John Hancock
RETIREMENT PLAN SERVICES

How to read the Investment Comparative Chart

This document aims to help you understand the terms and information found in the Investment Comparative Chart.

The Investment Comparative Chart provides you with important investment information, including applicable fees, about the investment options available to you under your retirement plan's group annuity contract with John Hancock. The information is provided in an easy to read format, allowing you to make comparisons of your investment options against a relevant broad-based index.

Note: The sample used is for illustrative purposes only and may not reflect all the investment options or all the applicable sections of the Investment Comparative Chart specific to your plan.

More information about each investment option, such as objectives and risks, can be obtained by going to the Fund's corresponding website URL, which can be found under the Fund name.

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1. **Variable Return Investments** are investment options that have returns that vary according to the performance of each option's underlying investments. These underlying investments could be comprised of stocks, bonds and/or money market instruments.

2. The **Return YTD** information is from the beginning of the calendar year and ending on the posted "as of" date. Returns of any period less than one year are not annualized.

3. The **Average Annual Total Return** represents annualized historical returns that are net of fees and can be used to evaluate and compare the historical performance of the investment options available under your plan. The annualized average return information is displayed annually for the relevant time periods, ending on the date of the most recently completed calendar year.

4. The **Benchmark YTD** information is from the beginning of the calendar year and ending on the posted "as of" date. Benchmark returns for any period less than one year are not annualized.

5. The **Benchmark Return** represents the average annual total return of the broad-based market index applicable to each investment option, and *does not* factor in fees. The annual total returns shown are for the broad-based benchmark. The information is displayed annually for the relevant time periods, ending on the date of the most recently completed calendar year.

6. The **Total Annual Operating Expenses**, also commonly referred to as the Fund's "Expense Ratio" is a measure of what it costs to operate an investment option. The operating expenses of each investment option are expressed as a percentage of its assets and as a dollar amount per every $1000 invested. Total fees payable depend on the dollar amount you have invested in each Fund and are reflected through a reduction in the Fund's rate of return.

7. The **Shareholder-type Fees** column lists any additional fees that may be charged directly to your investment and which are not already included in Total Annual Operating Expenses of the investment option (e.g. redemption fees).

1 **VARIABLE RETURN INVESTMENTS**
The table below focuses on the performance as well a fees and expenses of i ment options that do no e a fixed or stated rate eturn.

Name/Type of Option	2 Return YTD as of XX/XX/XXXX	3 Average Annual Total Return as of XX/XX/XXXX				4 Benchmark YTD as of XX/XX/XXXX	5 Benchmark' Return as of XX/XX/XXXX					6 Total Annual Operating Expenses XX/XX/XXXX		7 Shareholder-Type Fees
		1yr.	5yr.	10yr.	Since Inception		1yr.	5yr.	10yr.	Since Inception		As a %	Per $1,000	
8 EQUITY FUNDS														
G&I Equity Income Fund (EIF) Large Cap Value www.viewjhfunds.com/usa/C09/eifa	17.40%	17.40%	1.53%	7.06%	8.20%	17.51%	17.51%	0.59%	7.38%	8.97%	Russell 1000 Value	0.87%	$8.70	N/A
9 BOND FUNDS														
I Total Bond Market Fund (BIF) Index www.viewjhfunds.com/USA/C09/bifa	3.45%	3.45%	5.30%	n/a	5.69%	4.21%	4.21%	5.95%	5.18%	6.36%	Barclays Capital U.S. Aggregate Bond	0.56%	$5.60	N/A
10 OTHER FUNDS														
G&I 500 Index Fund (IND) Index www.viewjhfunds.com/USA/C01/inda	15.41%	15.41%	1.18%	6.53%	7.44%	16.00%	16.00%	1.66%	7.10%	8.17%	S&P 500	1.17%	$11.70	N/A

NOTE: The Fund Code can be found in brackets beside the Fund name.

11 **LEGEND** Aggressive Growth AG | Growth G | Growth & Income G&I | Income I | Conservative C

8 **Equity Funds** – the underlying funds of these investment options invest in equities, more commonly known as stocks. Equity Funds are often categorized by market capitalization (e.g. small-cap, mid-cap, large-cap), investment style (e.g. growth, value, blend) and geographical concentration that may include a focus on international, global or country/region specific investments.

9 **Bond Funds** – the underlying funds of these investment options invest primarily in bonds and other debt instruments. The exact type of debt the underlying fund invests in will depend on its focus, but investments may include government, corporate, municipal and convertible bonds, along with other debt securities.

10 **Other Funds** include investment options that are not exclusively categorized under the Equity or Bond Fund sections of the Investment Comparative Chart; they include investment options that span both types, such as balanced funds or asset allocation portfolios. This section also includes investment options that belong to specific categories, such as sector and index funds.

11 **Legend** – provides color coded information about the general level of risk that may be associated with each investment option, or indicates product type.

FIXED RETURN INVESTMENTS

The table below focuses on the performance as well as the fees and expenses of investment options that have a fixed or stated return. The table also shows the annual 'new money' rate for each Guaranteed Interest Account, the term or length of the option, and other information relevant to performance.

Name/Type of Option	Return	Term	Other	Total Annual Operating Expenses		Shareholder-Type Fees
				As a %	Per $1000	
3-Year Guaranteed (3yc) Three Year Guaranteed Interest Account www.viewjhfunds.com/USA/C01/giaa	0.10%	3-year	"Return" shown represents the annual interest rates that are established on the first day of the month indicated. That interest rate is applied to all contributions made to the account in that month. John Hancock may adjust the rate of return prospectively, as each month, a new rate is declared and applied to contributions made that month. You may call 1-800-395-1113 to obtain the most recent rate. At the end of each reporting year, a "composite interest rate" is determined. The composite interest rate is a dollar-weighted average rate of all contributions to that Guaranteed Interest Account during that reporting year. A separate composite interest rate is calculated for each GIA term and each reporting year, if applicable. For example, separate composite interest rates would be calculated for deposits made to the 3-year and 10-year GIAs. Further, separate composite interest rates would be calculated for the 3-year GIAs from one reporting year to another. The GIA balance will continue to earn that reporting year's composite interest rate until the end of the guaranteed term. Participants with assets in a Guaranteed Interest Account can obtain more information on the composite interest rate that applies to their account by calling Participant Services at 1-800-395-1113 or viewing their most current Participant Statement.	N/A	N/A	Transfers between a Guaranteed Interest Account and other investment options (except for transfers between Guaranteed Interest Accounts) may be permitted (at book value) under the terms of your plan's contract with John Hancock. Some conditions apply, including limitations as to permitted transfer dates, noted on your quarterly statement, if applicable. Transfers that are initiated on dates other than those specified in the contract may be subject to a market value adjustment. Similarly, {variable text} withdrawals taken from Guaranteed Interest Accounts prior to the end of the guarantee period, may be subject to a market value adjustment. Book value transfers are subject to an annual 20% book value transfer limit for each Guaranteed Account balance. Transfers in excess of this limit are made at the lesser of book and market value.
5-Year Guaranteed (5yc) Five Year Guaranteed Interest Account www.viewjhfunds.com/USA/C01/giaa	0.23%	5-year		N/A	N/A	
10-Year Guaranteed (10yc) Ten Year Guaranteed Interest Account www.viewjhfunds.com/USA/C01/giaa	0.40%	10-year		N/A	N/A	

Fixed Return Investments are investment options that provide a fixed or stated rate of return for a stated duration.

Guaranteed interest account (GIA) is a type of fixed return investment that accumulates interest for the duration of the specified term.

Term refers to the number of years until the GIA matures.

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RETIREMENT PLAN SERVICES

Investment Comparative Chart

THE TRUSTEES OF AJAX TURNER CO., INC. 401(K) PROFIT SHARING PLAN

This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to www.jhpensions.com. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact ERIC GIBBONS at (615) 280-3907 and 4010 Centrepointe Way, La Vergne, TN, 37086

DOCUMENT OVERVIEW

This document is comprised of two sections; Performance Information and Fee and Expense Information.

Performance Information

This section outlines your retirement plan investment options, how they have performed over time and allows you to compare with an appropriate benchmark for the same time period. Benchmark returns are shown for comparative purposes only. Benchmark returns represent the performance of market indices, which cannot be invested in directly, and their returns are calculated without taking into account any investment fees and/or expenses. Hypothetical Returns are shown in **bold**.

The data presented represents past performance and does not guarantee future performance. 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, 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. Participants can call 1-800-395-1113 or visit www.jhpensions.com for more information.

Fee and Expense Information

This section shows fee and expense information for the investment options available under your contract. Total Annual Operating Expenses and Shareholder-type Fees (if applicable) are outlined as they relate to each investment option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It is important to understand that the investment rate of return, as set out in the Performance Information section, is calculated net of the Total Annual Operating Expenses of the investment option. However, such returns do not take into account any applicable Shareholder-type fees, which are in addition to the Total Annual Operating Expenses of the investment option.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

VARIABLE RETURN INVESTMENTS*

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return.

