



RETIREMENT PLAN  
SERVICES

# Returns and Fees

**January 31, 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, participants please call 1-800-395-1113, plan sponsors please call 1-800-333-0963.

Hypothetical returns are shown in bold

Investment Options <sup>1A</sup>	Sub-Adviser/Fund Manager (Fund Company) <sup>2A</sup>	Inception Date <sup>3A</sup>	Performance As of <sup>4A</sup> January 31, 2010			Performance As of <sup>4A</sup> December 31, 2009					Expense Ratio As of <sup>5A</sup> December 31, 2009				Morningstar Benchmark Category <sup>6A</sup>
			1month	3 month	YTD	1year	3 year	5 year	10 year	Since Inception	Fund Expense Ratio	+	AMC	+	
<b>Asset Allocation - Lifecycle Portfolios</b>															
Lifecycle Fund - 2010 Portfolio <sup>57</sup>	MFC Global Inv Mgmt	11/03/06	-1.58%	3.50%	-1.58%	31.27%	-0.76%	n/a	n/a	0.27%	0.92%	0.10%	varies	1.02%	Target-Date 2000-2010
Lifecycle Fund - 2015 Portfolio	MFC Global Inv Mgmt	11/03/06	-2.31%	3.65%	-2.31%	33.38%	-1.56%	n/a	n/a	-0.43%	0.92%	0.10%	varies	1.02%	Target-Date 2011-2015
Lifecycle Fund - 2020 Portfolio	MFC Global Inv Mgmt	11/03/06	-3.01%	3.81%	-3.01%	35.31%	-2.25%	n/a	n/a	-1.04%	0.93%	0.10%	varies	1.03%	Target-Date 2016-2020
Lifecycle Fund - 2025 Portfolio	MFC Global Inv Mgmt	11/03/06	-3.65%	3.60%	-3.65%	35.85%	-3.23%	n/a	n/a	-1.94%	0.95%	0.10%	varies	1.05%	Target-Date 2021-2025
Lifecycle Fund - 2030 Portfolio	MFC Global Inv Mgmt	11/03/06	-3.93%	3.62%	-3.93%	36.17%	-3.81%	n/a	n/a	-2.43%	0.96%	0.10%	varies	1.06%	Target-Date 2026-2030
Lifecycle Fund - 2035 Portfolio	MFC Global Inv Mgmt	11/03/06	-4.11%	3.69%	-4.11%	36.64%	-3.71%	n/a	n/a	-2.29%	0.97%	0.10%	varies	1.07%	Target-Date 2031-2035
Lifecycle Fund - 2040 Portfolio	MFC Global Inv Mgmt	11/03/06	-4.02%	3.69%	-4.02%	36.42%	-3.74%	n/a	n/a	-2.31%	0.98%	0.10%	varies	1.08%	Target-Date 2036-2040
Lifecycle Fund - 2045 Portfolio	MFC Global Inv Mgmt	11/03/06	-4.01%	3.68%	-4.01%	36.40%	-3.77%	n/a	n/a	-2.35%	0.99%	0.10%	varies	1.09%	Target-Date 2041-2045
<b>Asset Allocation - Lifestyle Portfolios</b>															
Lifestyle Fund - Conservative Portfolio <sup>68</sup>	MFC Global Inv Mgmt	10/02/97	0.32%	2.63%	0.32%	22.84%	3.16%	4.04%	5.20%	5.60%	0.89%	0.10%	varies	0.99%	Conservative Allocation
Lifestyle Fund - Moderate Portfolio <sup>61,68</sup>	MFC Global Inv Mgmt	10/02/97	-0.77%	3.19%	-0.77%	28.36%	0.98%	3.35%	4.26%	5.12%	0.90%	0.10%	varies	1.00%	Conservative Allocation
Lifestyle Fund - Balanced Portfolio <sup>68</sup>	MFC Global Inv Mgmt	10/02/97	-1.96%	3.67%	-1.96%	33.46%	-0.95%	3.10%	3.67%	4.62%	0.89%	0.10%	varies	0.99%	Moderate Allocation
Lifestyle Fund - Growth Portfolio <sup>68</sup>	MFC Global Inv Mgmt	10/02/97	-2.98%	3.64%	-2.98%	35.14%	-2.81%	2.40%	2.13%	3.67%	0.93%	0.10%	varies	1.03%	Large Blend
Lifestyle Fund - Aggressive Portfolio <sup>68</sup>	MFC Global Inv Mgmt	10/02/97	-4.37%	3.68%	-4.37%	36.56%	-5.02%	1.71%	0.96%	2.40%	0.98%	0.10%	varies	1.08%	Large Blend
<b>Asset Allocation - Focused Diversification</b>															
Core Fundamental Holdings Portfolio <sup>69</sup>	MFC Global Inv Mgmt	07/25/08	-1.90%	2.39%	-1.90%	23.48%	n/a	n/a	n/a	<b>-2.62%</b>	0.60%	0.42%	varies	1.02%	Moderate Allocation
Core Diversified Growth & Income Portfolio <sup>69</sup>	MFC Global Inv Mgmt	07/25/08	-2.37%	2.76%	-2.37%	26.45%	n/a	n/a	n/a	<b>-4.03%</b>	0.59%	0.42%	varies	1.01%	Moderate Allocation
Core Global Diversification Portfolio <sup>69</sup>	MFC Global Inv Mgmt	07/25/08	-2.82%	1.20%	-2.82%	33.85%	n/a	n/a	n/a	<b>-3.22%</b>	0.64%	0.42%	varies	1.06%	World Allocation
<b>Guaranteed Income Feature</b>															
Select Asset Allocation Conservative Portfolio <sup>35,95</sup>	MFC Global Inv Mgmt	11/06/09	0.54%	<b>2.80%</b>	0.54%	<b>21.67%</b>	<b>2.61%</b>	<b>3.76%</b>	<b>5.07%</b>	<b>5.90%</b>	0.83%	0.10%	varies	0.93%	Conservative Allocation
Select Asset Allocation Moderate Portfolio <sup>35,95</sup>	MFC Global Inv Mgmt	11/06/09	-0.70%	<b>3.25%</b>	-0.70%	<b>27.22%</b>	<b>0.43%</b>	<b>3.06%</b>	<b>4.07%</b>	<b>5.48%</b>	0.86%	0.10%	varies	0.96%	Conservative Allocation
Select Asset Allocation Balanced Portfolio <sup>35,95</sup>	MFC Global Inv Mgmt	11/06/09	-1.36%	<b>3.46%</b>	-1.36%	<b>30.70%</b>	<b>-1.55%</b>	<b>2.79%</b>	<b>3.48%</b>	<b>5.08%</b>	0.88%	0.10%	varies	0.98%	Moderate Allocation
Select Asset Allocation Growth Portfolio <sup>35,95</sup>	MFC Global Inv Mgmt	11/06/09	-2.58%	<b>3.44%</b>	-2.58%	<b>33.23%</b>	<b>-3.22%</b>	<b>2.21%</b>	<b>2.01%</b>	<b>4.23%</b>	0.88%	0.10%	varies	0.98%	Large Blend
Select Core Fundamental Holdings Portfolio <sup>35,95</sup>	MFC Global Inv Mgmt	11/06/09	-1.86%	<b>2.48%</b>	-1.86%	<b>23.77%</b>	n/a	n/a	n/a	<b>-3.28%</b>	0.60%	0.42%	varies	1.02%	Moderate Allocation
Select Core Diversified Growth & Income Portfolio <sup>35,95</sup>	MFC Global Inv Mgmt	11/06/09	-2.33%	<b>2.86%</b>	-2.33%	<b>26.73%</b>	n/a	n/a	n/a	<b>-4.82%</b>	0.59%	0.42%	varies	1.01%	Moderate Allocation
Select Core Global Diversification Portfolio <sup>35,95</sup>	MFC Global Inv Mgmt	11/06/09	-2.76%	<b>1.30%</b>	-2.76%	<b>34.13%</b>	n/a	n/a	n/a	<b>-4.18%</b>	0.64%	0.42%	varies	1.06%	World Allocation
<b>Conservative</b>															
Guaranteed Accounts <sup>18,83</sup>	John Hancock USA				annual rate of		3-year	5-year	10-year						n/a
January							0.55%	1.45%	2.15%						n/a
February							0.55%	1.30%	2.10%						n/a
John Hancock Stable Value Fund <sup>26,52,89</sup>	JH Life Insurance Co.	05/14/04	0.18%	0.49%	0.18%	1.64%	3.37%	n/a	n/a	<b>3.56%</b>	0.95%	0.00%	varies	0.95%	Ultrashort Bond

