates may be eligible for compensation in connection with the sale and service of this contract. This compensation can be based on a percentage of your contract's:

- a) Contributions received; not to exceed 5% and/or
- b) Assets under management; not to exceed 1.4%

Price Credits: Provided certain conditions are met, John Hancock may pay a portion of the charge for any asset-based commission, as noted in item (b) above, eligible to the appropriately licensed financial representative designated by the plan trustee(s). The remaining charge for any commissions that is to be charged under the contract and payable by the plan trustee(s) is shown in the Proposal and Recordkeeping Agreement.

The financial representative who sold and now services the contract may also be eligible for different levels of commission. The level of commission is determined by the financial representative and the plan trustee(s). Certain charges under the contract are directly related to the level of commission.

Additional Compensation

Certain financial representatives (firms) may allow John Hancock USA to participate in retirement products training and education meetings, conferences and seminars (programs) attended by the firm's sales force. John Hancock USA may agree to make payments out of its own resources to the firm in order to attend these programs. Firms may receive payments in connection with programs sponsored by John Hancock USA, including reimbursement for travel expenses and lodging for persons attending such programs. John Hancock USA may also agree to pay additional compensation to firms based on other calculation methods, which may include the level of sales or assets attributable to the firm. These payments, which may sometimes be referred to as "revenue sharing", assist in John Hancock USA's efforts to promote the sale of its retirement products. Not all firms receive such payments and the amount of the payments varies. These payments could be significant to a firm. John Hancock USA determines which firms to support and extent of the payments it is willing to make. John Hancock USA generally chooses to support firms that have a strong capability to distribute John Hancock USA retirement products and that are willing to cooperate with John Hancock USA's promotional efforts.

John Hancock USA hopes to benefit from these payments by increasing sales of John Hancock USA retirement products, which would result in additional revenue for John Hancock USA and its affiliates. In consideration for these payments, a firm may feature John Hancock USA retirement products in its sales system or give preferential access to members of its sales force or management. These payments may provide the firm with an incentive to favor John Hancock USA retirement products. In addition, certain firms may have other compensation arrangements with John Hancock USA or its affiliates that are not related to John Hancock USA retirement products. The total amount of any commissions and additional compensation is reported annually to you on the Form 5500 Schedule A provided by us. Contact your financial representative for information specific to your contract.

⁷⁷ Benchmarks such as peer groups and indexes are determined by John Hancock USA based on the benchmark that it believes most closely resembles the sub-account in terms of investment objectives, policies, processes and style. Plan fiduciaries will determine if these benchmarks are appropriate for their plan and its participants.

Benchmarks used for the asset class/investment style categories in this report are as follows: Large Cap Blend uses S&P 500 Index; Large Cap Growth uses Russell 1000 Growth Index; Large Cap Value uses Russell 1000 Value Index; Mid Cap Blend uses Russell MidCap Index; Mid Cap Growth uses Russell MidCap Growth Index; Mid Cap Value uses Russell MidCap Value Index; Small Cap Blend uses Russell 2000 Index; Small Cap Growth uses Russell 2000 Growth Index; Small Cap Value uses Russell 2000 Value Index; International/Global Blend uses MSCI Europe, Australasia and Far East Index (EAFE); International/Global Growth uses MSCI EAFE Growth Index; International/Global Value uses MSCI EAFE Value Index; High Quality Short Term Fixed Income uses Barclays

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Capital 1-3 Year Government Index; High Quality Intermediate Term Fixed Income uses Barclays Capital Aggregate Bond Index; High Quality Long Term Fixed Income uses Barclays Capital Gov't/Credit Long Index; Medium Quality Intermediate Term Fixed Income uses Salomon Brothers Corporate, A Index; Low Quality Intermediate Term Fixed Income uses Salomon Brothers High Yield Market Index.

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^{*8} Morningstar, Inc. assigns a category based on the underlying securities in each fund's portfolio. Source for Morningstar Benchmark is Morningstar Principia Plus for Mutual Funds. Morningstar data is © 2010 by Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Peer groups are unmanaged and cannot be invested in directly.

^{*10} Date sub-account or Guaranteed Interest Account first available under group annuity contract. The inception date of the underlying fund is specified on the Fund sheets. For more information contact your John Hancock representative. Sub-account class introduction dates: Class 1 = sub-account Inception Date; Class 6 = April 27, 1999; Classes 4, 5, 7 = February 23, 2007; Classes 2, 3, 8, 9 = May 23, 2008. If the sub-account inception date occurs after any of these dates then the class introduction date is the later of sub-account inception date and the class introduction date. A "class" represents a pre-determined level of the Sales & Service Fee that is applied to all investment options selected in the Contract.

