

For each of your investment options, there is a detailed fund fact sheet with investment data and management information. The following is a brief description of key items to help you understand the fund sheets and to help you select which investment options you'd like to use within your Variable Universal Life policy.¹

The fund fact sheets are color-coded in five different colors to make it easier to identify their risk characteristics. Each color identifies the level of risk of the investment option.² Not all portfolios are available in all products. Please refer to the fund and product prospectuses for fund availability.



Here are some tips for understanding the fund sheets:

- a Risk/Return Category**
The Risk/Return Category tells you the level of risk and potential return of the investment option relative to the others in the lineup.
- b Investment Information**
The Objectives and Policies are described. Also, this section explains the manager's approach to investing and the types of investments the fund typically holds, including sectors or industries, markets, company size, etc.
- c Inception Date**
The date the investment option was first available under the John Hancock Variable Insurance Trust, for series NAV.
- d Composition**
This shows how the fund's holdings are allocated between general asset classes: equity, fixed income and cash.
- e Top Holdings & Weightings**
This shows you the investments that make up the largest proportion of assets in the portfolio. If this is a stock fund, you will also see information on sector (or industry) weightings, showing you how much the fund holds in each major industrial sector. If it is an international fund, you will also see information on country weightings, or how much the fund holds in different countries.

a Risk Category Lower Higher

Fund Name Release Date: 09-30-2013

b Investment Information
Investment Strategy from investment's prospectus: The investment seeks long-term growth of capital. The fund normally invests in common stocks and other equity securities within all asset classes (small-, mid- and large-cap) of those included in the Russell 3000 Index. It may invest in all types of equity securities including common stocks, preferred stocks, convertible securities and depositary receipts for such securities. The fund may also invest in U.S. government securities. The subadvisor blends fundamental equity analysis and quantitative theory into a disciplined and systematic process.

c Operations and Management
Fund Inception Date: 04-29-05
Portfolio Manager(s): Robert Y. Wang, Russell Shtem, CFA

d Composition as of 09-30-13

U.S. Stocks	96.0
Non-U.S. Stocks	1.2
Bonds	0.0
Cash	1.4
Other	1.3

e Top 10 Holdings as of 09-30-13

JPMorgan Chase & Co	2.19
Johnson & Johnson	1.80
Concast Corp Class A	1.85
Verizon Communications Inc	1.70
ConocoPhillips	1.64
Starbucks Corporation	1.54
EDG Resources	1.46
Eli Lilly and Company	1.41
Lockheed Martin Corporation	1.38
Travelers Companies, Inc.	1.36

f Risk Measures as of 09-30-13

Port. Avg.	14.22	Rel. S&P 500	1.15	Rel. Div.	1.09
3 Yr. Std Dev	1.14				
3 Yr. Beta	1.14				1.11
3 Yr. Sharpe Ratio	1.16		0.91	1.04	
3 Yr. Alpha	-1.43				0.81
3 Yr. R-squared	97.14				1.04

g Principal Risks as of 09-30-13
Credit and Counterparty, Loss of Money, Not FDIC Insured, Active Management, High Portfolio Turnover, Issuer, Equity Securities, Restricted/Alliquid Securities, Fixed-Income Securities, Small Cap, Mid-Cap, Large Cap

h Morningstar Equity Style Box™ as of 09-30-13

Value Blend	16.87
Giant	31.84
Large	31.96
Medium	15.41
Small	15.41
Micro	3.92

i Portfolio Statistics as of 09-30-13

Port. Avg.	14.15	Rel. S&P 500	0.93	Rel. Div.	1.03
P/E Ratio	2.05		0.94		1.17
P/B Ratio	7.05		0.94		1.15
P/C Ratio	13,880.93		0.23		0.30
GeoAvgCap (\$mil)					

Notes
Authorized for distribution only when preceded or accompanied by current prospectuses for John Hancock Variable Insurance Trust and for the relevant products). The investment objectives and policies of the underlying portfolio of the John Hancock Variable Insurance Trust ("JHVIT"), or other investment company shown, may be similar to those of other funds managed by the same asset manager. There is no guarantee that any portfolio's investment results will be comparable to the investment results of another fund, including other funds with the same asset manager. Investment results will differ and may be higher or lower than the investment results of other such funds.

Notes
Refer to the Risk Definitions Page and John Hancock Variable Insurance Trust prospectus for details on these risks.

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f Risk Measures

Standard deviation: a statistical measure of the volatility of the fund's returns.

Beta: a measure of a fund's sensitivity to market movements. A portfolio with a beta greater than 1 is more volatile than the market, and a portfolio with a beta less than 1 is less volatile than the market.

Sharpe Ratio: uses standard deviation and excess return to determine reward per unit of risk.

Alpha: measures the difference between a fund's actual returns and its expected performance, given its level of risk (as measured by beta).

R-squared: reflects the percentage of a fund's movements that are explained by movements in its benchmark index, showing the degree of correlation between the fund and the benchmark.

g Principal Risk(s)

This section outlines potential risks associated with the particular fund. Descriptions of these risks and of additional risks that apply to similar investments appear under the Risk Definitions section.

h Asset Class/Investment Style

Asset Class refers to the broad category of investments the portfolio, or underlying fund, currently holds. Fixed income, or bond funds are often categorized by the

duration and credit quality of the bonds held in the fund. Equity, or stock funds may be categorized by the size of the securities in which the fund invests (market capitalization). Investment style tells you whether the fund invests in securities of companies that exhibit growth-style characteristics, such as above-average revenue and earnings growth, or in securities that exhibit value-style characteristics, such as shares considered to be underpriced in relation to fundamental measures such as revenues, earnings and assets.

i Portfolio Statistics

This section provides additional statistics about the underlying fund. Following is some of the information you will find here, depending on whether the fund invests in bonds or stocks:

P/E Ratio Price/Earnings (P/E) Ratio: a stock's current price divided by the company's trailing 12-month earnings per share.

P/B Ratio Price/Book (P/B) Ratio: the weighted average of the price/book ratios of all the stocks in a portfolio.

P/C Ratio Price/Cash (P/C) Ratio: represents the weighted average of the price/cash-flow ratios of the stocks in a portfolio.

GeoAvgCap Geometric Average Cap: the geometric mean of the market capitalization for all of the stocks the portfolio owned.

1. Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges (which differ with the product chosen), including surrender charges and investment management fees. Variable universal life insurance products are long-term contracts and are sold by prospectus; they are unsuitable as a short term savings vehicle. The primary purpose of variable universal life insurance is to provide lifetime protection against economic loss due to the death of the insured person. Cash values are not guaranteed if the client is invested in the investment accounts. There are risks associated with each investment option, and the policy may lose value.
2. The placement of investment options within style boxes according to potential risk/return shows our assessment relative to one another and should not be used for comparison with other investment options available outside of John Hancock. John Hancock determines peer groups and indexes based on the closest match in terms of investment objectives, policies, processes and style. Each investment option's peer group, index, style box and risk/return spectrum placement is subject to change.

Please contact 1-800-448-1616, option 2, option 1 to obtain product and fund prospectuses. The prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing.

Insurance policies and/or associated riders and features may not be available in all states.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.) (not licensed in New York), John Hancock Variable Life Insurance Company (not licensed in New York), John Hancock Life Insurance Company, Boston, MA 02116 and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Securities are offered through **John Hancock Distributors LLC** through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02116.

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