The net effective crediting rate from February 1 - February 28, 2010 is 2.30%. For the most up-to-date monthly crediting rates, please call 1-800-395-1113. Crediting Rate is an approximation; is not guaranteed and can be adjusted. For more details, see Footnote (52).

Hypothetical returns are shown in bold

Investment Options <sup>1A</sup>	Sub-Adviser/Fund Manager (Fund Company) <sup>2A</sup>	Inception Date <sup>3A</sup>	Performance As of <sup>4A</sup> January 31, 2010			Performance As of <sup>4A</sup> December 31, 2009					Expense Ratio As of <sup>5A</sup> December 31, 2009				Morningstar Benchmark Category <sup>6A</sup>
			1month	3 month	YTD	1year	3 year	5 year	10 year	Since Inception	Fund Expense Ratio +	Sales & service fee * =	AMC +	Expense Ratio	
<b>Conservative</b>															
Money Market Fund <sup>82,83,91</sup>	MFC Global Inv Mgmt	07/30/99	0.00%	0.00%	0.00%	0.20%	2.16%	2.70%	2.52%	4.21%	0.39%	0.00%	varies	0.39%	Money Market Taxable
Money Market Fund (VS) current 7-day yield is 0.00%. 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 current yield may be lower 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.															
An investment in the Money Market portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the portfolio seeks to preserve the value of your investment at \$10.00 per share, it is possible to lose money by investing in the portfolio.															
<b>Income</b>															
U.S. Government Securities Fund <sup>61,65</sup>	American Funds	07/25/08	1.47%	0.70%	1.47%	1.93%	<b>5.32%</b>	<b>4.21%</b>	<b>5.22%</b>	<b>6.38%</b>	0.38%	0.45%	varies	0.83%	Intermediate Government
The Bond Fund of America <sup>61,65</sup>	American Funds	07/25/08	1.78%	2.03%	1.78%	14.75%	<b>1.19%</b>	<b>2.19%</b>	<b>4.70%</b>	<b>8.24%</b>	0.37%	0.45%	varies	0.82%	Intermediate-Term Bond
Capital World Bond Fund <sup>61,65</sup>	American Funds	07/25/08	0.52%	-0.20%	0.52%	10.39%	<b>5.90%</b>	<b>4.34%</b>	<b>6.91%</b>	<b>7.16%</b>	0.61%	0.45%	varies	1.06%	World Bond
John Hancock Strategic Income Fund <sup>10,69</sup>	MFC Global (U.S.)	05/14/04	0.34%	3.73%	0.34%	29.32%	6.70%	5.31%	<b>6.40%</b>	<b>7.21%</b>	0.90%	0.10%	varies	1.00%	Multisector Bond
Strategic Income Fund <sup>10,69,91</sup>	MFC Global (U.S.)	05/14/04	0.23%	3.94%	0.23%	26.65%	7.01%	5.44%	n/a	6.51%	0.82%	0.00%	varies	0.82%	Multisector Bond
T. Rowe Price Spectrum Income Fund	T. Rowe Price	02/15/94	0.36%	2.26%	0.36%	19.84%	4.56%	4.65%	6.25%	<b>7.28%</b>	0.70%	0.35%	varies	1.05%	Multisector Bond
Oppenheimer International Bond Fund <sup>65</sup>	OppenheimerFunds, Inc.	05/02/08	-0.61%	-1.41%	-0.61%	13.17%	<b>8.35%</b>	<b>7.38%</b>	<b>10.60%</b>	<b>9.77%</b>	0.54%	0.25%	varies	0.79%	World Bond
Strategic Bond Fund <sup>69,73</sup>	WAMCO	10/02/97	2.61%	4.15%	2.61%	22.97%	2.07%	3.08%	5.72%	6.16%	0.79%	0.00%	varies	0.79%	Multisector Bond
Active Bond Fund <sup>10,69,73</sup>	DMR/MFC Global (U.S.)	07/30/99	2.20%	3.16%	2.20%	22.59%	5.62%	4.52%	5.58%	5.47%	0.71%	0.00%	varies	0.71%	Intermediate-Term Bond
Legg Mason Partners Global High Yield Bond Fund <sup>17,22,45</sup>	LMFM Inc.	02/15/94	1.61%	5.75%	1.61%	56.47%	2.45%	4.20%	6.08%	<b>7.48%</b>	1.30%	0.00%	varies	1.30%	High-Yield Bond
U.S. High Yield Bond Fund <sup>41,45,73</sup>	WCM, Inc	05/06/05	1.30%	4.76%	1.30%	45.41%	5.88%	n/a	n/a	6.57%	0.82%	0.00%	varies	0.82%	High-Yield Bond
High Yield Fund <sup>45,69,73</sup>	WAMCO	10/02/97	1.52%	6.33%	1.52%	58.89%	4.67%	5.55%	3.84%	4.70%	0.76%	0.00%	varies	0.76%	High-Yield Bond
PIMCO Real Return Fund	PIMCO	05/02/03	1.80%	2.36%	1.80%	18.36%	6.96%	4.51%	n/a	<b>7.31%</b>	0.70%	0.25%	varies	0.95%	Inflation-Protected Bond
PIMCO Global Bond Fund <sup>65</sup>	PIMCO	09/06/02	1.76%	-0.07%	1.76%	16.59%	7.07%	3.83%	<b>6.70%</b>	<b>6.24%</b>	0.80%	0.25%	varies	1.05%	World Bond
PIMCO Total Return Fund <sup>41</sup>	PIMCO	07/30/99	1.69%	1.99%	1.69%	13.27%	8.63%	6.31%	7.11%	<b>7.90%</b>	0.71%	0.25%	varies	0.96%	Intermediate-Term Bond
Core Bond Fund <sup>73</sup>	WCM, Inc	05/06/05	1.70%	1.46%	1.70%	10.88%	6.48%	n/a	n/a	4.96%	0.76%	0.00%	varies	0.76%	Intermediate-Term Bond
Investment Quality Bond Fund <sup>73</sup>	Wellington Mgmt	07/30/99	1.69%	1.52%	1.69%	11.83%	5.75%	4.59%	6.13%	6.59%	0.72%	0.00%	varies	0.72%	Intermediate-Term Bond
Short-Term Federal Fund <sup>46,83</sup>	Vanguard Group, Inc.	03/31/95	0.88%	0.55%	0.88%	2.27%	5.20%	4.12%	4.64%	<b>5.57%</b>	0.22%	0.50%	varies	0.72%	Short Government
American High-Income Fund <sup>61,65</sup>	American Funds	07/25/08	0.99%	5.15%	0.99%	48.07%	<b>2.71%</b>	<b>4.64%</b>	<b>5.81%</b>	<b>8.12%</b>	0.51%	0.45%	varies	0.96%	High-Yield Bond
WAMCO U.S. Government Securities Fund <sup>46,62,69,73,83</sup>	WAMCO	03/13/98	2.33%	2.02%	2.33%	9.31%	3.08%	2.95%	4.44%	5.71%	0.76%	0.00%	varies	0.76%	Intermediate Government
Total Return Fund <sup>73</sup>	PIMCO	07/30/99	1.81%	2.08%	1.81%	15.17%	8.71%	6.41%	7.05%	6.56%	0.78%	0.00%	varies	0.78%	Intermediate-Term Bond
Real Return Bond Fund <sup>73</sup>	PIMCO	05/02/03	1.62%	2.02%	1.62%	17.80%	7.09%	4.56%	n/a	4.86%	0.79%	0.00%	varies	0.79%	Inflation-Protected Bond
Global Bond Fund <sup>73</sup>	PIMCO	07/30/99	1.80%	-0.02%	1.80%	14.16%	6.22%	3.31%	6.27%	5.98%	0.86%	0.00%	varies	0.86%	World Bond
Total Bond Market Fund <sup>6,24,91</sup>	DMR, LLC	05/05/06	1.49%	1.03%	1.49%	4.42%	5.58%	n/a	n/a	5.91%	0.57%	0.00%	varies	0.57%	Intermediate-Term Bond
<b>Growth &amp; Income</b>															
Managers AMG FQ Global Alternatives Fund <sup>65</sup>	Managers Investment	05/29/09	2.61%	2.71%	2.61%	<b>1.13%</b>	<b>2.60%</b>	n/a	n/a	<b>2.55%</b>	1.99%	0.00%	varies	1.99%	Long-Short
PIMCO All Asset Fund	PIMCO	05/14/04	1.29%	2.52%	1.29%	22.33%	3.60%	4.38%	n/a	<b>6.86%</b>	1.12%	0.25%	varies	1.37%	Moderate Allocation
American Balanced Fund <sup>31,40,61,65</sup>	American Funds	05/02/03	-0.92%	4.30%	-0.92%	20.98%	-1.56%	1.80%	<b>5.35%</b>	<b>10.44%</b>	0.35%	0.45%	varies	0.80%	Moderate Allocation
The Investment Company of America <sup>40,61,65</sup>	American Funds	05/02/03	-3.93%	3.57%	-3.93%	26.97%	-4.45%	1.41%	<b>2.12%</b>	<b>11.43%</b>	0.35%	0.45%	varies	0.80%	Large Blend
BlackRock Global Allocation Fund <sup>54,57,63,95</sup>	BlackRock	11/07/08	-2.52%	1.90%	-2.52%	21.68%	<b>4.11%</b>	<b>7.61%</b>	<b>8.61%</b>	<b>11.16%</b>	0.97%	0.25%	varies	1.22%	World Allocation
Washington Mutual Investors Fund <sup>40,61,65</sup>	American Funds	05/02/03	-3.04%	4.81%	-3.04%	18.86%	-6.33%	-0.06%	<b>2.45%</b>	<b>3.59%</b>	0.39%	0.45%	varies	0.84%	Large Value
The Income Fund of America <sup>61,65</sup>	American Funds	07/25/08	-2.23%	3.27%	-2.23%	24.12%	<b>-3.27%</b>	<b>2.30%</b>	<b>5.68%</b>	<b>11.07%</b>	0.40%	0.45%	varies	0.85%	Moderate Allocation
Pax World Balanced Fund <sup>65</sup>	Pax World	11/06/09	-3.25%	<b>1.67%</b>	-3.25%	<b>21.31%</b>	<b>-2.82%</b>	<b>1.34%</b>	<b>2.16%</b>	<b>8.43%</b>	0.95%	0.10%	varies	1.05%	Moderate Allocation
Mutual Beacon Fund <sup>41,61,96</sup>	Franklin Templeton	11/22/96	-1.76%	4.39%	-1.76%	29.32%	-8.13%	0.37%	4.82%	<b>7.91%</b>	0.84%	0.25%	varies	1.09%	Large Value
500 Index Fund <sup>6,76,91</sup>	MFC Global Inv Mgmt	01/19/93	-3.59%	3.98%	-3.59%	25.74%	-6.09%	-0.11%	-1.50%	6.93%	0.54%	0.00%	varies	0.54%	Large Blend