^{*16} The 3, 5 and 10 year guaranteed interest accounts are considered "Competing" investment options and are not available to plans choosing the John Hancock Stable Value Fund under the group annuity contract.

Guaranteed Interest rates shown are gross ARA rates and assume the issuance of a contract at the beginning of each period shown. Actual return may vary depending on the administrative expense and, if applicable, the Sales and Service fee for the contract. The sales and service fee for the contract is the same as that shown for the sub-accounts under the contract. For regular ongoing contributions, interest rates are published at the beginning of each month and apply to all such contributions in that month. For other types of contributions, interest rates may change during the month. An investment in a guaranteed interest account is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the guaranteed interest accounts seek to preserve the value of an investment, it is possible to lose money by investing in these portfolios. Guaranteed interest rates are based upon the claims paying ability of the issuing company.

^{*19} This Shortlist is based on investment options that meet criteria specified by the user. It may include Funds that do not meet this criteria and/or exclude Funds that do not meet this criteria due to Funds being added and/or deleted at the request of the user.

^{*24} This material shows expenses for a specific unit class for investment options available under a John Hancock USA contract. Your plan may choose among 9 unit classes. Fund expenses consist of the underlying fund's expense ratio and an additional direct administrative charge made by John Hancock USA, if any, and expenses and fees for other external plan service providers for the distribution and marketing of a Fund's units. Expenses and fees for other external plan service providers for the distribution and marketing of a Fund's units vary depending on the unit class selected, as follows: Class 1 = varies; Class 2 = 0.05%; Class 3 = 0.10%; Class 4 = 0.15%; Class 5 = 0.25%; Class 6 = 0.37%; Class 7 = 0.50%; Class 8 = 0.75; Class 9 = 1.00%. For more information, please contact your financial representative.



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⁶ The name of this sub-account changed effective on or about May 5, 2008.

⁷ This sub-account was introduced May 2, 2008.

⁹ Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 30, 2007. Contact your John Hancock representative for more information.

¹³ For internally-managed Funds advised and sub-advised exclusively by John Hancock's affiliates, the total fees John Hancock and its affiliates receive from these Funds may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. These fees can come from the Fund or trust's Rule 12b-1, sub-transfer agency, management, AMC or other fees, and may vary from Fund to Fund. Except for certain asset allocation portfolios (i.e., the Lifecycle Portfolios, Lifestyle Portfolios, Focused Diversification Portfolios and the Guaranteed Income Feature Portfolios), John Hancock uses the revenue received from 12b-1, sub-transfer agency, and management fees to determine the AMC for that Fund, such that the sum of 12b-1, sub transfer agency, management fees and AMC received by John Hancock equals 0.50%.

¹⁴ The underlying fund concentrates its investments in a sector of the market. A portfolio of this type may be riskier or more volatile in price than one that invests in more market sectors.

¹⁵ Account balance reported for this Fund may include assets transferred from another Fund, which will be permanently closed on or about April 26, 2010. Consult your John Hancock representative for more information.

²¹ This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 17, 2004. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

²⁴ Effective on or about November 5, 2007, the underlying fund changed its name to the John Hancock Trust - Total Bond Market Trust.

²⁵ This sub-account was recently introduced on November 5, 2007 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²⁹ This sub-account was introduced August 18, 2000.

³⁰ This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 25, 2002. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

³¹ Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 27, 2009. Contact your John Hancock representative for more information.

³⁴ This sub-account was introduced September 6, 2002.

³⁷ This sub-account was introduced July 25, 2008.

³⁸ This sub-account was introduced May 2, 2003.

⁴⁰ This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about July 28, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

⁴¹ Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 27, 2008. Contact your John Hancock representative for more information.

⁵³ This sub-account was introduced on or about May 6, 2005.

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⁵⁵ This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about May 7, 2005. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

⁵⁶ This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 10, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

⁵⁷ Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 26, 2009. Contact your John Hancock representative for more information.

⁶¹ This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 9, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

⁶⁵ This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about June 1, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

⁶⁶ Important Redemption Fee Information: Energy Fund - Effective June 30, 2006, the underlying fund will impose a 1% redemption fee on all selling/exchanges of the fund within a 1-year period. The "First-In/First-Out" ("FIFO") method will be used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied.