Type	Name/Type of Option	Return YTD as of 10/31/2014	Average Annual Total Return as of 12/31/2013: 1 yr.	5 yr.	10 yr.	Since Inception	Benchmark YTD as of 10/31/2014	Benchmark† Return as of 12/31/2013: 1 yr.	5 yr.	10 yr.	Since Inception	Benchmark	Total Annual Operating Expenses as of 10/31/2014: As a %	Per $1,000	Shareholder-Type Fees
	EQUITY FUNDS														
AG	Legg Mason ClearBridge Aggressive Growth Fund (STW)[8,19,74,81] Large Cap Growth www.viewjhfunds.com/USA/C01/stwa	13.28%	44.53%	23.35%	8.41%	**11.10%**	10.01%	34.23%	20.55%	7.95%	7.32%	Russell 3000 Growth TR	1.37%	$13.70	N/A
AG	Fidelity Advisor Leveraged Company Stock Fund (FLC)[3,120] Mid Cap Blend www.viewjhfunds.com/USA/C01/flca	4.29%	36.20%	25.38%	**11.03%**	**14.35%**	10.99%	32.38%	17.93%	7.40%	4.49%	S&P 500 TR	1.17%	$11.70	N/A
AG	Mid Cap Stock Fund (MCS)[13,23,41,47,73,90] Mid Cap Growth www.viewjhfunds.com/USA/C01/mcsa	5.30%	36.09%	19.27%	9.93%	6.75%	8.64%	35.74%	23.37%	9.77%	6.67%	Russell MidCap Growth TR	1.02%	$10.20	N/A
AG	Franklin Small-Mid Cap Growth Fund (SCG) Mid Cap Growth www.viewjhfunds.com/USA/C01/scga	5.73%	38.58%	21.84%	8.76%	**10.90%**	8.64%	35.74%	23.37%	9.77%	9.61%	Russell MidCap Growth TR	1.06%	$10.60	N/A
AG	American Century Heritage Fund (HER)[54,87] Mid Cap Growth www.viewjhfunds.com/USA/C01/hera	5.35%	30.83%	**20.45%**	**11.70%**	**11.73%**	8.64%	35.74%	23.37%	9.77%	11.30%	Russell MidCap Growth TR	1.25%	$12.50	N/A
AG	Royce Opportunity Fund (OPP)[36,39] Small Cap Value www.viewjhfunds.com/USA/C01/oppa	-3.64%	43.06%	26.71%	**9.60%**	**13.08%**	1.89%	38.82%	20.08%	9.07%	8.85%	Russell 2000 TR	1.57%	$15.70	N/A
AG	DFA U.S. Targeted Value Fund (DUT)[25] Small Cap Value www.viewjhfunds.com/USA/C01/duta	1.73%	42.31%	21.52%	**9.87%**	**12.46%**	1.91%	34.52%	17.63%	8.60%	10.86%	Russell 2000 Value TR	0.97%	$9.70	N/A
AG	Keeley Small Cap Value Fund (KSV)[7] Small Cap Blend www.viewjhfunds.com/USA/C01/ksva	-1.07%	34.63%	18.82%	**10.85%**	**13.30%**	1.89%	38.82%	20.08%	9.07%	8.18%	Russell 2000 TR	1.47%	$14.70	N/A
AG	Small Cap Opportunities Fund (SPO)[13,16,38,41,47,49,73,75,123] Small Cap Blend www.viewjhfunds.com/USA/C01/spoa	1.20%	40.46%	22.44%	8.17%	10.53%	1.89%	38.82%	20.08%	9.07%	11.79%	Russell 2000 TR	1.14%	$11.40	N/A
AG	DFA US Small Cap Fund (SCP)[31,54] Small Cap Blend www.viewjhfunds.com/USA/C01/scpa	1.25%	41.50%	23.16%	**9.60%**	**11.09%**	1.89%	38.82%	20.08%	9.07%	10.07%	Russell 2000 TR	0.97%	$9.70	N/A
AG	Vanguard Small Cap Growth Index Fund (VSG)[41,120,125] Small Cap Growth www.viewjhfunds.com/USA/C01/vsga	1.86%	37.34%	23.62%	**10.08%**	**8.63%**	2.31%	N/A	N/A	N/A	N/A	CRSP US Small Cap Growth	0.69%	$6.90	N/A

NOTE: The Fund Code can be found in brackets beside the Fund name.

Legend Aggressive Growth AG · Growth G · Growth & Income G&I · Income I · Conservative C · Lifestyle LS · Lifecycle LC

	Name/Type of Option	Return YTD as of 10/31/2014	Average Annual Total Return as of 12/31/2013				Benchmark YTD as of 10/31/2014	Benchmark[†] Return as of 12/31/2013					Total Annual Operating Expenses as of 10/31/2014		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	Benchmark	As a %	Per $1,000	
AG	Small Cap Growth Fund (SCF)[13,22,41,53,91] Small Cap Growth www.viewjhfunds.com/USA/C01/scfa	6.23%	44.22%	20.82%	**9.94%**	**6.35%**	1.90%	43.30%	22.57%	9.40%	6.21%	Russell 2000 Growth TR	1.25%	$12.50	N/A
AG	Vanguard Explorer Fund (EXP)[39,120,125] Small Cap Growth www.viewjhfunds.com/USA/C01/expa	1.47%	43.67%	22.47%	**8.66%**	**9.56%**	3.97%	40.65%	24.02%	10.11%	N/A	Russell 2500 Growth TR	0.95%	$9.50	N/A
AG	Invesco Small Cap Growth Fund (SCO)[17,18,44,57,67,130] Small Cap Growth www.viewjhfunds.com/USA/C01/scoa	5.94%	39.90%	22.67%	9.62%	**11.07%**	1.90%	43.30%	22.57%	9.40%	7.11%	Russell 2000 Growth TR	1.31%	$13.10	N/A
AG	DFA Emerging Markets Value Fund (DEM) International/Global Value www.viewjhfunds.com/USA/C01/dema	1.49%	-4.29%	14.34%	**12.41%**	**12.85%**	3.63%	-2.60%	14.79%	11.16%	N/A	MSCI Emerging Markets	1.17%	$11.70	N/A
AG	DFA International Value Fund (DVF) International/Global Value www.viewjhfunds.com/USA/C01/dvfa	-3.82%	22.50%	12.41%	**7.51%**	**6.82%**	-4.46%	17.77%	9.28%	4.27%	3.33%	MSCI World ex USA	1.03%	$10.30	N/A
AG	International Value Fund (ITV)[9,13,23,47,73] International/Global Value www.viewjhfunds.com/USA/C01/itva	-6.55%	25.35%	14.34%	7.74%	5.84%	-2.81%	22.77%	12.43%	6.91%	4.23%	MSCI EAFE TR	1.06%	$10.60	N/A
AG	International Small Cap Fund (ISF)[13,41,71,73] International/Global Value www.viewjhfunds.com/USA/C01/isfa	-4.24%	22.83%	20.50%	8.34%	**6.66%**	-0.65%	16.12%	17.46%	10.09%	7.34%	Citigroup Global ex USA <$2billion	1.30%	$13.00	N/A
AG	Templeton World Fund (DIV)[41,80,81,128] International/Global Value www.viewjhfunds.com/USA/C01/diva	-1.49%	29.89%	15.98%	7.95%	**12.28%**	4.56%	26.67%	15.02%	6.97%	10.14%	MSCI World TR	1.15%	$11.50	N/A
AG	EuroPacific Growth Fund (EPG)[38,40,41,47,61,65,85] International/Global Blend www.viewjhfunds.com/USA/C01/epga	-0.80%	19.99%	13.32%	8.66%	**11.39%**	-0.59%	15.78%	13.32%	8.03%	6.85%	MSCI All Country World Index ex U.S.	1.09%	$10.90	N/A
AG	Oppenheimer Developing Markets Fund (DMK)[21,56,71] International/Global Growth www.viewjhfunds.com/USA/C01/dmka	3.88%	8.41%	19.92%	15.06%	**14.47%**	3.63%	-2.60%	14.79%	11.16%	N/A	MSCI Emerging Markets	1.42%	$14.20	N/A
AG	Oppenheimer Global Fund (WWF)[29,56,81,130] International/Global Growth www.viewjhfunds.com/USA/C01/wwfa	2.42%	26.79%	17.68%	8.38%	**11.93%**	4.46%	22.80%	14.91%	7.16%	N/A	MSCI All Country World	1.25%	$12.50	N/A
AG	Oppenheimer International Growth Fund (OIG)[3,129] International/Global Growth www.viewjhfunds.com/USA/C01/oiga	-6.95%	25.14%	17.49%	N/A	**8.89%**	-0.59%	15.78%	13.32%	8.03%	5.52%	MSCI All Country World Index ex U.S.	1.25%	$12.50	N/A

NOTE: The Fund Code can be found in brackets beside the Fund name.