Hypothetical returns are shown in bold

Investment Options <sup>1A</sup>	Sub-Adviser/Fund Manager (Fund Company) <sup>2A</sup>	Inception Date <sup>3A</sup>	Performance As of <sup>4A</sup> January 31, 2010			Performance As of <sup>4A</sup> December 31, 2009					Expense Ratio As of <sup>5A</sup> December 31, 2009				Morningstar Benchmark Category <sup>6A</sup>
			1month	3 month	YTD	1year	3 year	5 year	10 year	Since Inception	Fund Expense Ratio +	AMC +	Sales & service fee * =	Expense Ratio	
<b>Growth &amp; Income</b>															
Capital Income Builder <sup>61,65</sup>	American Funds	07/25/08	-2.83%	1.54%	-2.83%	20.41%	<b>-2.64%</b>	<b>3.31%</b>	<b>7.02%</b>	<b>9.62%</b>	0.36%	0.45%	varies	0.81%	World Allocation
Value Index Fund	Vanguard Group, Inc.	05/04/07	-2.51%	4.50%	-2.51%	18.98%	<b>-8.95%</b>	<b>-0.45%</b>	<b>0.73%</b>	<b>7.64%</b>	0.26%	0.50%	varies	0.76%	Large Value
T. Rowe Price Equity Income Fund <sup>30,31</sup>	T. Rowe Price	07/30/99	-2.92%	4.31%	-2.92%	25.24%	-6.22%	0.35%	3.72%	<b>10.47%</b>	0.92%	0.10%	varies	1.02%	Large Value
Ivy Asset Strategy Fund <sup>65</sup>	Ivy Investment	05/29/09	-2.69%	3.27%	-2.69%	<b>23.95%</b>	<b>9.07%</b>	<b>13.70%</b>	n/a	<b>9.16%</b>	1.03%	0.00%	varies	1.03%	World Allocation
Davis New York Venture Fund <sup>91,90,90</sup>	Davis	05/03/96	-3.46%	4.71%	-3.46%	32.03%	-5.99%	1.13%	2.39%	<b>11.95%</b>	0.92%	0.03%	varies	0.95%	Large Blend
Optimized Value Fund <sup>5,73</sup>	MFC Global Inv Mgmt	11/22/96	-3.30%	2.93%	-3.30%	24.31%	-11.49%	-1.68%	n/a	1.30%	0.79%	0.00%	varies	0.79%	Large Value
Fundamental Value Fund <sup>31,41,73</sup>	Davis	04/27/01	-3.25%	4.46%	-3.25%	31.14%	-6.17%	0.41%	n/a	1.77%	0.86%	0.00%	varies	0.86%	Large Blend
Equity Income Fund <sup>31,73</sup>	T. Rowe Price	10/02/97	-2.95%	4.34%	-2.95%	25.72%	-5.93%	0.53%	3.90%	7.85%	0.91%	0.00%	varies	0.91%	Large Value
Franklin Templeton Founding Funds Allocation Fund <sup>61</sup>	Franklin Templeton	05/02/08	-2.15%	4.18%	-2.15%	31.14%	<b>-5.52%</b>	<b>1.36%</b>	n/a	<b>4.86%</b>	0.77%	0.25%	varies	1.02%	Moderate Allocation
Large Cap Fund <sup>9,57,73</sup>	UBS Global AM	05/06/05	-3.04%	5.47%	-3.04%	32.11%	-7.43%	n/a	n/a	-0.19%	0.86%	0.00%	varies	0.86%	Large Blend
RiverSource Equity Value Fund	RiverSource	05/02/08	-3.80%	3.25%	-3.80%	28.29%	<b>-5.99%</b>	<b>2.25%</b>	<b>1.89%</b>	<b>6.85%</b>	0.97%	0.15%	varies	1.12%	Large Value
<b>Growth</b>															
Mutual Global Discovery Fund <sup>42,61</sup>	Franklin Templeton	11/22/96	-1.09%	2.19%	-1.09%	20.91%	-0.57%	6.87%	8.36%	<b>13.07%</b>	1.02%	0.25%	varies	1.27%	World Stock
Fidelity Contra Fund	Fidelity®	03/31/95	-4.61%	3.52%	-4.61%	28.63%	-1.37%	4.26%	2.70%	<b>12.53%</b>	0.95%	0.46%	varies	1.41%	Large Growth
All Cap Value Fund <sup>41,73</sup>	Lord Abbett	04/27/01	-2.36%	6.39%	-2.36%	25.90%	-1.38%	2.89%	n/a	3.50%	0.96%	0.00%	varies	0.96%	Large Blend
Eaton Vance Large-Cap Value Fund <sup>95</sup>	Eaton Vance Management	11/07/08	-2.92%	4.22%	-2.92%	17.01%	<b>-5.52%</b>	<b>2.23%</b>	<b>4.59%</b>	<b>9.29%</b>	1.00%	0.00%	varies	1.00%	Large Value
The Growth Fund of America <sup>8,40,61,65</sup>	American Funds	05/02/03	-4.43%	3.54%	-4.43%	34.28%	-3.34%	2.61%	<b>2.02%</b>	<b>6.19%</b>	0.40%	0.45%	varies	0.85%	Large Growth
Capital Appreciation Fund <sup>67,73,85</sup>	Jennison Associates LLC	04/27/01	-6.04%	2.93%	-6.04%	42.23%	-0.17%	3.02%	n/a	-0.80%	0.81%	0.00%	varies	0.81%	Large Growth
Jennison Growth Fund <sup>65</sup>	Jennison Associates LLC	08/18/00	-6.22%	2.91%	-6.22%	42.81%	-0.41%	2.64%	<b>-2.97%</b>	<b>5.64%</b>	1.13%	0.00%	varies	1.13%	Large Growth