⁶⁸ This sub-account previously invested in another underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. Performance shown for all periods has been adjusted to reflect the current sub-account charge and would be lower if it reflected the sub-account charge that was in effect prior to October 14, 2005, which was .20% higher than the current sub-account charge.

⁷¹ Only available under certain limited circumstances.

⁷² This sub-account was introduced on or about May 5, 2006.

⁷⁶ None of the Index Funds nor the underlying portfolios are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and these companies make no representation regarding the advisability of investing in the Index Fund. Indexes are unmanaged and cannot be invested in directly. Since the underlying portfolios are not actively managed, the Funds will generally reflect the performance of their indexes even in markets when the indexes do not perform well.

⁷⁸ Guaranteed Interest rates shown are gross ARA rates and assume the issuance of a contract at the beginning of each period shown. Actual return may vary depending on the administrative expense and, if applicable, the Sales and Service fee for the contract. The sales and service fee for the contract is the same as that shown for the sub-accounts under the contract. For regular ongoing contributions, interest rates are published at the beginning of each month and apply to all such contributions in that month. For other types of contributions, interest rates may change during the month. An investment in a guaranteed interest account is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the guaranteed interest accounts seek to preserve the value of an investment, it is possible to lose money by investing in these portfolios. Guaranteed interest rates are based upon the claims paying ability of the issuing company.

⁸⁰ This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective April 30, 2001. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

⁸¹ This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective February 9, 2004. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.



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⁸² Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 30, 2006. Contact your John Hancock representative for more information.

⁸³ This investment option is deemed a "Competing" investment option with the John Hancock Stable Value Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

⁸⁵ Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2006. Contact your John Hancock representative for more information.

⁹⁰ Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 28, 2008. Contact your John Hancock representative for more information.

⁹¹ The underlying John Hancock Trust portfolio is not a retail mutual fund and is only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or sub-advisers may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or sub-adviser. Past performance is no guarantee of future results.

Risks Applicable to All Funds

Credit and Counterparty Risk

A fund is subject to the risk that the issuer or guarantor of a fixed-income security or other obligation, the counterparty to a derivatives contract or repurchase agreement, or the borrower of a fund's securities will be unable or unwilling to make timely principal, interest, or settlement payments, or otherwise to honor its obligations.

Issuer Risk

An issuer of a security purchased by a fund may perform poorly, and, therefore, the value of its stocks and bonds may decline. Poor performance may be caused by poor management decisions, competitive pressures, breakthroughs in technology, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors.

Lifestyle Portfolio Risk

A Lifestyle Portfolio ("Fund") is a "fund of funds" which invests in a number of underlying funds. The Fund's ability to achieve its investment objective will depend largely on the ability of the subadviser to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests, which include the following risks. Stocks can decline due to market, regulatory or economic developments. Investing in foreign securities is subject to certain risks not associated with domestic investing such as currency fluctuations and changes in political and economic conditions. The securities of small capitalization companies are subject to higher volatility than larger, more established companies. High Yield bonds are subject to additional risks such as the increased risk of default (not applicable to Lifestyle Aggressive Portfolio). For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request. Diversification does not ensure against loss.

For Lifecycle Portfolios 2010-2045

A Lifecycle Portfolio ("Fund") is a "fund of funds" which invests in a number of underlying funds. The Fund's ability to achieve its investment objective will depend largely on the ability of the subadviser to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests. Each Fund invests in underlying funds which invest in fixed-income securities (including in some cases high yield

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securities) and equity securities, including foreign securities and engage in Hedging and Other Strategic Transactions. To the extent the Fund invests in these securities directly or engages in Hedging and Other Strategic Transactions, the Fund will be subject to the same risks. As a Fund's asset mix becomes more conservative, the fund becomes more susceptible to risks associated with fixed-income securities. For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request.

Each Lifecycle Portfolio has an associated target date based on the year in which participants plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches. The principal value of an investment in these Portfolios is not guaranteed at any time, including at or after the target date.

Liquidity Risk

A fund is exposed to liquidity risk when trading volume, lack of a market maker, or legal restrictions impair the fund's ability to sell particular securities or close derivative positions at an advantageous price. Funds with investment strategies that involve securities of companies with smaller market capitalizations, foreign securities, derivatives, or securities with substantial market and/or credit risk tend to have the greatest exposure to liquidity risk.

Manager Risk

The performance of a fund that is actively managed will reflect in part the ability of the manager to make investment decisions that are suited to achieving the fund's investment objective. Depending on the manager's investment decisions, a fund may not reach its investment objective or it could underperform its peers or lose money.

