



Home



A selective, global approach



Deep, worldwide experience and scale



A unique multi-manager approach



A broad range of fund choices



Contact us



John Hancock Variable Insurance Trust

Providing a remarkable asset-management experience for VUL clients





Home



A selective, global approach



Deep, worldwide experience and scale



A unique multi-manager approach



A broad range of fund choices



Contact us

A selective, global approach

What makes variable universal life insurance (VUL) policies especially attractive to clients is the opportunity they offer to marry death benefit protection with significant cash-value growth potential in equity-market subaccounts.

And when your clients team up with John Hancock, they gain access to a broad, diversified offering of portfolios — including our exclusive Lifestyle Portfolios¹ — from our select roster of talented and knowledgeable asset managers.

But how are those asset managers selected and managed? That’s another key facet of the value we offer our VUL policyholders. Our John Hancock Variable Insurance Trust (JHVIT), takes a select, global approach to wealth and asset management, building on a remarkable depth and breadth of asset-management experience.

Read on to see how the JHVIT’s approach can help position your VUL clients to meet their specific goals



John Hancock investment family tree



Manulife

- One of the world’s largest insurers
- Protecting customer assets since 1887
- \$1T AUMA



Manulife Investment Management

- Wealth and asset management arm of Manulife
- Ranked in top 10% of global asset managers by AUM



John Hancock Investment Management

- US brand of Manulife Investment Management
- Unique multi-manager approach since 1988



Home



A selective, global approach



Deep, worldwide experience and scale



A unique multi-manager approach



A broad range of fund choices



Contact us

Deep, worldwide experience and scale

John Hancock stands out for its long history in life insurance and asset management, which has enabled us to fulfill our customer commitments for more than 160 years. For example, our investment-management division (including the JHVIT) builds on a global-financial organization, manages over \$1 trillion in assets² and is ranked in the top 10% of global asset managers by AUM.³

We also actively manage our assets and conduct some of the most rigorous investment oversight in the industry to help ensure we can deliver the appropriate performance possible, while reducing risk and volatility.

In short, our extensive experience, stability and results make us a leader in creating value for customers such as our John Hancock VUL policyholders.

Highlights²:

- **\$835B** in combined assets over **five continents** covering
 - Institutional
 - Retirement
 - Retail
- **8th largest** global defined contribution plan provider
- **600** investment professionals
- **15M** customers globally
- **120 years** operating in Asia



Our financial ratings⁴

A+

A.M. Best

2nd of 13 ratings (Superior ability to meet ongoing insurance obligations)

AA-

Standard & Poor's

4th of 22 ratings (Very strong financial security characteristics)

A1

Moody's

5th of 22 ratings (Obligations are subject to low credit risk)

AA-

Fitch

4th of 22 ratings (Very strong capacity to meet policyholder and contract obligations)



Home



A selective, global approach



Deep, worldwide experience and scale



A unique multi-manager approach



A broad range of fund choices



Contact us

A unique multi-manager approach

The success of the JHVIT in serving our customers also lies in its unique and disciplined multimanager approach that involves:

- 1 Searching the world to identify and select elite portfolio teams with specialized expertise for the strategies we offer, and
- 2 Applying robust investment oversight to help ensure they continue to meet our uncompromising standards and the best interests of our shareholders — including our VUL insurance policyholders.

Your John Hancock VUL clients have the advantage of the JHVIT's structured and robust process to portfolio manager selection and oversight

On the next page, take a look at our current portfolio managers, and the specialized expertise they offer.





Home



A selective, global approach



Deep, worldwide experience and scale



A unique multi-manager approach



A broad range of fund choices



Contact us

A unique multimanager approach, continued



Allspring Global Investments™ is a leading independent asset management firm that offers a broad range of investment products and solutions designed to help meet clients' goals. At Allspring, our vision is to inspire a new era of investing that pursues both financial returns and positive outcomes.



Specialist in traditional value equity investing based on a time-tested investment process developed in the 1980s that emphasizes investing in companies with attractive value characteristics, strong business fundamentals, and positive business momentum.



Part of The Capital Group Companies, a privately owned global investment management organization. For more than 80 years they've been serving an increasingly global group of investors, now comprising millions of individuals as well as thousands of leading corporations and institutions. CRMC — the original Capital company — serves as the investment adviser to the American Funds, one of the nation's largest mutual fund families.