	Name/Type of Option	Return YTD as of 10/31/2014	Average Annual Total Return as of 12/31/2013				Benchmark YTD as of 10/31/2014	Benchmark[†] Return as of 12/31/2013					Total Annual Operating Expenses as of 10/31/2014		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	Benchmark	As a %	Per $1,000	
AG	SMALLCAP World Fund (ASW)[13,37,61,65] International/Global Growth www.viewjhfunds.com/USA/C01/aswa	0.51%	29.16%	20.85%	**9.85%**	**9.92%**	0.03%	26.64%	18.74%	8.61%	N/A	MSCI All Country World Small Cap	1.32%	$13.20	N/A
AG	New World Fund (ANW)[13,37,61,65] International/Global Growth www.viewjhfunds.com/USA/C01/anwa	0.74%	9.88%	14.96%	**10.83%**	**8.97%**	4.46%	22.80%	14.91%	7.16%	4.43%	MSCI All Country World	1.25%	$12.50	N/A
G	John Hancock Disciplined Value Fund (DVA)[87,106,123,130] Large Cap Value www.viewjhfunds.com/USA/C01/dvaa	7.83%	36.03%	**18.53%**	**9.67%**	**20.29%**	10.49%	32.52%	16.66%	7.58%	19.28%	Russell 1000 Value TR	0.89%	$8.90	N/A
G	Victory Diversified Stock Fund (VDS)[7] Large Cap Blend www.viewjhfunds.com/USA/C01/vdsa	6.28%	34.46%	15.87%	**7.20%**	**10.49%**	10.99%	32.38%	17.93%	7.40%	9.44%	S&P 500 TR	1.18%	$11.80	N/A
G	Massachusetts Investors Fund (MIF)[33] Large Cap Blend www.viewjhfunds.com/USA/C01/mifa	6.69%	31.86%	**17.09%**	**8.28%**	**9.16%**	10.99%	32.38%	17.93%	7.40%	N/A	S&P 500 TR	0.83%	$8.30	N/A
G	Fundamental Investors (AFI)[13,31,37,61,65] Large Cap Blend www.viewjhfunds.com/USA/C01/afia	6.96%	31.27%	17.90%	**8.89%**	**12.41%**	10.99%	32.38%	17.93%	7.40%	11.74%	S&P 500 TR	0.91%	$9.10	N/A
G	Davis New York Venture Fund (VAL)[15,31,50,80,90] Large Cap Blend www.viewjhfunds.com/USA/C01/vala	4.80%	34.55%	16.43%	6.77%	**12.03%**	10.99%	32.38%	17.93%	7.40%	N/A	S&P 500 TR	1.01%	$10.10	N/A
G	Domini Social Equity Fund (SOC)[20,43,51,64] Large Cap Blend www.viewjhfunds.com/USA/C01/soca	12.36%	32.85%	18.01%	6.00%	**8.56%**	10.99%	32.38%	17.93%	7.40%	9.57%	S&P 500 TR	1.35%	$13.50	Redemption fee of 2.000% on all exchanges within a 30 day period. See Important Notes for details.[43]
G	Blue Chip Growth Fund (BCF)[13,57,73,90,117] Large Cap Growth www.viewjhfunds.com/USA/C01/bcfa	8.02%	41.23%	22.90%	8.63%	**8.21%**	10.99%	32.38%	17.93%	7.40%	9.25%	S&P 500 TR	0.96%	$9.60	N/A
G	Capital Appreciation Fund (CPA)[12,13,15,57,73,85,106,115] Large Cap Growth www.viewjhfunds.com/USA/C01/cpaa	9.10%	37.48%	20.44%	8.50%	**3.94%**	10.73%	33.48%	20.38%	7.82%	3.31%	Russell 1000 Growth TR	0.89%	$8.90	N/A
G	John Hancock Select Growth Fund (RLG)[7,13,120,131,132] Large Cap Growth www.viewjhfunds.com/USA/C01/rlga	-2.19%	33.00%	17.63%	**7.34%**	**1.32%**	10.73%	33.48%	20.38%	7.82%	1.71%	Russell 1000 Growth TR	0.93%	$9.30	N/A
G	The Growth Fund of America (GFA)[9,38,40,61,65] Large Cap Growth www.viewjhfunds.com/USA/C01/gfaa	8.24%	33.60%	18.12%	8.07%	**9.20%**	10.99%	32.38%	17.93%	7.40%	8.86%	S&P 500 TR	0.93%	$9.30	N/A

NOTE: The Fund Code can be found in brackets beside the Fund name.

Legend Aggressive Growth AG · Growth G · Growth & Income G&I · Income I · Conservative C · Lifestyle LS · Lifecycle LC

	Name/Type of Option	Return YTD as of 10/31/2014	Average Annual Total Return as of 12/31/2013				Benchmark YTD as of 10/31/2014	Benchmark† Return as of 12/31/2013					Total Annual Operating Expenses as of 10/31/2014		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	Benchmark	As a %	Per $1,000	
G	Vanguard Growth Index Fund (LGI)[98,125] Large Cap Growth www.viewjhfunds.com/USA/C01/lgia	10.91%	31.71%	19.64%	**7.38%**	**8.64%**	11.48%	N/A	N/A	N/A	N/A	CRSP US Large Cap Growth	0.69%	$6.90	N/A
G	Value Fund (VLF)[13,22,77,91,106,123] Mid Cap Value www.viewjhfunds.com/USA/C01/vlfa	7.24%	35.40%	22.55%	10.74%	**8.95%**	11.90%	33.45%	21.16%	10.25%	10.78%	Russell MidCap Value TR	0.90%	$9.00	N/A
G	Vanguard Mid-Cap Value ETF (VOE)[76,118,119,123] Mid Cap Value www.viewjhfunds.com/USA/C01/voea	**8.19%**	**37.30%**	**21.18%**	N/A	**7.93%**	10.34%	37.38%	22.13%	10.15%	10.55%	CRSP US Mid Cap Value	0.75%	$7.50	N/A
G	Mid Value Fund (MVF)[13,22,31,41,53,91] Mid Cap Value www.viewjhfunds.com/USA/C01/mvfa	7.96%	31.41%	20.46%	**9.82%**	**8.79%**	11.90%	33.45%	21.16%	10.25%	9.07%	Russell MidCap Value TR	1.15%	$11.50	N/A
G	Vanguard Small Cap Value Index Fund (VIS)[120,125] Small Cap Value www.viewjhfunds.com/USA/C01/visa	7.05%	35.78%	19.72%	**9.00%**	**8.31%**	7.63%	N/A	N/A	N/A	N/A	CRSP US Small Cap Value	0.69%	$6.90	N/A
G	T. Rowe Price Small Cap Value Fund (MSO)[12,59,130] Small Cap Blend www.viewjhfunds.com/USA/C01/msoa	-1.49%	32.26%	19.40%	10.46%	**12.22%**	1.91%	34.52%	17.63%	8.60%	11.23%	Russell 2000 Value TR	1.44%	$14.40	Redemption fee of 1.000% on all exchanges within a 90 day period. See Important Notes for details.[59]
G	Small Cap Value Fund (SMV)[13,22,23,53,91] Small Cap Blend www.viewjhfunds.com/USA/C01/smva	3.38%	33.32%	20.38%	**11.42%**	**14.18%**	1.91%	34.52%	17.63%	8.60%	10.31%	Russell 2000 Value TR	1.27%	$12.70	N/A
G	Fundamental All Cap Core Fund (QAC)[5,13,22,38,50,91,101,103] Multi Cap Blend www.viewjhfunds.com/USA/C01/qaca	7.28%	35.88%	21.17%	8.28%	9.50%	9.89%	33.55%	18.70%	7.88%	9.49%	Russell 3000 TR	0.86%	$8.60	N/A
G	Capital World Growth and Income Fund (CGI)[13,37,61,65] International/Global Blend www.viewjhfunds.com/USA/C01/cgia	5.60%	24.68%	14.22%	**8.85%**	**11.16%**	4.46%	22.80%	14.91%	7.16%	7.70%	MSCI All Country World	1.04%	$10.40	N/A
G	John Hancock International Growth Fund (IGR)[13,131] International/Global Growth www.viewjhfunds.com/USA/C01/igra	2.16%	22.45%	13.31%	N/A	4.69%	-2.81%	22.77%	12.43%	6.91%	2.63%	MSCI EAFE TR	1.22%	$12.20	N/A
G	Invesco International Growth Fund (IOF)[13,53,57,73,110] International/Global Growth www.viewjhfunds.com/USA/C01/iofa	1.28%	18.92%	11.86%	N/A	5.64%	-2.81%	22.77%	12.43%	6.91%	N/A	MSCI EAFE TR	1.23%	$12.30	N/A
G	New Perspective Fund (ANP)[13,37,61,65] International/Global Growth www.viewjhfunds.com/USA/C01/anpa	2.22%	26.58%	16.81%	**9.00%**	**12.44%**	4.46%	22.80%	14.91%	7.16%	8.74%	MSCI All Country World	1.05%	$10.50	N/A

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Legend Aggressive Growth AG | Growth G | Growth & Income G&I | Income I | Conservative C | Lifestyle LS | Lifecycle LC