Growth Index Fund	Vanguard Group, Inc.	05/04/07	-4.61%	4.26%	-4.61%	35.61%	<b>-2.32%</b>	<b>1.11%</b>	<b>-3.24%</b>	<b>7.00%</b>	0.28%	0.50%	varies	0.78%	Large Growth
Templeton World Fund <sup>41,61</sup>	Templeton®	02/15/94	-4.37%	2.16%	-4.37%	32.61%	-4.53%	3.27%	3.45%	<b>12.30%</b>	1.05%	0.00%	varies	1.05%	World Stock
Total Stock Market Index Fund <sup>76,91</sup>	MFC Global Inv Mgmt	08/18/00	-3.46%	4.98%	-3.46%	28.86%	-5.23%	0.73%	n/a	0.01%	0.58%	0.00%	varies	0.58%	Large Blend
BlackRock Large Cap Value Fund <sup>65,82,94,97</sup>	BlackRock	05/02/03	-3.34%	3.75%	-3.34%	14.14%	-8.38%	0.46%	<b>4.70%</b>	<b>5.31%</b>	0.95%	0.25%	varies	1.20%	Large Value
MFS Utilities Fund <sup>14,61</sup>	MFS®	04/27/01	-4.49%	4.58%	-4.49%	32.80%	1.80%	10.08%	<b>5.57%</b>	<b>11.58%</b>	1.03%	0.00%	varies	1.03%	Utilities
All Cap Core Fund <sup>91</sup>	DeAM	10/02/97	-3.85%	3.96%	-3.85%	28.46%	-7.31%	-0.15%	-4.35%	3.11%	0.87%	0.00%	varies	0.87%	Large Blend
Utilities Fund <sup>14,91</sup>	MFS®	04/27/01	-4.70%	4.40%	-4.70%	33.77%	1.50%	9.88%	n/a	5.49%	0.98%	0.00%	varies	0.98%	Utilities
Domini Social Equity Fund <sup>20,43,51</sup>	Domini & Wellington Mgmt	10/02/97	-4.43%	3.34%	-4.43%	35.35%	-5.26%	-0.57%	-2.41%	<b>7.42%</b>	1.25%	0.15%	varies	1.40%	Large Blend
Large Cap Value Fund <sup>69,73,82,98</sup>	BlackRock	05/02/03	-3.48%	2.83%	-3.48%	10.16%	-10.17%	-0.58%	n/a	5.61%	0.91%	0.00%	varies	0.91%	Large Value
Blue Chip Growth Fund <sup>67,73,90</sup>	T. Rowe Price	10/02/97	-5.79%	3.01%	-5.79%	42.69%	-2.64%	1.33%	-0.56%	5.95%	0.90%	0.00%	varies	0.90%	Large Growth
Parnassus Equity Income Fund <sup>95</sup>	Parnassus	05/29/09	-3.50%	5.29%	-3.50%	<b>28.52%</b>	<b>4.05%</b>	n/a	n/a	<b>5.27%</b>	0.80%	0.40%	varies	1.20%	Large Blend
Oppenheimer Global Fund <sup>68,81</sup>	OppenheimerFunds, Inc.	08/18/00	-2.97%	3.56%	-2.97%	39.42%	-4.48%	3.09%	<b>3.47%</b>	<b>11.84%</b>	0.70%	0.25%	varies	0.95%	World Stock
Massachusetts Investors Fund <sup>95</sup>	MFS®	05/29/09	-3.18%	4.77%	-3.18%	<b>27.89%</b>	<b>-1.66%</b>	<b>2.92%</b>	<b>0.23%</b>	<b>8.92%</b>	0.79%	0.00%	varies	0.79%	Large Blend
Dreyfus Structured Midcap Fund <sup>58</sup>	Dreyfus	11/03/06	-2.24%	7.30%	-2.24%	35.17%	-6.25%	<b>0.49%</b>	n/a	<b>4.38%</b>	1.22%	0.00%	varies	1.22%	Mid-Cap Blend
Mid Cap Index Fund <sup>57,76,82,91</sup>	MFC Global Inv Mgmt	08/18/00	-3.31%	6.86%	-3.31%	36.76%	-2.22%	2.82%	n/a	5.30%	0.55%	0.00%	varies	0.55%	Mid-Cap Blend
T. Rowe Price Small Cap Value Fund <sup>11,59</sup>	T. Rowe Price	04/27/01	-2.67%	7.82%	-2.67%	26.46%	-3.60%	2.38%	<b>10.56%</b>	<b>11.22%</b>	1.09%	0.10%	varies	1.19%	Small Blend
Value Fund <sup>91</sup>	Van Kampen	10/02/97	-2.48%	5.69%	-2.48%	41.17%	-3.33%	4.23%	6.91%	6.23%	0.85%	0.00%	varies	0.85%	Mid-Cap Blend
RiverSource Mid Cap Value Fund <sup>10,41</sup>	RiverSource	05/05/06	-4.03%	5.71%	-4.03%	39.72%	-4.99%	<b>3.16%</b>	n/a	<b>7.07%</b>	0.97%	0.15%	varies	1.12%	Mid-Cap Value
Fidelity Advisor New Insights Fund	Fidelity®	05/02/08	-4.68%	3.43%	-4.68%	28.81%	<b>-1.48%</b>	<b>4.72%</b>	n/a	<b>9.23%</b>	1.34%	0.00%	varies	1.34%	Large Growth
Franklin Balance Sheet Investment Fund	Franklin Templeton	11/22/96	-3.46%	6.02%	-3.46%	22.59%	-8.82%	-0.44%	7.79%	<b>10.10%</b>	0.98%	0.00%	varies	0.98%	Mid-Cap Value
Victory Diversified Stock Fund	Victory Capital Management	05/02/08	-3.29%	4.70%	-3.29%	26.65%	<b>-3.98%</b>	<b>1.98%</b>	<b>2.68%</b>	<b>9.94%</b>	1.10%	0.00%	varies	1.10%	Large Blend
Small Company Value Fund <sup>73</sup>	T. Rowe Price	03/13/98	-3.57%	6.98%	-3.57%	27.59%	-2.68%	2.66%	7.30%	5.58%	1.14%	0.00%	varies	1.14%	Small Blend