Market Risk

The value of a fund's securities may go down in response to overall stock or bond market movements. Markets tend to move in cycles, with periods of rising prices and periods of falling prices. Stocks tend to go up and down in value more than bonds. If the fund's investments are concentrated in certain sectors, its performance could be worse than the overall market.

Merger and Replacement Transition Risk

In the case of Fund mergers and replacements, the affected Funds that are being merged or replaced may implement the redemption of your interest by payment in cash or by distributing assets in kind. In either case, the redemption of your interest by the affected Fund, as well as the investment of the redemption proceeds by the "new" Fund, may result in transaction costs to the Funds because the affected Funds may find it necessary to sell securities and the "new" Funds will find it necessary to invest the redemption proceeds. Also, the redemption and reinvestment processes, including any transition period that may be involved in completing such mergers and replacements, could be subject to market gains or losses, including those from currency exchange rates. The transaction costs and potential market gains or losses could have an impact on the value of your investment in the affected Fund and in the "new" Fund, and such market gains or losses could also have an impact on the value of any existing investment that you or other investors may have in the "new" Fund. Although there can be no assurances that all risks can be eliminated, John Hancock will use its best efforts to manage and minimize such risks and costs.

Where the redemption of your interest is implemented through a distribution of assets in kind, the effective date of the merger or replacement may vary from the target date due to the transition period, commencing either before or after the target date, that is required to liquidate or transition the assets for investment in the "new" Fund.

Additional Risks Applicable to Certain Funds

Commodity Risk

Commodity investments involve the risk of volatile market price fluctuations of commodities resulting from fluctuating demand, supply disruption, speculation and other factors.

Currency Risk

Funds that invest directly in foreign currencies and in securities that trade in, or receive revenues in, foreign currencies are subject to the risk that those currencies will decline in value relative to the currency being hedged.



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Derivatives Risk

A fund's use of certain derivative instruments (such as options, futures and swaps) could produce disproportionate gains or losses. Derivatives are generally considered more risky than direct investments and, in a down market, could become harder to value or sell at a fair price.

Equity Securities Risk

Stock markets are volatile, and the price of equity securities such as common and preferred stocks (and their equivalents) will fluctuate. The value of equity securities purchased by the fund could decline if the financial condition of the companies in which the fund invests decline or if overall market and economic conditions deteriorate.

Exchange Traded Funds ("ETF"s) Risk

Exchange Traded Funds are a type of investment company bought and sold on a securities exchange. An ETF often represents a fixed portfolio of securities designed to track a particular market index. The risks of owning an ETF generally reflect the risks of owning the underlying securities the ETF is designed to track.

Fixed-Income Securities Risk

Fixed-income securities or bonds are subject to credit risk and interest rate risk. The credit rating of bonds in the fund could be downgraded or the issuer of a bond could default on its obligations. In general, lower-rated fixed-income securities involve more credit risk. When interest rates rise, bond prices generally fall.

Foreign Securities Risk

Foreign securities involve special risks, including potentially unfavorable currency exchange rates, limited government regulation (including less stringent investor protection and disclosure standards) and exposure to possible economic, political and social instability. To the extent the fund invests in emerging market countries, it's foreign securities risk will be higher.

Fund of Funds Risk

A fund of funds invests in a number of underlying funds. A fund of fund's ability to achieve its investment objective will depend largely on the ability of its investment manager to select the appropriate mix of underlying funds and on the underlying funds ability to meet their investment objectives. A fund of funds is subject to the same risks as the underlying funds in which it invests. Each fund of funds bears its own expenses and indirectly bears its proportionate share of expenses of the underlying funds in which it invests.

Growth Stock Risk

Because growth securities typically do not make dividend payments to shareholders, investment returns are based on capital appreciation, making returns dependent on market increases and decreases. The market prices of growth stocks are highly sensitive to future earnings expectations. Growth stocks may therefore be more volatile than non-growth stocks.

High Yield Securities Risk

Fixed-income securities that are not investment grade are commonly referred to as high yield securities or "junk bonds." These securities offer a potentially higher yield than other, higher rated securities, but they carry a greater degree of risk and are considered speculative by the major credit rating agencies.

Index Management Risk

Certain factors may cause the fund to track its Index less closely. For example, the manager may select securities that are not fully representative of the Index, and the fund's transaction expenses, and the size and timing of its cash flows, may result in the fund's performance being different than that of its Index.