	Name/Type of Option	Return YTD as of 10/31/2014	Average Annual Total Return as of 12/31/2013				Benchmark YTD as of 10/31/2014	Benchmark[†] Return as of 12/31/2013					Total Annual Operating Expenses as of 10/31/2014		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	Benchmark	As a %	Per $1,000	
G&I	T. Rowe Price Equity Income Fund (D&G)[30,31,54,130] Large Cap Value www.viewjhfunds.com/USA/C01/d_ga	4.95%	29.36%	16.53%	7.19%	**11.03%**	10.99%	32.38%	17.93%	7.40%	11.15%	S&P 500 TR	1.14%	$11.40	N/A
G&I	Franklin Mutual Beacon Fund (MCV)[41,61,96,128,132] Large Cap Value www.viewjhfunds.com/USA/C01/mcva	4.73%	28.78%	15.91%	6.52%	**8.28%**	10.99%	32.38%	17.93%	7.40%	N/A	S&P 500 TR	1.15%	$11.50	N/A
G&I	Washington Mutual Investors Fund (WMI)[38,40,61,65] Large Cap Value www.viewjhfunds.com/USA/C01/wmia	9.13%	31.66%	16.26%	6.91%	**7.95%**	10.99%	32.38%	17.93%	7.40%	8.86%	S&P 500 TR	0.90%	$9.00	N/A
G&I	Fundamental Large Cap Value Fund (EQI)[5,13,73,101,102,117] Large Cap Value www.viewjhfunds.com/USA/C01/eqia	9.38%	32.41%	19.00%	N/A	7.85%	10.49%	32.52%	16.66%	7.58%	7.75%	Russell 1000 Value TR	0.84%	$8.40	N/A
G&I	The Investment Company of America (ICA)[38,40,61,65] Large Cap Blend www.viewjhfunds.com/USA/C01/icaa	11.88%	32.17%	16.01%	6.85%	**11.52%**	10.99%	32.38%	17.93%	7.40%	N/A	S&P 500 TR	0.90%	$9.00	N/A
G&I	Parnassus Core Equity Fund (PEI)[33,132] Large Cap Blend www.viewjhfunds.com/USA/C01/peia	11.13%	33.59%	**17.21%**	N/A	**10.00%**	10.99%	32.38%	17.93%	7.40%	6.86%	S&P 500 TR	1.19%	$11.90	N/A
G&I	U.S. Equity Fund (LRC)[9,13,53,57,73,107] Large Cap Blend www.viewjhfunds.com/USA/C01/lrca	8.78%	28.12%	16.67%	N/A	5.75%	9.89%	33.55%	18.70%	7.88%	8.12%	Russell 3000 TR	0.94%	$9.40	N/A
G&I	Fidelity Advisor New Insights Fund (FNI)[7,120] Large Cap Growth www.viewjhfunds.com/USA/C01/fnia	7.83%	32.13%	17.59%	**10.05%**	**11.39%**	10.99%	32.38%	17.93%	7.40%	8.40%	S&P 500 TR	1.04%	$10.40	N/A
G&I	JPMorgan Mid Cap Value Fund (MID)[12,32,71] Mid Cap Value www.viewjhfunds.com/USA/C01/mida	9.43%	31.46%	20.07%	10.12%	**13.15%**	11.90%	33.45%	21.16%	10.25%	9.89%	Russell MidCap Value TR	1.26%	$12.60	N/A
G&I	Franklin Mutual Global Discovery Fund (DIS)[42,61,128,132] International/Global Blend www.viewjhfunds.com/USA/C01/disa	3.88%	25.32%	13.12%	9.77%	**12.72%**	4.56%	26.67%	15.02%	6.97%	7.79%	MSCI World TR	1.33%	$13.30	N/A
	BOND FUNDS														
I	PIMCO Total Return Fund (TRN)[41,62,124] High Quality Intermediate Term Fixed Income www.viewjhfunds.com/USA/C01/trna	3.68%	-2.41%	6.38%	5.50%	**7.41%**	5.12%	-2.02%	4.44%	4.54%	6.90%	BarCap U.S. Aggregate Bond TR	1.05%	$10.50	N/A
I	U.S. Government Securities Fund (AGS)[13,37,61,65] High Quality Intermediate Term Fixed Income www.viewjhfunds.com/USA/C01/agsa	4.31%	-3.30%	2.66%	**3.51%**	**5.87%**	3.84%	-2.50%	2.23%	4.19%	7.09%	Citi USBIG Govt/Mort	0.88%	$8.80	N/A

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			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
I	PIMCO Real Return Fund (PRR)[38,124,128] High Quality Long Term Fixed Income www.viewjhfunds.com/USA/C01/prra	4.62%	-9.50%	6.75%	4.73%	**6.34%**	4.55%	-8.60%	5.62%	4.84%	6.43%	1.05%	$10.50	N/A
								BarCap U.S. TIPS						
I	Strategic Income Opportunities Fund (SIM)[8,13,15,22,39,48,91,101] Medium Quality Intermediate Term Fixed Income www.viewjhfunds.com/USA/C01/sima	4.49%	3.82%	11.90%	N/A	7.33%	5.12%	-2.02%	4.44%	4.54%	4.86%	0.88%	$8.80	N/A
								BarCap U.S. Aggregate Bond TR						
I	T. Rowe Price Spectrum Income Fund (INC) Medium Quality Intermediate Term Fixed Income www.viewjhfunds.com/USA/C01/inca	4.25%	2.65%	8.90%	5.61%	**7.12%**	5.12%	-2.02%	4.44%	4.54%	6.53%	1.14%	$11.40	N/A
								BarCap U.S. Aggregate Bond TR						
I	High Yield Fund (HYF)[13,45,54,69,73,115] High Yield Bond www.viewjhfunds.com/USA/C01/hyfa	2.71%	8.62%	19.13%	8.20%	**6.11%**	4.42%	7.21%	18.24%	8.23%	7.45%	0.86%	$8.60	N/A
								Citigroup Hi-Yld TR						
I	Oppenheimer International Bond Fund (OIB)[7,56] Global Bond www.viewjhfunds.com/USA/C01/oiba	1.49%	-4.13%	5.28%	**6.54%**	**8.36%**	N/A	N/A	N/A	N/A	4.42%	1.10%	$11.00	N/A
								Citigroup Non-U.S. $ World Gov't Bond Index						
I	PIMCO Global Bond Fund (PFB)[34,55] Global Bond www.viewjhfunds.com/USA/C01/pfba	2.65%	-5.52%	7.20%	4.99%	**5.98%**	7.11%	1.38%	3.35%	4.32%	5.59%	1.15%	$11.50	N/A
								JPMorgan GBI Global FX NY Index Unhedged						
I	Capital World Bond Fund (CWB)[13,37,61,65] Global Bond www.viewjhfunds.com/USA/C01/cwba	2.68%	-3.06%	4.71%	**4.61%**	**6.58%**	1.65%	-2.59%	3.91%	4.45%	N/A	1.12%	$11.20	N/A
								Barcap Global Aggregate						
	OTHER FUNDS													
LC	JH Retirement Through 2055 - Active Strategies (LXK)[13,114,126] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxka	N/A	N/A	N/A	N/A	N/A	10.99%	32.38%	17.93%	7.40%	N/A	0.99%	$9.90	N/A
								S&P 500 TR						
LC	JH Retirement Through 2050 - Active Strategies (LXJ)[13,97,111,114,125] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxja	5.49%	23.76%	N/A	N/A	**8.92%**	10.99%	32.38%	17.93%	7.40%	14.54%	0.99%	$9.90	N/A
								S&P 500 TR						
LC	JH Retirement Through 2045 - Active Strategies (LXI)[13,46,101,111,114,125] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxia	5.46%	23.76%	16.48%	N/A	5.42%	10.99%	32.38%	17.93%	7.40%	6.62%	0.96%	$9.60	N/A
								S&P 500 TR						
LC	JH Retirement Through 2040 - Active Strategies (LXH)[13,46,101,111,114,125] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxha	5.51%	23.75%	16.46%	N/A	5.42%	10.99%	32.38%	17.93%	7.40%	6.62%	0.96%	$9.60	N/A
								S&P 500 TR						