A pioneer in applying insight from academic research to a systematic investment process that pursues higher expected returns through advanced portfolio design and implementation.



Boutique manager using both fundamental research and quantitative screening to identify high-quality small companies with sustainable, above-average earnings growth in niche markets.

JENNISON ASSOCIATES

Informed by its own research, investment manager Jennison Associates LLC constructs portfolios from the bottom up, based on the fundamentals of individual companies. The firm's investment capabilities span market capitalizations, styles, and geographies and include a range of equity, balanced and fixed-income strategies for institutional, retail and subadvisory clients.

Manulife Investment Management

Established asset manager with global resources and expertise extending across equity, fixed-income, and alternative investments as well as asset allocation strategies.

PIMCO

With an emphasis on fixed-income management, PIMCO is one of the largest active bond managers in the United States. The investment team is led by Bill Gross, Morningstar's 1998, 2000, and 2007 Fixed Income Manager of the Year, Morningstar's first triple winner.

STATE STREET GLOBAL ADVISORS

A wholly owned subsidiary of State Street, SSgA FM was established in 2001 in response to the regulatory requirements outlined in the Gramm-Leach-Bliley Act. SSgA FM provides advisory services to U.S. SEC registered investment companies.



Long-tenured manager offering expertise across asset classes and a risk-aware style of investing built on fundamental, in-house research on a global scale.



TOPS® (ValMark Advisers, Inc) manages \$7.1 billion in assets globally (as of June 30, 2021) for a wide range of investors. One of the longest running and largest ETF portfolio managers in the U.S., TOPS® is a leading independent manager of ETF portfolios for insurance companies, being selected by more insurance companies than any other similar independent ETF portfolio manager.

WELLINGTON MANAGEMENT

Long-established global asset manager investing across the equity, fixed-income, currency, and commodity markets, including multi-strategy, specialty, and alternative investment approaches.



One of the world's leading investment management firms. Its sole business is managing fixed-income portfolios, an activity the Firm has pursued since 1971. From offices in Pasadena, New York, Sao Paulo, London, Singapore, Hong Kong, Tokyo and Melbourne, Western Asset's 889 employees perform investment services for a wide variety of global clients.





Home



A selective, global approach



Deep, worldwide experience and scale



A unique multi-manager approach



A broad range of fund choices



Contact us

A broad range of fund choices

Finally, led by our select roster of leading portfolio managers, we offer your John Hancock VUL clients access to a wide range of diversified investment options that include the following asset classes:

- [➤ US equity funds](#)
- [➤ International equity funds](#)
- [➤ Fixed income funds](#)
- [➤ Asset allocation funds](#)
- [➤ ETF funds](#)

US equity funds	Managed by	Morningstar® category	10-year return*
500 Index Trust	Manulife IM	Large Blend	11.42%
American Growth-Income Trust	CRMC	Large Blend	10.26%
American Growth Trust	CRMC	Large Growth	13.16%
Blue Chip Growth Trust	T. Rowe Price	Large Growth	11.88%
Capital Appreciation Trust	Jennison	Large Growth	12.92%
Fundamental All Cap Core Trust	Manulife IM	Large Growth	12.27%
Equity Income Trust	T. Rowe Price	Large Value	8.64%
Financial Industries Trust	Manulife IM	Financial	8.98%
Fundamental Large Cap Value Trust	Manulife IM	Large Value	10.03%
Health Sciences Trust	T. Rowe Price	Health	13.82%
Mid Cap Growth Trust	Wellington	Mid-Cap Growth	10.59%
Mid Cap Index Trust	Manulife IM	Mid-Cap Blend	9.64%
Mid Value Trust	T. Rowe Price	Mid-Cap Value	9.33%
Real Estate Securities Trust	Wellington	Real Estate	6.55%
Science & Technology Trust	T. Rowe Price	Technology	14.07%
Small Cap Index Trust	Manulife IM	Small Blend	8.29%
Small Cap Opportunities Trust	Dimensional/GW&K	Small Blend	9.04%
Small Cap Stock Trust	Wellington	Small Growth	9.35%
Small Cap Value Trust	Wellington	Small Value	7.15%
Small Company Value Trust	T. Rowe Price	Small Blend	8.05%
Total Stock Market Index Trust	Manulife IM	Large Blend	10.76%

*Returns are as of September 30, 2022. Past performance is not a guarantee of future results.