Hypothetical returns are shown in bold

Investment Options <sup>1A</sup>	Sub-Adviser/Fund Manager (Fund Company) <sup>2A</sup>	Inception Date <sup>3A</sup>	Performance As of <sup>4A</sup> January 31, 2010			Performance As of <sup>4A</sup> December 31, 2009					Expense Ratio As of <sup>5A</sup> December 31, 2009				Morningstar Benchmark Category <sup>6A</sup>
			1month	3 month	YTD	1year	3 year	5 year	10 year	Since Inception	Fund Expense Ratio +	Sales & service fee * =	AMC +	Expense Ratio	
<b>Growth</b>															
JP Morgan Mid Cap Value Fund <sup>62</sup>	J.P. Morgan	04/27/01	-2.10%	7.09%	-2.10%	26.24%	-4.76%	1.93%	<b>10.10%</b>	<b>11.42%</b>	0.76%	0.40%	varies	1.16%	Mid-Cap Value
New Perspective Fund <sup>61,65</sup>	American Funds	07/25/08	-5.15%	2.08%	-5.15%	37.27%	<b>-0.47%</b>	<b>5.55%</b>	<b>3.76%</b>	<b>12.46%</b>	0.53%	0.45%	varies	0.98%	World Stock
Columbia Value and Restructuring Fund <sup>23</sup>	Columbia Management	11/20/98	-5.91%	2.26%	-5.91%	46.91%	-5.21%	1.41%	3.91%	<b>12.60%</b>	0.94%	0.25%	varies	1.19%	Large Value
Fundamental Investors <sup>31,61,65</sup>	American Funds	07/25/08	-3.88%	4.28%	-3.88%	33.12%	<b>-3.16%</b>	<b>3.79%</b>	<b>3.40%</b>	<b>12.16%</b>	0.37%	0.45%	varies	0.82%	Large Blend
Brandywine Blue Fund <sup>65</sup>	Friess Associates, LLC	11/07/08	-5.16%	2.95%	-5.16%	9.00%	<b>-9.06%</b>	<b>-2.09%</b>	<b>-0.22%</b>	<b>9.56%</b>	1.13%	0.25%	varies	1.38%	Large Growth
Capital World Growth and Income Fund <sup>61,65</sup>	American Funds	07/25/08	-5.49%	0.22%	-5.49%	32.06%	<b>-1.61%</b>	<b>5.89%</b>	<b>6.94%</b>	<b>11.40%</b>	0.50%	0.45%	varies	0.95%	World Stock
Mid Value Fund <sup>31,41,91</sup>	T. Rowe Price	05/06/05	-3.37%	6.49%	-3.37%	46.21%	-1.38%	<b>4.39%</b>	<b>6.63%</b>	6.82%	1.13%	0.00%	varies	1.13%	Mid-Cap Value
Optimized All Cap Fund <sup>5,91</sup>	MFC Global Inv Mgmt	05/02/03	-1.26%	7.18%	-1.26%	28.30%	-8.87%	-1.09%	n/a	3.92%	0.79%	0.00%	varies	0.79%	Large Blend
Small Cap Opportunities Fund <sup>41,49,73,75</sup>	Munder Capital	05/02/03	-2.68%	7.62%	-2.68%	32.38%	-11.01%	-3.45%	n/a	5.16%	1.13%	0.00%	varies	1.13%	Small Blend
Small Cap Value Fund <sup>23,91</sup>	Wellington Mgmt	05/06/05	-0.60%	8.29%	-0.60%	28.65%	-2.74%	<b>3.65%</b>	<b>11.94%</b>	12.59%	1.17%	0.00%	varies	1.17%	Small Value
Mid-Cap Value Index Fund	Vanguard Group, Inc.	05/04/07	-2.33%	8.55%	-2.33%	36.89%	<b>-6.35%</b>	n/a	n/a	<b>-2.40%</b>	0.30%	0.50%	varies	0.80%	Mid-Cap Value
Real Estate Securities Fund <sup>14,57,73</sup>	DeAM	10/02/97	-5.64%	7.62%	-5.64%	30.33%	-12.49%	0.54%	9.64%	9.28%	0.84%	0.00%	varies	0.84%	Real Estate
<b>Aggressive Growth</b>															
All Cap Growth Fund <sup>41,44,73</sup>	Invesco Aim	07/30/99	-5.22%	2.97%	-5.22%	20.57%	-7.88%	-2.04%	-4.40%	-1.28%	0.98%	0.00%	varies	0.98%	Large Growth
EuroPacific Growth Fund <sup>10,41,81,85,86</sup>	American Funds	05/02/03	-5.49%	-0.26%	-5.49%	38.88%	-0.77%	7.41%	<b>3.35%</b>	<b>11.98%</b>	0.54%	0.45%	varies	0.99%	Foreign Large Blend
New World Fund <sup>61,65</sup>	American Funds	07/25/08	-4.05%	2.40%	-4.05%	52.10%	<b>2.66%</b>	<b>11.93%</b>	<b>8.14%</b>	<b>9.65%</b>	0.73%	0.45%	varies	1.18%	Diversified Emerging Markets
T. Rowe Price Health Sciences Fund <sup>14,57</sup>	T. Rowe Price	04/27/01	0.70%	12.89%	0.70%	31.67%	3.38%	6.39%	<b>8.20%</b>	<b>11.04%</b>	0.86%	0.35%	varies	1.21%	Health
Legg Mason Partners Aggressive Growth Fund <sup>19,74,91</sup>	LMFM Inc.	07/30/99	-1.50%	10.47%	-1.50%	32.71%	-8.15%	-1.19%	0.79%	<b>8.38%</b>	0.88%	0.40%	varies	1.28%	Large Growth
John Hancock Rainier Growth Fund	Rainier	05/02/08	-6.05%	2.09%	-6.05%	31.61%	<b>-3.83%</b>	<b>1.24%</b>	n/a	<b>-3.68%</b>	1.35%	0.05%	varies	1.40%	Large Growth