Initial Public Offerings ("IPO") Risk

The fund is subject to the risks associated with purchases of shares issued in IPOs by companies that have little operating history as public companies. The market for IPO issuers has been volatile and share prices of certain newly-public companies have fluctuated in significant amounts over short periods of time.

Interest Rate Risk

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Fixed-income securities are affected by changes in interest rates. When interest rates decline, the market value of fixed-income securities generally will increase. Conversely, when interest rates rise, the market value of fixed-income securities will generally decrease. The longer the remaining maturity of instruments held by the fund, the more sensitive the fund is to interest rate risk.

Large Cap Risk

The fund's strategy of investing in large cap stocks carries the risk that in certain markets large cap stocks will underperform small cap or mid cap stocks.

Leverage Risk

The fund may engage in transactions, including the use of synthetic instruments and derivatives, which may give rise to a form of leverage. Leverage may cause the fund to be more volatile than if the fund had not been leveraged because leverage can exaggerate the effect of any increase or decrease in the value of securities held by the fund.

Mid Cap Stock Risk

Investments in mid-cap companies are subject to more erratic price movements than investments in larger, more established companies. In particular, mid-sized companies may pose greater risk due to narrow product lines, limited financial resources, less depth in management or a limited trading market for their securities.

Mortgage-Backed and Asset-Backed Securities Risk

When interest rates fall, homeowners are more likely to prepay their mortgage loans. An increased rate of prepayments on the fund's mortgage-backed securities will result in an unforeseen loss of interest income to the fund as the fund may be required to reinvest assets at a lower interest rate. Asset-backed securities include interests in pools of debt securities, commercial or consumer loans, or their receivables. The value of these securities depends on many factors, including changes in interest rates, the availability of information concerning the pool and its structure, the credit quality of the underlying assets, the market's perception of the servicer of the pool, and any credit enhancement provided. In addition, asset-backed securities have prepayment risks similar to mortgage-backed securities.

Non-Diversification Risk

A fund that is non-diversified may invest a high percentage of its assets in the securities of a small number of issuers. This approach may result in more volatile performance relative to more diversified funds. The less diversified a fund's holdings are, the more a specific security's poor performance is likely to affect the fund's performance.

Sector Risk

When a fund's investments are concentrated in a particular industry or sector of the economy (e.g., real estate, technology, financial services), they are not as diversified as the investments of most mutual funds and are far less diversified than the broad securities markets. Funds concentrating in a particular industry sector tend to be more volatile than other mutual funds, and the values of their investments tend to go up and down more rapidly. A fund that invests in a particular industry or sector is particularly susceptible to the impact of market, economic, regulatory and other factors affecting that industry or sector.

Short Sale Risk

The fund may sell a security that it does not own. A fund will lose money if the price of the security which it has sold short increases between the time of the short sale and the date when the fund acquires the security sold short.

Small Cap Stock Risk

The fund's investments in smaller companies are subject to more erratic price movements than investments in larger, more established companies. Small cap companies may be developing or marketing new products or services for which markets are not yet and may never become established. Although small, unseasoned companies may offer greater opportunities for capital growth than larger, more established companies, they also involve greater risks and should be considered speculative.

Small/Mid Cap Stock Risk



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The fund's investments in small-cap and mid-cap companies are subject to more erratic price movements than investments in larger, more established companies. In particular, mid-sized companies may pose greater risk due to narrow product lines, limited financial resources, less depth in management or a limited trading market for their securities. Similarly, small cap companies may be developing or marketing new products or services for which markets are not yet and may never become established. While small, unseasoned companies may offer greater opportunities for capital growth than larger, more established companies, they also involve greater risks and should be considered speculative.

Turnover Risk

Active and frequent trading of fund securities results in a high fund turnover rate. Funds with high turnover rates often have higher transaction costs, which are paid by the fund, that may have an adverse impact on fund performance, and may generate short-term capital gains on which taxes may be imposed.

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U.S. Government Securities Risk

U.S. government securities do not involve the degree of credit risk associated with investments in lower quality fixed-income securities. As a result, the yields available from U.S. government securities are generally lower than the yields available from many other fixed-income securities. These securities, like other fixed-income securities, are subject to interest rate risk.

Value Stock Risk

The fund's investments in value stocks carry the risk that the market will not recognize a security's intrinsic value for a long time or that a stock believed to be undervalued may actually be appropriately priced.

This material is for information purposes and is neither an offer to sell nor a solicitation to buy securities.

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