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			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	Benchmark	As a %	Per $1,000	
LC	JH Retirement Through 2035 - Active Strategies (LXG)[13,46,101,111,114,125] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxga	5.39%	23.44%	16.46%	N/A	5.41%	10.99%	32.38%	17.93%	7.40%	6.62%	S&P 500 TR	0.96%	$9.60	N/A
LC	JH Retirement Through 2030 - Active Strategies (LXF)[13,46,101,111,114,125] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxfa	5.53%	21.91%	16.06%	N/A	5.14%	10.99%	32.38%	17.93%	7.40%	6.62%	S&P 500 TR	0.95%	$9.50	N/A
LC	JH Retirement Through 2025 - Active Strategies (LXE)[13,46,101,111,114,125] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxea	5.41%	19.56%	15.55%	N/A	5.08%	10.99%	32.38%	17.93%	7.40%	6.62%	S&P 500 TR	0.95%	$9.50	N/A
LC	JH Retirement Through 2020 - Active Strategies (LXD)[13,46,101,111,114,125] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxda	5.29%	16.42%	14.81%	N/A	5.09%	10.99%	32.38%	17.93%	7.40%	6.62%	S&P 500 TR	0.95%	$9.50	N/A
LC	JH Retirement Through 2015 - Active Strategies (LXC)[13,46,101,111,114,125] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxca	4.95%	13.42%	13.91%	N/A	5.01%	10.99%	32.38%	17.93%	7.40%	6.62%	S&P 500 TR	0.95%	$9.50	N/A
LC	JH Retirement Through 2010 - Active Strategies (LXB)[13,46,57,101,111,114,125] Asset Allocation - Lifecycle www.viewjhfunds.com/USA/C01/lxba	4.81%	10.97%	13.05%	N/A	5.01%	5.12%	-2.02%	4.44%	4.54%	4.95%	BarCap U.S. Aggregate Bond TR	0.95%	$9.50	N/A
LS	JH Lifestyle Aggressive - Active Strategies (ALS)[13,68,101,125] Asset Allocation - Lifestyle www.viewjhfunds.com/USA/C01/alsa	4.77%	26.10%	16.70%	7.17%	4.73%	10.99%	32.38%	17.93%	7.40%	6.03%	S&P 500 TR	1.11%	$11.10	N/A
LS	JH Lifestyle Growth - Active Strategies (GLS)[13,68,101,123,125] Asset Allocation - Lifestyle www.viewjhfunds.com/USA/C01/glsa	4.91%	22.19%	15.84%	7.11%	5.54%	10.99%	32.38%	17.93%	7.40%	6.03%	S&P 500 TR	1.07%	$10.70	N/A
LS	JH Lifestyle Balanced - Active Strategies (BLS)[9,13,68,101,123,125] Asset Allocation - Lifestyle www.viewjhfunds.com/USA/C01/blsa	4.71%	16.06%	14.39%	6.85%	5.94%	10.99%	32.38%	17.93%	7.40%	6.03%	S&P 500 TR	1.03%	$10.30	N/A
LS	JH Lifestyle Moderate - Active Strategies (MLS)[13,31,68,101,125] Asset Allocation - Lifestyle www.viewjhfunds.com/USA/C01/mlsa	4.46%	10.44%	12.57%	6.29%	6.04%	5.12%	-2.02%	4.44%	4.54%	5.52%	BarCap U.S. Aggregate Bond TR	0.97%	$9.70	N/A

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			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	Benchmark	As a %	Per $1,000	
LS	JH Lifestyle Conservative - Active Strategies (CLS)[13,68,101,125] Asset Allocation - Lifestyle www.viewjhfunds.com/USA/C01/clsa	4.34%	5.02%	10.14%	5.72%	5.99%	5.12%	-2.02%	4.44%	4.54%	5.52%	BarCap U.S. Aggregate Bond TR	0.94%	$9.40	N/A
AG	International Equity Index Fund (IIF)[13,15,21,22,29,76,91,110] Index www.viewjhfunds.com/USA/C01/iifa	-0.93%	14.29%	11.98%	7.07%	**6.26%**	-0.98%	15.28%	12.81%	7.56%	N/A	MSCI AC World Free ex US	0.72%	$7.20	N/A
AG	Small Cap Index Fund (SCI)[13,22,29,76,91,101] Index www.viewjhfunds.com/USA/C01/scia	1.63%	38.55%	19.70%	8.61%	**7.63%**	1.89%	38.82%	20.08%	9.07%	8.22%	Russell 2000 TR	0.76%	$7.60	N/A
AG	Tocqueville Gold Fund (TGF)[118,123] Sector www.viewjhfunds.com/USA/C01/tgfa	**-7.71%**	**-48.26%**	**2.60%**	**3.56%**	**11.69%**	-22.13%	-48.18%	N/A	N/A	N/A	Philadelphia Stock Exchange Gold&Silver	1.45%	$14.50	N/A
AG	Vanguard Energy Fund (VEN)[14,34,120,125] Sector www.viewjhfunds.com/USA/C01/vena	-3.05%	17.55%	12.77%	12.65%	**12.10%**	-2.32%	14.27%	11.53%	10.67%	N/A	MSCI ACWI/Energy	0.92%	$9.20	N/A
AG	T. Rowe Price Science & Technology Fund (SCT)[14,62] Sector www.viewjhfunds.com/USA/C01/scta	12.47%	43.30%	23.98%	7.36%	**11.14%**	9.16%	36.79%	22.39%	7.70%	10.29%	Lipper Science & Technology	1.25%	$12.50	N/A
AG	Science & Technology Fund (STF)[13,14,22,57,62,91,92,122] Sector www.viewjhfunds.com/USA/C01/stfa	11.50%	43.53%	24.55%	8.04%	**5.21%**	9.16%	36.79%	22.39%	7.70%	6.85%	Lipper Science & Technology	1.24%	$12.40	N/A
AG	Real Estate Securities Fund (REF)[13,14,57,73] Sector www.viewjhfunds.com/USA/C01/refa	26.37%	-0.20%	16.56%	8.40%	**9.88%**	25.40%	2.47%	16.73%	8.40%	N/A	Morgan Stanley REIT	0.89%	$8.90	N/A
AG	T. Rowe Price Health Sciences Fund (HLS)[12,14,57] Sector www.viewjhfunds.com/USA/C01/hlsa	25.93%	50.86%	27.34%	14.87%	**14.26%**	25.60%	51.32%	23.38%	12.02%	11.92%	Lipper Health/Biotechnology Index	1.24%	$12.40	N/A
AG	Financial Industries Fund (FSF)[12,13,14,15,22,91,131,132] Sector www.viewjhfunds.com/USA/C01/fsfa	6.02%	30.75%	17.26%	5.49%	4.47%	10.60%	35.62%	13.75%	-0.25%	0.34%	S&P 500 Financial	1.01%	$10.10	N/A
G	Ivy Asset Strategy Fund (IAS)[33] Balanced www.viewjhfunds.com/USA/C01/iasa	-3.45%	24.32%	**13.26%**	**12.43%**	**9.62%**	5.12%	-2.02%	4.44%	4.54%	3.64%	BarCap U.S. Aggregate Bond TR	1.06%	$10.60	N/A
G	Mid Cap Index Fund (MCI)[13,22,48,57,76,82,91,101] Index www.viewjhfunds.com/USA/C01/mcia	6.41%	32.89%	21.32%	9.84%	**8.82%**	6.89%	33.50%	21.88%	10.35%	9.37%	S&P MidCap 400 TR	0.66%	$6.60	N/A

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			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	Benchmark	As a %	Per $1,000	
G	Total Stock Market Index Fund (TSM)[13,22,29,76,91,101] Index www.viewjhfunds.com/USA/C01/tsma	8.98%	33.39%	18.46%	7.69%	**4.48%**	10.03%	33.06%	18.57%	7.96%	4.73%	DJ Wilshire 5000 TR	0.66%	$6.60	N/A
G	Utilities Fund (ULT)[12,13,14,22,91,115] Sector www.viewjhfunds.com/USA/C01/ulta	14.40%	20.57%	17.37%	13.18%	7.98%	23.11%	13.21%	10.16%	9.22%	3.33%	S&P 500 Sec/Utilities TR	1.05%	$10.50	N/A
G&I	Franklin Founding Funds Allocation Fund (TFF)[7,61,128,132] Balanced www.viewjhfunds.com/USA/C01/tffa	3.43%	23.61%	15.47%	**6.64%**	**7.49%**	10.99%	32.38%	17.93%	7.40%	8.40%	S&P 500 TR	1.12%	$11.20	N/A
G&I	BlackRock Global Allocation Fund (BGA)[3,57,63] Balanced www.viewjhfunds.com/USA/C01/bgaa	2.17%	14.42%	10.15%	**8.19%**	**10.56%**	4.83%	24.67%	15.61%	7.86%	N/A	FTSE World	1.23%	$12.30	N/A
G&I	American Balanced Fund (ABF)[31,38,40,50,61,65] Balanced www.viewjhfunds.com/USA/C01/abfa	6.84%	21.49%	14.45%	6.77%	**10.69%**	10.99%	32.38%	17.93%	7.40%	11.53%	S&P 500 TR	0.89%	$8.90	N/A
G&I	Capital Income Builder (CIB)[13,37,61,65] Balanced www.viewjhfunds.com/USA/C01/ciba	6.91%	14.68%	11.40%	**6.99%**	**9.56%**	10.99%	32.38%	17.93%	7.40%	9.33%	S&P 500 TR	0.90%	$9.00	N/A
G&I	The Income Fund of America (IFA)[13,37,61,65] Balanced www.viewjhfunds.com/USA/C01/ifaa	7.65%	17.94%	14.00%	**6.95%**	**11.13%**	10.99%	32.38%	17.93%	7.40%	11.01%	S&P 500 TR	0.89%	$8.90	N/A
G&I	PIMCO All Asset Fund (AAF)[39,115] Balanced www.viewjhfunds.com/USA/C01/aafa	3.96%	0.20%	10.19%	**6.26%**	**7.04%**	2.38%	-5.59%	4.80%	4.38%	4.85%	BarCap US Govt Infln Lkd 1-10 Yr TR	1.48%	$14.80	N/A
G&I	500 Index Fund (IND)[9,13,22,76,91,101,110] Index www.viewjhfunds.com/USA/C01/inda	10.43%	31.72%	17.34%	6.84%	**8.49%**	10.99%	32.38%	17.93%	7.40%	9.22%	S&P 500 TR	0.63%	$6.30	N/A

NOTE: The Fund Code can be found in brackets beside the Fund name.