Franklin Small-Mid Cap Growth Fund	Franklin Templeton	07/30/99	-4.17%	5.81%	-4.17%	43.17%	-2.77%	1.78%	-1.52%	<b>9.58%</b>	1.10%	0.00%	varies	1.10%	Mid-Cap Growth
Small Cap Growth Fund <sup>41,91</sup>	Wellington Mgmt	05/06/05	-4.22%	8.63%	-4.22%	34.58%	-2.55%	<b>4.28%</b>	<b>2.35%</b>	3.26%	1.19%	0.00%	varies	1.19%	Small Growth
International Core Fund <sup>10,73,74,79</sup>	GMO	07/30/99	-4.28%	-1.31%	-4.28%	18.95%	-6.78%	3.27%	-0.98%	1.13%	1.12%	0.00%	varies	1.12%	Foreign Large Value
International Equity Index Fund <sup>21,76,91</sup>	SSgA FM	08/18/00	-5.30%	0.25%	-5.30%	37.86%	-4.09%	5.24%	<b>2.07%</b>	6.25%	0.63%	0.00%	varies	0.63%	Foreign Large Blend
Mid Cap Stock Fund <sup>23,41,73,90</sup>	Wellington Mgmt	07/30/99	-5.99%	6.30%	-5.99%	30.56%	-3.19%	3.21%	2.76%	3.20%	0.94%	0.00%	varies	0.94%	Mid-Cap Growth
Explorer Fund	Vanguard Group, Inc.	05/14/04	-3.91%	6.44%	-3.91%	35.55%	-5.64%	-0.06%	<b>2.83%</b>	<b>8.10%</b>	0.51%	0.50%	varies	1.01%	Small Growth
Pacific Rim Fund <sup>91</sup>	MFC Global Inv Mgmt	07/30/99	-3.19%	3.24%	-3.19%	32.32%	-4.67%	3.93%	0.71%	2.88%	1.10%	0.00%	varies	1.10%	Diversified Pacific/Asia
International Value Fund <sup>9,23,73</sup>	Templeton <sup>®</sup>	07/30/99	-4.38%	-0.42%	-4.38%	38.50%	-4.65%	4.17%	4.18%	4.65%	0.96%	0.00%	varies	0.96%	Foreign Large Value
AIM Small Cap Growth Fund <sup>17,44,57</sup>	Invesco Aim	03/13/98	-4.86%	3.65%	-4.86%	34.52%	-2.83%	2.58%	0.39%	<b>8.70%</b>	1.28%	0.00%	varies	1.28%	Small Growth
Bridgeway Ultra-Small Company Market Fund	Bridgeway	11/03/06	-3.88%	4.70%	-3.88%	25.52%	-10.65%	<b>-3.84%</b>	<b>8.59%</b>	<b>8.60%</b>	0.76%	0.35%	varies	1.11%	Small Blend
American Century Vista Fund <sup>55,90</sup>	American Century	05/03/96	-6.91%	3.51%	-6.91%	21.68%	-4.60%	0.55%	-0.44%	<b>8.53%</b>	1.00%	0.15%	varies	1.15%	Mid-Cap Growth
Financial Services Fund <sup>41,91</sup>	Davis	04/27/01	-4.06%	2.06%	-4.06%	41.38%	-9.99%	-0.28%	n/a	1.22%	0.95%	0.00%	varies	0.95%	Financial
Davis Financial Fund <sup>44</sup>	Davis	04/27/01	-4.07%	2.38%	-4.07%	45.98%	-9.09%	-0.75%	<b>3.67%</b>	<b>11.82%</b>	1.06%	0.03%	varies	1.09%	Financial
Small Cap Index Fund <sup>76,91</sup>	MFC Global Inv Mgmt	08/18/00	-3.68%	7.26%	-3.68%	26.65%	-6.35%	0.07%	n/a	3.56%	0.58%	0.00%	varies	0.58%	Small Blend
Small Cap Growth Index Fund <sup>41</sup>	Vanguard Group, Inc.	11/03/06	-3.66%	7.87%	-3.66%	41.13%	-2.77%	<b>2.05%</b>	<b>4.32%</b>	<b>5.08%</b>	0.28%	0.50%	varies	0.78%	Small Growth
DFA US Small Cap Fund <sup>91</sup>	DFA	11/03/06	-3.07%	7.55%	-3.07%	35.66%	-5.91%	<b>0.41%</b>	<b>5.20%</b>	<b>9.13%</b>	0.38%	0.50%	varies	0.88%	Small Blend
Small Cap Value Index Fund	Vanguard Group, Inc.	11/03/06	-3.10%	7.27%	-3.10%	29.68%	-6.76%	<b>0.30%</b>	<b>7.15%</b>	<b>5.35%</b>	0.28%	0.50%	varies	0.78%	Small Value
DFA International Value Fund	DFA	11/03/06	-5.84%	-2.04%	-5.84%	38.75%	-6.68%	<b>4.47%</b>	<b>6.14%</b>	<b>6.86%</b>	0.44%	0.50%	varies	0.94%	Foreign Large Value
Science & Technology Fund <sup>14,57,91,92</sup>	T. Rowe Price/RCM	10/02/97	-6.85%	3.52%	-6.85%	64.48%	3.00%	3.33%	-8.52%	2.04%	1.17%	0.00%	varies	1.17%	Technology
International Opportunities Fund <sup>57,73</sup>	MCM, LLC	05/06/05	-5.85%	-0.49%	-5.85%	37.54%	-6.28%	n/a	n/a	5.13%	1.03%	0.00%	varies	1.03%	Foreign Large Growth
Thornburg International Value Fund <sup>95</sup>	Thornburg	05/29/09	-4.49%	-0.84%	-4.49%	<b>31.53%</b>	n/a	n/a	n/a	<b>-0.92%</b>	1.25%	0.00%	varies	1.25%	Foreign Large Blend
Turner Core Growth Fund	Turner Funds	05/02/08	-6.50%	2.38%	-6.50%	38.05%	<b>-4.85%</b>	<b>1.29%</b>	n/a	<b>0.57%</b>	0.94%	0.10%	varies	1.04%	Large Growth