Legend Aggressive Growth AG | Growth G | Growth & Income G&I | Income I | Conservative C | Lifestyle LS | Lifecycle LC

Name/Type of Option	Return YTD as of 10/31/2014	Average Annual Total Return as of 12/31/2013				Benchmark YTD as of 10/31/2014	Benchmark† Return as of 12/31/2013				Total Annual Operating Expenses as of 10/31/2014		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
C John Hancock Stable Value Fund (MSV)[13,26,27,39,52,89] High Quality Short Term Fixed Income www.viewjhfunds.com/USA/C01/msva	1.09%	1.56%	1.91%	N/A	2.73%	0.03%	0.05%	0.09%	1.58%	1.34%	1.05%	$10.50	Participant-directed withdrawals from this Fund are normally processed on the next business day if the withdrawal request is received on or before 12 noon on a business day. However, such withdrawals may be subject to a delay of up to 7 or 30 additional calendar days if it is determined, respectively, that such delay is necessary to maintain adequate liquidity for, or to avoid an adverse impact on, the underlying trust or investment vehicle. In addition, plan-directed withdrawals and certain participant-directed withdrawals that are deemed to be plan-directed withdrawals may be subject to up to a 12-month hold or a market value adjustment. Where such, or any other, restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.
							Citigroup U.S. Domestic 3 Mo TBill TR						

NOTE: The Fund Code can be found in brackets beside the Fund name.

Legend Aggressive Growth AG Growth G Growth & Income G&I Income I Conservative C Lifestyle LS Lifecycle LC

FIXED RETURN INVESTMENTS

The table below focuses on the performance as well as the fees and expenses of investment options that have a fixed or stated return. The table also shows the annual 'new money' rate for each Guaranteed Interest Account, the term or length of the option, and other information relevant to performance.

Name/Type of Option	Return as of 11/01/2014	Term	Other	Total Annual Operating Expenses as of 10/31/2014		Shareholder-Type Fees
				As a %	Per $1,000	
C 10-Year Guaranteed (10YC)[66,71,78,83] Ten Year Guaranteed Interest Account www.viewjhfunds.com/USA/C01/giaa	1.00%	10-year	"Return" shown represents the annual interest rates that is established on the first day of the month indicated. That interest rate is applied to all contributions made to the account in that month. John Hancock may adjust the rate of return prospectively, as each month, a new rate is declared and applied to contributions made that month. You may call 1-800-395-1113 to obtain the most recent rate. At the end of each reporting year, a "composite interest rate" is determined. The composite interest rate is a dollar-weighted average rate of all contributions to that Guaranteed Interest Account during that reporting year. A separate composite interest rate is calculated for each GIA term and each reporting year, if applicable. For example, separate composite interest rates would be calculated for deposits made to the 3-year and 10-year GIAs. Further, separate composite interest rates would be calculated for the 3-year GIAs from one reporting year to another. The GIA balance will continue to earn that reporting year's composite interest rate until the end of the guaranteed term. Participants with assets in a Guaranteed Interest Account can obtain more information on the composite interest rate that applies to their account by calling Participant Services at 1-800-395-1113 or viewing their most current Participant Statement.	N/A	N/A	Transfers between a Guaranteed Interest Account and other investment options (except for transfers between Guaranteed Interest Accounts) may be permitted (at book value) under the terms of your plan's contract with John Hancock. Some conditions apply, including limitations as to permitted transfer dates, noted on your quarterly statement, if applicable. Transfers that are initiated on dates other than those specified in the contract may be subject to a market value adjustment. Similarly, withdrawals taken from Guaranteed Interest Accounts prior to the end of the guarantee period, may be subject to a market value adjustment. Book value transfers are subject to an annual 20% book value transfer limit for each Guaranteed Interest Account balance. Transfers in excess of this limit are made at the lesser of book and market value.

Please visit www.ps.jhancockpensions.com/assets/pdfs/SPARK_Glossary.pdf for a glossary of investment terms relevant to the investment options under this plan.

NOTE: The Fund Code can be found in brackets beside the Fund name.

Legend Aggressive Growth AG | Growth G | Growth & Income G&I | Income I | Conservative C | Lifestyle LS | Lifecycle LC

IMPORTANT NOTES

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 since inception 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 or collective trust), reinvestment of dividends and capital gains and deductions for the expense ratio.

[*]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.

[†]Index Performance: Index performance shown is for a broad-based securities market index. Indices are unmanaged and cannot be invested in directly. Index returns were prepared using Morningstar, Inc. software and data. The performance of an Index does not include any portfolio or insurance-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

[3]This sub-account was introduced November 7, 2008.

[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.

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

[8]The underlying fund changed its name effective on or about May 10, 2010. 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 10, 2010 to more accurately reflect the name of the underlying fund.

[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.

[12]This sub-account was introduced April 27, 2001.

[13]The total revenue John Hancock receives on this Fund is higher than those advised or sub-advised exclusively by unaffiliated entities. John Hancock and its affiliates provide exclusive advisory and sub-advisory services for the underlying fund. For these services, John Hancock and its affiliates receive additional fees which are included in the underlying fund expense ratio (i.e. Fund Expense Ratio or FER).

[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.

[16]The underlying fund's manager or subadviser changed its name from DFA & Invesco AIM to DFA & Invesco Advisers, Inc. on or about May 10, 2010. Contact your John Hancock representative for more information.

[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.

[18]The underlying fund's manager or subadviser changed its name from Invesco AIM Capital Management to Invesco Advisers, Inc. on or about May 10, 2010. Contact your John Hancock representative for more information.

[19]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 May 7, 2007. Performance shown for periods prior to that date is based on the performance of the current share class.

[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 9, 2011. Performance shown for periods prior to that date reflect the results under its former name.

[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.

[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.

[26]Not available to defined benefit plans. Consult your John Hancock representative for details.

[27]The underlying fund's manager or subadviser changed its name from John Hancock Life Insurance Company to John Hancock Life Insurance Company (U.S.A.) on or about May 10, 2010. Contact your John Hancock representative for more information.

[29]This sub-account was introduced August 21, 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.

[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.

[33]This sub-account was introduced May 29, 2009.

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

[36]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 May 10, 2010. Performance shown for periods prior to that date is based on the performance of the current share class.

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

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

[39]This sub-account was introduced May 14, 2004.

[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 subadviser 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]The name of this sub-account changed effective on or about August 2, 2010.

[47]Account balance reported may include assets transferred from another sub-account which was permanently closed between April 22, 2005 and May 7, 2005.

[48]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 25, 2010. Please contact your John Hancock representative for more information.

[49]The underlying fund added Invesco AIM Capital Management as a co-sub-adviser on or about November 10, 2008. Contact your John Hancock representative for more information.

[50]Account balance reported may include assets transferred from another Fund which was permanently closed between April 25, 2004 and May 1, 2004.

[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 (U.S.A.) 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 Fund's Trustee or its 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. Neither John Hancock USA nor the Trustee guarantees the performance of the Stability Provider(s). 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 (U.S.A.). The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates.

The FER for the underlying fund includes an advisory fee payable to John Hancock Life Insurance Company (U.S.A.) for services provided to the Trustee, as well as a management fee to John Hancock USA and/or its affiliates in connection with the management of one of the underlying investments. For further details on these fees and certain risks that may apply please refer to the Offering Memorandum. Contact your John Hancock representative if you wish to obtain a copy. Effective January 10, 2011, the John Hancock Stable Value Fund is not available to Puerto Rico plans described in Section 1022(i)(1) of ERISA or to Group or Master Trusts that include assets of such plans.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act. The John Hancock Stable Value Fund invests a portion of its assets in a separate investment account maintained by John Hancock Life & Health Insurance Company (''John Hancock Life & Health''), an affiliate of John Hancock USA, which has claimed an exclusion from the definition of the term ''Commodity Pool Operator'' under CFTC Regulation 4.5 under the Commodity Exchange Act with respect to its operation of such separate account and, therefore, John Hancock Life & Health is not subject to registration or regulation as a pool operator under Regulation 4.5 for such separate account.

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

[54]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 18, 2011. Please contact your John Hancock representative for more information.

[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.

[59]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.

[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.

[62]Account balance reported may include assets transferred from another Fund which was permanently closed between April 25, 2003 and May 5, 2003.

[63]The underlying fund share class was recently renamed on June 1, 2009. There was no impact to the share class pricing or any material impact to the underlying fund as a result of this renaming.

[64]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 8, 2010. 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]Effective November 5, 2012, these Funds will no longer be available to New Business. Please contact your John Hancock representative for more details.

[67]The underlying fund changed its name effective on or about November 8, 2010. 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 8, 2010 to more accurately reflect the name of the underlying fund.

[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.

[69]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.

[71]Only available under certain limited circumstances. Consult your John Hancock representative for more information.

[73]This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005.

[74]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.

[75]The underlying fund changed its sub-advisor on June 1, 2009 from Munder Capital Management and Invesco AIM Capital Management to Dimensional Fund Advisors, Inc. (DFA) and Invesco AIM Capital Management.

[76]None of the Index Funds or the underlying John Hancock Trust Index Trusts or ETFs 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.

[77]The underlying fund changed its sub-advisor on November 8, 2010 from Van Kampen Investments to Invesco Advisers, Inc.

[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.

[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.

[87]This sub-account was introduced November 5, 2010.

[89]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.

[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 Variable Insurance 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.

[92]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.

[96]Changes were made to this sub-account effective on or about October 30, 2006. Contact a John Hancock representative for more information.

[97]This sub-account was introduced May 6, 2011.

[98]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 May 9, 2011. Performance shown for periods prior to that date is based on the performance of the current share class.

[101]The underlying fund changed its sub-advisor on December 15, 2010 from MFC Global Investment Management (U.S.A.) Limited to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.

[102]This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 7, 2011. 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 November 7, 2011 to more accurately reflect the name of the underlying fund.

[103]The underlying fund changed its name effective on or about November 7, 2011. 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 7, 2011 to more accurately reflect the name of the underlying fund.

[106]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 23, 2012. Please contact your John Hancock representative for more information.

[107]This sub-account previously invested in a different underlying fund. It began investing in the current underlying fund effective May 4, 2012. Performance shown for periods prior to that date is based on the performance of the current underlying fund. The name of this sub-account changed effective on or about May 4, 2012 to more accurately reflect the name of the underlying fund.

[110]This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 2, 2012. Performance shown for periods prior to that date is based on the

performance of the previous underlying portfolio/sub-account. The name of this sub-account may change effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

[111]The underlying fund changed its name effective on or about November 2, 2012. 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 2, 2012 to more accurately reflect the name of the underlying fund.

[114]If John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date (Lifecycle Portfolio) based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

[115]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2013. Please contact your John Hancock representative for more information.

[117]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 21, 2013. Please contact your John Hancock representative for more information.

[118]This sub-account was introduced November 8, 2013.

[119]The underlying fund expense ratio shown includes an annualized charge of 0.06% accrued daily, and deducted monthly out of the unitized version of the underlying fund provided by and traded through the trading platform of an unaffiliated third party.

[120]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 8, 2013. Performance shown for periods prior to that date is based on the performance of the current share class.

[122]The underlying fund changed its sub-advisor on November 8, 2013 from T.Rowe Price Associates, Inc. & RCM to T. Rowe Price Associates, Inc. & Allianz Global Investors U.S., LLC.

[123]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 11, 2014. Please contact your John Hancock representative for more information.

[124]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 May 3, 2014. Performance shown for periods prior to that date is based on the performance of the current share class.

[125]The name of this sub-account changed effective on or about May 3, 2014.

[126]This sub-account was introduced May 3, 2014.

[128]The indicated separate account is operated by John Hancock Life Insurance Company (U.S.A.), which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under the Commodity Exchange Act and, therefore, is not subject to registration or regulation as a pool operator under such Act.

[129]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 17, 2014. Please contact your John Hancock representative for more information.

[130]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 8, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

[131]The sub-adviser or manager changed its name on or about November 8, 2014. Performance shown for periods prior to that date reflect the results under the sub-adviser's former name.

[132]The name of this sub-account changed effective on or about November 8, 2014.

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 to otherwise 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.

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 date that is required to liquidate or transition the assets for investment in the "new" Fund.

Risk of increase in expenses

Your actual costs of investing in the fund may be higher than the expenses shown in "Annual fund operating expenses" for a variety of reasons. For example, expense ratios may be higher than those shown if a fee limitation is changed or terminated or if average net assets decrease. Net assets are more likely to decrease and fund expense ratios are more likely to increase when markets are volatile.

Additional Risks Applicable to Certain Funds

Asset Backed Security Risk

The fund may invest in asset-backed securities. Asset-backed securities include interests in pools of residential or commercial mortgages, debt securities, commercial or consumer loans, or other receivables. Often, the issuer of asset-backed securities is a special purpose entity and the investor's recourse is limited to the assets comprising the pool. The value of such securities depends on many factors, including, but not limited to, changes in interest rates, the structure of the pool and the priority of the securities within that structure, the credit quality of the underlying assets, the skill of the pool's servicer, the market's perception of the pool's servicer, and credit enhancement features (if any).

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

Convertible securities Risk
As convertible securities share both fixed income and equity characteristics, they are subject to risks to which fixed income and equity investments are subject. These risks include equity risk, interest rate risk and credit risk

Correlation Risk
To the extent that the Fund uses derivatives for hedging or reducing exposure, there is the risk of imperfect correlation between movements in the value of the derivative instrument and the value of an underlying asset, reference rate or index. To the extent that the Fund uses derivatives for hedging purposes, there is the risk during extreme market conditions that an instrument which would usually operate as a hedge provides no hedging benefits at all.

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/Hedging/Strategic Transactions Risk
A fund's use of certain derivative instruments (such as options, futures and swaps) could produce disproportionate gains or losses in excess of the principal amount invested. Derivatives are generally considered more risky than investing directly in securities and, in a down market, could become harder to value or sell at a fair price. The use of derivatives for hedging and other strategic transactions may increase the volatility of a fund and, if the transaction is not successful, could result in a significant loss to a fund.

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.

Emerging Markets Risk
The prices of securities issued by foreign companies and governments located in developing/emerging markets countries may be affected more negatively by inflation, devaluation of their currencies, higher transaction costs, delays in settlement, adverse political developments, the introduction of capital controls, withholding taxes, nationalization of private assets, expropriation, social unrest, war or lack of timely information than those in developed countries.

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.

Exchange-traded note (ETN) Risk
ETNs are a type of unsecured, unsubordinated debt security that have characteristics and risks similar to those of fixed-income securities and trade on a major exchange similar to shares of ETFs. This type of debt security differs, however, from other types of bonds and notes because ETN returns are based upon the performance of a market index minus applicable fees, no period coupon payments are distributed, and no principal protections exist. The purpose of ETNs is to create a type of security that combines the aspects of both bonds and ETFs. The value of an ETN may be influenced by time to maturity, level of supply and demand for the ETN, volatility and lack of liquidity in underlying commodities or securities markets, changes in the applicable interest rates, changes in the issuer's credit rating and economic, legal, political or geographic events that affect the referenced commodity or security. The fund's decision to sell its ETN holdings also may be limited by the availability of a secondary market. If the fund must sell some or all of its ETN holdings and the secondary market is weak, it may have to sell such holdings at a discount. If the fund holds its investment in an ETN until maturity, the issuer will give the fund a cash amount that would be equal to principal amount (subject to the day's index factor). ETNs also are subject to counterparty credit risk and fixed income risk.

European Union Risk
Many countries in the European Union are susceptible to high economic risks associated with high levels of debt, notably due to investments in sovereign debts of European countries such as Greece, Italy, Portugal and Spain. One or more member states might exit the European Union, placing its currency and banking system in jeopardy. The European Union faces major issues involving its membership, structure, procedures and policies, including the adoption, abandonment or adjustment of the new constitutional treaty, the European Union's enlargement to the south and east, and resolution of the European Union's problematic fiscal and democratic accountability. Efforts of the member states to further unify their economic and monetary policies may increase the potential for the downward movement of one member state's market to cause a similar effect on other member states' markets. European countries that are part of the European Economic and Monetary Union may be significantly affected by the tight fiscal and monetary controls that the union seeks to impose on its members.

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.

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.

Growth Stock Risk
Because growth securities typically make lower dividend payments or do not make dividend payments at all, 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.

Inflation-protected Securities Interest Rate Risk
Inflation-protected securities may react differently from other fixed income securities to changes in interest rates. Because interest rates on inflation-protected securities are adjusted for inflation, the values of these securities are not materially affected by inflation expectations. Therefore, the value of inflation-protected securities are anticipated to change in response to changes in "real" interest rates, which represent nominal (stated) interest rates reduced by the expected impact of inflation. Generally, the value of an inflation-protected security will fall when real interest rates rise and will rise when real interest rates fall.

Information Risk

There is a risk that information used by the adviser to evaluate the social and environmental performance of issuers, industries, markets, sectors, and regions may not be readily available, complete, or accurate, which could negatively impact the adviser's ability to apply its social and environmental standards, which may negatively impact Fund performance. This may also lead the Fund to avoid investment in certain issuers, industries, markets, sectors, or regions.

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.

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.

Investment Style/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. Under certain market conditions, value stocks have performed better during periods of economic recovery. During times when value investing is out of favor, the Fund may underperform other equity funds that use different investment styles.