Hypothetical returns are shown in bold

Investment Options <sup>1A</sup>	Sub-Adviser/Fund Manager (Fund Company) <sup>2A</sup>	Inception Date <sup>3A</sup>	Performance As of <sup>4A</sup> January 31, 2010			Performance As of <sup>4A</sup> December 31, 2009					Expense Ratio As of <sup>5A</sup> December 31, 2009				Morningstar Benchmark Category <sup>6A</sup>
			1month	3 month	YTD	1year	3 year	5 year	10 year	Since Inception	Fund Expense Ratio +	Sales & service fee * =	AMC +	Expense Ratio	
<b>Aggressive Growth</b>															
Jennison 20/20 Focused Fund <sup>6S</sup>	Jennison Associates LLC	11/07/08	-6.51%	4.32%	-6.51%	57.41%	<b>1.39%</b>	<b>7.68%</b>	<b>4.18%</b>	<b>6.98%</b>	0.93%	0.25%	varies	1.18%	Large Blend
T. Rowe Price Science & Technology Fund <sup>14</sup>	T. Rowe Price	05/03/96	-5.44%	4.69%	-5.44%	67.62%	1.60%	2.78%	-8.72%	<b>10.46%</b>	1.04%	0.10%	varies	1.14%	Technology
International Small Cap Fund <sup>41,73</sup>	Franklin Templeton	11/20/98	-2.19%	1.60%	-2.19%	68.36%	-4.24%	4.06%	-0.73%	5.49%	1.23%	0.00%	varies	1.23%	Foreign Small/Mid Value
Oppenheimer International Growth Fund <sup>6S</sup>	OppenheimerFunds, Inc.	11/07/08	-2.11%	2.60%	-2.11%	38.09%	<b>-3.02%</b>	n/a	n/a	<b>5.36%</b>	0.78%	0.25%	varies	1.03%	Foreign Large Growth
Oppenheimer Developing Markets Fund <sup>21,56</sup>	OppenheimerFunds, Inc.	11/22/96	-5.57%	3.81%	-5.57%	81.63%	8.12%	17.45%	15.77%	<b>16.47%</b>	1.08%	0.25%	varies	1.33%	Diversified Emerging Markets
Energy Fund <sup>14,66</sup>	Vanguard Group, Inc.	09/06/02	-4.90%	0.22%	-4.90%	37.66%	2.17%	12.81%	<b>15.60%</b>	<b>12.88%</b>	0.32%	0.50%	varies	0.82%	Equity Energy
SMALLCAP World Fund <sup>61,65</sup>	American Funds	07/25/08	-2.74%	5.50%	-2.74%	53.41%	<b>-3.20%</b>	<b>5.32%</b>	<b>2.14%</b>	<b>9.13%</b>	0.82%	0.45%	varies	1.27%	World Stock
Royce Opportunity Fund	Royce & Assoc., LLC	05/14/04	-3.30%	8.06%	-3.30%	61.47%	-5.13%	1.09%	<b>9.37%</b>	<b>11.26%</b>	1.46%	0.15%	varies	1.61%	Small Value
Natural Resources Fund <sup>14,73</sup>	Wellington Mgmt	05/02/03	-7.35%	0.96%	-7.35%	56.95%	3.15%	14.08%	n/a	19.28%	1.11%	0.00%	varies	1.11%	Natural Resources
DFA U.S. Targeted Value Fund	DFA	11/02/07	-2.35%	8.83%	-2.35%	31.21%	<b>-7.54%</b>	<b>0.46%</b>	n/a	<b>9.83%</b>	0.41%	0.50%	varies	0.91%	Small Value
John Hancock International Growth Fund	GMO	11/03/06	-4.25%	-0.06%	-4.25%	21.76%	-4.96%	n/a	n/a	<b>-3.13%</b>	1.20%	0.00%	varies	1.20%	Foreign Large Blend
DFA Emerging Markets Value Fund	DFA	11/03/06	-5.73%	5.15%	-5.73%	91.31%	8.31%	<b>17.81%</b>	<b>13.31%</b>	<b>17.41%</b>	0.60%	0.50%	varies	1.10%	Diversified Emerging Markets
Keeley Small Cap Value Fund	KAMCO	05/02/08	-4.54%	5.31%	-4.54%	21.67%	<b>-7.94%</b>	<b>1.60%</b>	<b>8.94%</b>	<b>12.15%</b>	1.36%	0.00%	varies	1.36%	Small Blend
Mid-Cap Growth Index Fund	Vanguard Group, Inc.	05/04/07	-4.86%	6.15%	-4.86%	41.82%	<b>-4.47%</b>	n/a	n/a	<b>-1.49%</b>	0.30%	0.50%	varies	0.80%	Mid-Cap Growth
Fidelity Advisor Leveraged Company Stock Fund <sup>6S</sup>	Fidelity®	11/07/08	-2.31%	8.55%	-2.31%	59.41%	<b>-4.34%</b>	<b>3.56%</b>	n/a	<b>12.75%</b>	1.42%	0.00%	varies	1.42%	Mid-Cap Blend
Fidelity Advisor Gold Fund <sup>6S,65</sup>	Fidelity®	05/29/09	-10.96%	-2.56%	-10.96%	<b>37.34%</b>	<b>10.51%</b>	<b>18.72%</b>	<b>16.52%</b>	<b>8.40%</b>	0.89%	0.50%	varies	1.39%	Precious Metals
<b>Market Indexes (comparison purposes only)</b>															
Standard & Poor's 500 Stock Index			-3.60%	4.16%	-3.60%	26.46%	-5.63%	0.42%	-0.95%	n/a	n/a	n/a	n/a	n/a	n/a
Lehman Brothers Govt/Corp Bond			1.49%	1.04%	1.49%	4.52%	5.81%	4.71%	6.34%	n/a	n/a	n/a	n/a	n/a	n/a
Lipper International Index			-4.83%	0.37%	-4.83%	35.30%	-4.49%	4.88%	1.95%	n/a	n/a	n/a	n/a	n/a	n/a
Russell 2000 Index			-3.68%	7.34%	-3.68%	27.17%	-6.06%	0.54%	3.56%	n/a	n/a	n/a	n/a	n/a	n/a

1A. Your company's qualified retirement plan offers participants the opportunity to contribute to investment options available under a group annuity contract with John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). These investment options may be sub-accounts (pooled funds) investing directly in underlying mutual funds, or they may be Guaranteed Interest Accounts.

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 with other investment options available outside John Hancock USA.

2A. 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.

3A. Date sub-account or Guaranteed Interest Account first available under group annuity contract. The class introduction date is the same as the sub-account Inception Date. A "class" represents a pre-determined level of the Sales & Service Fee that is applied to all investment options selected in the Contract.

4A. 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 investment. 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.

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 to the most recent month-end is available at [www.jhpensions.com](http://www.jhpensions.com).

5A. 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. 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, 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%. 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 and Service Fee or 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** 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.

- 6A. 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.
- 5. The underlying fund changed its name effective on or about May 5, 2008. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 5, 2008 to more accurately reflect the name of the underlying fund.
- 6. The name of this sub-account changed effective on or about May 5, 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
- 10. The underlying fund's manager or subadvisor changed its name from Sovereign Asset Management Inc. to MFC Global Investment Management (U.S.), LLC., on or about October 1, 2006. Contact your John Hancock representative for more information.
- 11. The Advisor share class for the underlying T. Rowe Price Small-Cap Value Fund was introduced on March 31, 2000. Hypothetical performance prior to that date is based on a different share class, with adjustments made for the higher fees associated with the Advisor Class shares.
- 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.
- 17. This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 5, 2003. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.
- 19. The underlying fund share class was recently renamed. There was no impact to the share class pricing or any material impact to the underlying fund as a result of this renaming.
- 20. The manager for the underlying fund and its objectives changed effective on or about November 30, 2006. Performance shown for periods prior to that date reflect the results under its former manager.