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.

Lifecycle Portfolio Risk
A Target Date or 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.

Each Target Date or Lifecycle Portfolio has an associated target date based on the expected year in which participants in the portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the Portfolio approaches (or if applicable passes) the target retirement date. The principal value of an investment in these Portfolios is not guaranteed at any time, including at or after the target date. Primary benchmarks are required to be broad based in nature. Custom benchmarks that proportionally reflect the actual equity and fixed-income holdings of the Fund may provide a better measure of performance comparison and can be found on the fund fact sheet for each respective Fund on the website. Click on the link found below each respective Fund to access each Fund's fund fact sheet.

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. Primary benchmarks are selected based on the asset mix of each individual Fund. Primary benchmarks are required to be broad based in nature. Custom benchmarks that proportionally reflect the actual equity and fixed-income holdings of the Fund may provide a better measure of performance comparison and can be found on the fund fact sheet for each respective Fund on the website. Click on the link found below each respective Fund to access each Fund's fund fact sheet.

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.

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.

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.

Risks Relating to John Hancock
The fund invests a portion of its assets (including cash and cash equivalents) in a separate account of John Hancock Life & Health Insurance Company (JHLH). The fund's right to receive payments for the benefit of, and its ability to distribute payments to, plan participants depends on the timely liquidation of separate account assets. While an insolvency of JHLH should not diminish the assets of the Separate Account, it could delay the timing of payments to plan participants. Because the fund invests in the separate account, the value of the fund and its ability to honor withdrawal requests from plan participants depends, in part, on the performance of JHLH.

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.

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.

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.

Stabilizing Agreement Risk
The Trustee for the Fund and John Hancock Life & Health Insurance Company (JHLH) each endeavor to maintain one or more Stabilizing Agreements with Stability Provider(s) in an attempt to maintain the book value of both the Fund and the separate account. The obligations of each Stability Provider are general, unsecured obligations of such Stability Provider. Default by a Stability Provider could result in participant withdrawals from the fund at less than book value. Neither the Trust nor John Hancock is a Stability Provider and neither guarantees the book value of the fund or the ability of any Stability Provider to guarantee such amounts. The fund expects that the use of Stabilizing Agreements will (when combined with any benefit responsive contracts and short-term investments held in other sub-accounts), under most circumstances, permit the Fund to maintain a stable book value of $1.00 per Unit of the Trust. However, the default of a Stability Provider and an inability to obtain a replacement Stabilizing Agreement could render the fund unable to achieve its objective of maintaining a stable book value of $1.00 per Unit of the Trust. There are a limited number of potential Stability Providers. Should Stabilizing Agreements become unavailable or should other conditions (such as cost or creditworthiness) render their purchase and/or maintenance inadvisable, JHLH may elect not to cover some or all of the assets in the separate account with Stabilizing Agreement(s).

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.

Target Allocation
Target Allocation Risk is the risk that a fund could lose money as a result of less than optimal or poor asset allocation decisions. From time to time, one or more of the underlying funds may experience relatively large redemptions or investments due to reallocations or re-balancings of the assets of a portfolio, which could affect the performance of the underlying funds and, therefore, the performance of the portfolio.

Target Date
There is no guarantee that the subadviser will correctly predict the market or economic conditions and, as with other mutual fund investments, you could lose money even if the fund is at or close to its designated retirement year or in its post-retirement stage.

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.

To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

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JohnHancock
RETIREMENT PLAN SERVICES

Important information about Target Date Funds

Retirement planning based on your age and retirement date

A type of designated investment alternative (DIA) available to you through your qualified retirement plan is called a Target Date Fund (TDF). Below is a general description of how a TDF may be managed. For details about the TDFs available to you, review the Fund sheets associated with each TDF as they may have unique objectives, characteristics, fees and expenses.

How to access a Fund sheet

Fund sheets are accessible from the URL that is listed under the Fund's name in the ICC section of this notice, or on the "Investment Options" page of John Hancock's participant website. It's important that you review the information on a Fund sheet before making any investment decisions.

How Target Date portfolios work

Generally, a target date Fund (TDF) is a type of Fund that rebalances its asset allocation and risk levels on an ongoing basis, with an objective of becoming more conservative over time as the target date approaches. The target date is referred to as the date at which the investor expects to retire and cease making new contributions to the Fund. The asset mix within these Funds can be a combination of investment products like stocks, bonds and mutual funds. In most cases, the weighting of these components will shift over time, from a higher concentration in equities to a higher concentration in fixed income as the target date nears.

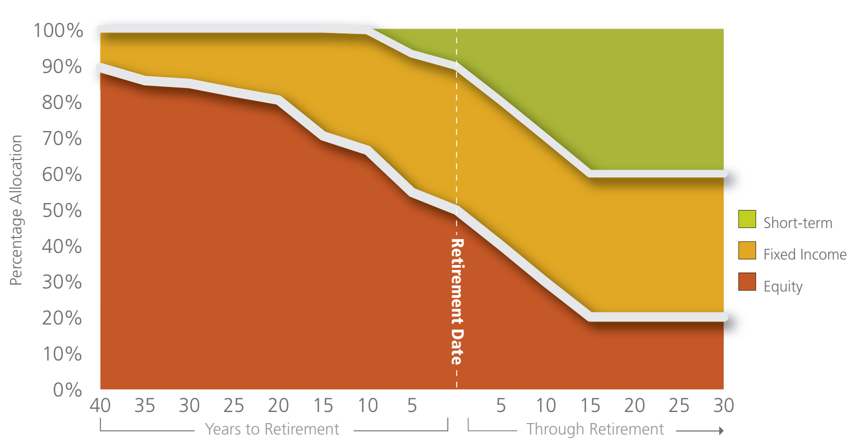
The process by which the Fund shifts from being more aggressive to becoming more conservative over time is captured in the glide path shown below. As the TDF 'glides' over time, its asset mix is adjusted based on the target date, for example:

- If the TDF seeks high total return up **to** its target date, its asset allocation will have a higher correlation to fixed income as the retirement date approaches, and its most conservative point on the glide path occurs at the retirement date.
- If the TDF seeks high total return **through** its target date, its asset allocation will have a higher relation to equities up to and through the retirement date, and its most conservative point on the glide path occurs many years after the retirement date.

To learn more about each TDF offered through your plan, please review the information provided on the Funds sheets.

Things to consider when reviewing glide-paths

1. What is the Fund's equity to fixed income ratio as the glide path approaches and then surpasses the target date?
2. When does the glide path reach its most conservative point?
3. What exposure to equities matches your risk tolerance in the years leading up to retirement and in retirement?



Other important notes on TDFs

- They are regularly rebalanced by asset allocation professionals to maintain an investment mix that reflects each Fund's strategy according to its target date.
- They can be invested in actively managed or index Funds. An actively managed Fund is monitored by a team of investment professionals that decide how to adjust the Fund's holdings based on analytical research, forecasts and experience. Index Funds are constructed to track the components of a market index and are said to provide lower operating expenses and lower portfolio turnover.
- **Assumptions:** In developing the glide path, certain assumptions are also made about the participant's ongoing contributions during the years leading up to retirement, as well as when they would stop making those contributions when the target date is reached. Refer to TDF Fund sheets for details about these assumptions.

How do I know if a TDF is right for me?

Generally, TDF's are selected by participants who want:

- One-step Diversification
- A team of asset allocation professionals that rebalance and adjust the portfolio.
- A Fund that is both risk and age appropriate based on the participant's retirement date and the Fund's strategy.

If this sounds like you, then you may want to consider a TDF. However, if you prefer to personally select and rebalance your portfolio, or if you want less exposure to equities in the years leading up to retirement, a TDF may not be right for you. Speak to your financial representative if you have questions about target date Funds.

Selecting a TDF

If you've decided on a TDF and know which TDF option is right for you, you'll then need to decide on which portfolio to invest in. This selection is based on birth year, i.e., you select the TDF that best matches your date of birth and desired retirement age.

For example, Joe was born in 1971. Looking at the years available for the suites of TDFs available, the Fund with a target date of **2040** is selected.

BIRTH YEAR	NAME OF FUND BASED ON TARGET DATE
1986 or later	2055 Fund
1981 – 1985	2050 Fund
1976 – 1980	2045 Fund
1971 – 1975	**2040 Fund**
1966 – 1970	2035 Fund
1961 – 1965	2030 Fund
1956 – 1960	2025 Fund
1951 – 1955	2020 Fund
1946 – 1950	2015 Fund
1945 or earlier	2010 Fund

Important Considerations

When making investment decisions, it's important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile. The principal value of your investment in any TDF, as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. Also, neither asset allocation nor diversification ensures a profit or protection against a loss. These TDFs can suffer losses at any time (including near, at, or after the target retirement date), and there is no guarantee that any of them will provide adequate income at and through your retirement.

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A Target Date Portfolio 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 development. 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 those of larger, more established companies. For additional information on these and other risk considerations, please see the prospectus for the sub-accounts' underlying mutual fund portfolio.

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