- 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.
- 22. The underlying fund changed its name effective on or about May 5, 2007. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 5, 2007 to more accurately reflect the name of the underlying fund.
- 23. Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 29, 2007. Consult your John Hancock representative for more information.
- 24. Effective on or about November 5, 2007, the underlying fund changed its name to the JHT Total Bond Market Trust.
- 26. Not available to defined benefit plans. Consult your John Hancock representative for details.
- 28. The Excelsior Value and Restructuring Fund has been renamed Columbia Value and Restructuring Fund. The underlying fund name has changed to Columbia Value and Restructuring Fund and its share class has changed from "Shares" to "Z." There has been no change to the fund manager or the investment strategy/process.
- 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
- 32. This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective June 1, 2009. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. The name of this sub-account changed effective on or about June 1, 2009 to more accurately reflect the name of the underlying fund.
- 35. Although the Guaranteed Income feature provides a guaranteed income base as well as guaranteed minimum withdrawal benefits, the Guaranteed Income feature investment options are variable investments and may lose value. Asset allocation portfolios are "fund of funds" which invests in a number of underlying funds. For a complete description of the risks associated with the Fund, please review the underlying fund's prospectus, which is available upon request. Diversification does not assure against loss.
- 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
- 42. The name of this sub-account changed effective on or about November 9, 2009 to more accurately reflect the name of the underlying fund. Contact your John Hancock representative for more information.
- 43. Important Redemption Fee Information: Domini Social Equity Fund - Effective August 18, 2008, the underlying fund will impose a 2% redemption fee on all selling/exchanges of the fund over \$25,000 within a thirty-day period. The 'First-In/First-Out' ('FIFO') method was used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied.
- 44. The underlying fund's manager or subadvisor changed its name from AIM Investments, Inc. to Invesco AIM Capital Management on or about November 10, 2008. Contact your John Hancock representative for more information.
- 45. The portfolio concentrates its investments in high yield/high risk fixed income securities, also known as junk bonds, which carry a much greater risk of default and tend to be more volatile than higher rated bonds.
- 46. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency.
- 49. The underlying fund added Invesco AIM Capital Management as a co-sub-advisor on or about November 10, 2008. Contact your John Hancock representative for more information.
- 51. Effective June 1, 2009, the underlying fund changed its name to the Domini Social Equity Fund Investor Shares.

52. John Hancock Stable Value Fund: Qualified retirement plans that select the John Hancock Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any fixed-income investment options for the plan deemed to be "Competing", including (i) any book value fixed income Fund, (ii) any other fixed income Fund with a targeted average duration of three (3) years or less, including but not limited to, a money market Fund or a short-term bond Fund, or (iii) any guaranteed interest account (other than a ten (10) year maturity guaranteed interest account maintained by an affiliate of John Hancock Life Insurance Company originally offered prior to May 1, 2006). Contact your John Hancock representative for details. An investment in the John Hancock Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by, John Hancock USA, the Portfolio's Trustee or Investment Advisor. The Federal Deposit Insurance Corporation (FDIC) or any government agency and is subject to certain market risks. However, through its Stabilizing Agreements with one or more Stability Providers, the Fund is designed to meet Department of Labor requirements for "grandfathered" default contributions under 29 CFR 2550.404c-5(e)(4)(v).
- Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment if both the Fund's investment portfolio and the Stability Provider(s) fail. The Portfolio Trustee does not guarantee the performance of the Stability Provider(s) under any Stabilizing Agreement(s).
- Crediting Rate is an Approximation. Investments in the Fund will accrue interest at the applicable monthly crediting rate, which rate will be set based upon a formula but may be adjusted from time to time as agreed upon by the Stability Provider(s) and John Hancock Life Insurance Company. The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Portfolio. Any difference between the Portfolio's market value and book value will be taken into consideration when setting future crediting rates. For further details regarding risk and other risks that may apply please refer to the Offering Memorandum.
53. Important Redemption Fee Information: BlackRock Global Allocation Fund - Effective November 10, 2008, the underlying fund will impose a 2% redemption fee on all selling/exchanges of the fund within a 30-day 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
54. 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.
55. 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.
56. 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
57. The underlying fund changed its name effective on or about June 1, 2009. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about June 1, 2009 to more accurately reflect the name of the underlying fund.
58. Important Redemption Fee Information: T. Rowe Price Small Cap Value Fund - Effective January 1, 2005, the underlying fund will impose a 1% redemption fee on all selling/exchanges of the fund within a 90-day 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.
59. The name of this sub-account changed effective on or about November 9, 2009.
60. Effective on or about November 9, 2009, this sub-account began investing in a different share class of the same underlying portfolio. Performance shown for periods prior to that date is based on the performance of the previous share class.
61. The name of this sub-account changed effective on or about June 1, 2009 to more accurately reflect the name of the underlying fund. Contact your John Hancock representative for more information.
62. The underlying fund share class was recently renamed. There was no impact to the share class pricing or any material impact to the underlying fund as a result of this renaming.
63. 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.
64. 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.
65. 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 subaccount charge that was in effect prior to October 14, 2005, which was .20% higher than the current sub-account charge.
66. The sub-adviser or manager changed its name on or about May 6, 2006. Performance shown for periods prior to that date reflect the results under the sub-adviser's former name.
67. The underlying fund changed its sub-adviser effective August 1, 2005. Performance shown for periods prior to that date reflect the results under the former sub-adviser.
68. Only available under certain limited circumstances. Consult your John Hancock representative for more information.
69. This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005.
70. The name of this sub-account changed effective on or about May 6, 2006 to more accurately reflect the name of the underlying fund. Contact your John Hancock representative for more information.
71. The underlying fund changed its sub-advisor from Munder Capital Management and Invesco AIM Capital Management to Dimensional Fund Advisors, Inc. (DFA) and Invesco AIM Capital Management.
72. 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.
73. 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.
74. This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about November 6, 2006.
75. 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.
76. 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.
77. 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.
78. 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.
79. 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.
80. This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about May 6, 2006. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.
81. 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
82. 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.
83. The underlying fund changed its sub-adviser from T. Rowe Price solely to T. Rowe Price and RCM on or about November 6, 2006. Performance shown for periods prior to that date reflect the results under the former sub-adviser.
84. Important Redemption Fee Information: Fidelity Advisor Gold Fund - Effective June 1, 2009, the underlying fund will impose a 0.75% redemption fee on all selling/exchanges of the fund within a 30-day 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.

94. The underlying fund changed its name effective on or about November 6, 2006. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about November 6, 2006 to more accurately reflect the name of the underlying fund.
95. The availability of products, Funds and contract features may be subject to Broker-Dealer Firm approval, State approval, Broker Licensing requirements or other contract-related requirements. From time to time, changes are made to Funds, and the availability of these changes may be subject to State approvals. Please confirm with your local John Hancock Representative if you have any questions about product, Fund or contract feature availability.
96. Changes were made to this sub-account effective on or about October 30, 2006. Contact a John Hancock representative for more information.
97. The Merrill Lynch Large Cap Value Fund has been renamed Blackrock Large Cap Value Fund. The underlying manager name has changed to Blackrock Investment Management, LLC. There has been no change to the fund manager or the investment strategy/process.
98. The subadviser's name has changed from Mercury Advisors to Blackrock Investment Management, LLC. There has been no change to the subadviser or the investment strategy/process.

#### Group Annuity Sub-Account - Standardized Risk Descriptions

##### 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.

**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.

##### 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.

**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, its 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 the 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.** 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.

**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 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.

**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.

**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.** 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.

**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.

**Participants please call 1-800-395-1113, plan sponsors please call 1-800-333-0963 to obtain John Hancock USA group annuity investment option Fund Sheets and prospectuses for each sub-account's underlying mutual funds, which are available upon request. The prospectuses for each sub-account's underlying mutual funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying mutual funds which should be carefully considered. Please read the prospectuses carefully prior to investing.**

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