Home



A selective, global approach



Deep, worldwide experience and scale



A unique multi-manager approach



A broad range of fund choices



Contact us

A broad range of fund choices

Finally, led by our select roster of leading portfolio managers, we offer your John Hancock VUL clients access to a wide range of diversified investment options that include the following asset classes:

- > US equity funds
- > **International equity funds**
- > Fixed income funds
- > Asset allocation funds
- > ETF funds

International equity funds	Managed by	Morningstar® category	10-year return*
American Global Growth Trust	CRMC	World Large-Stock Growth	9.06%
American International Trust	CRMC	Foreign Large Growth	2.85%
Disciplined Value International	Boston Partners	Foreign Large Value	2.56%
Emerging Markets Value Trust	Dimensional	Diversified Emerging Mkts	1.01%
Global Equity Trust	Manulife IM	World Large-Stock Value	4.98%
International Small Company Trust	Dimensional	Foreign Small/Mid Blend	4.35%
International Equity Index Trust	SSgA	Foreign Large Blend	2.85%

Fixed income funds	Managed by	Morningstar® category	10-year return*
Active Bond Trust	Manulife IM	Intermediate Core-Plus Bond	1.74%
Core Bond Trust	Allspring	Intermediate Core Bond	0.84%
High Yield Trust	WAMCO	High Yield Bond	3.21%
Investment Quality Bond Trust	Wellington	Intermediate Core-Plus Bond	1.02%
Money Market Trust	Manulife IM	Money Market-Taxable	N/A
Opportunistic Fixed Income Trust	Wellington	World Bond	0.16%
Select Bond Trust	Manulife IM	Intermediate Core Bond	1.08%
Short Term Government Income Trust	Manulife IM	Short Government	0.11%
Strategic Income Opportunities Trust	Manulife IM	Multisector Bond	2.45%
Total Bond Market	Manulife IM	Intermediate Core Bond	0.64%
Ultra Short Term Bond Trust	Manulife IM	Ultrashort Bond	0.52%

*Returns are as of September 30, 2022. Past performance is not a guarantee of future results.





Home



A selective, global approach



Deep, worldwide experience and scale



A unique multi-manager approach



A broad range of fund choices



Contact us

A broad range of fund choices

Finally, led by our select roster of leading portfolio managers, we offer your John Hancock VUL clients access to a wide range of diversified investment options that include the following asset classes:

- [➤ US equity funds](#)
- [➤ International equity funds](#)
- [➤ Fixed income funds](#)
- [➤ Asset allocation funds](#)
- [➤ ETF funds](#)

*Returns are as of September 30, 2022. Past performance is not a guarantee of future results.

Asset allocation funds	Managed by	Morningstar® category	10-year return*
American Asset Allocation Trust	CRMC	Allocation: 50%–70% Equity	7.00%
Capital Appreciation Value Trust	T. Rowe Price	Allocation: 50%–70% Equity	10.27%
Lifestyle Growth Portfolio	Manulife IM	Allocation: 50%–70% Equity	N/A
Lifestyle Balanced Portfolio	Manulife IM	Allocation: 30%–50% Equity	N/A
Lifestyle Moderate Portfolio	Manulife IM	Allocation: 30%–50% Equity	N/A
Lifestyle Conservative Portfolio	Manulife IM	Allocation: 15%–30% Equity	N/A
Managed Volatility Growth Portfolio ¹	Manulife IM	Allocation: 70%–85% Equity	4.14%
Managed Volatility Moderate Portfolio ¹	Manulife IM	Allocation: 30%–50% Equity	3.65%
Managed Volatility Balanced Portfolio ¹	Manulife IM	Allocation: 50%–70% Equity	3.84%
Managed Volatility Conservative Portfolio ¹	Manulife IM	Allocation: 15%–30% Equity	2.20%
PIMCO VIT All Asset Portfolio	PIMCO	Tactical Allocation	2.48%

ETF funds	Managed by	Morningstar® category	10-year return*
TOPS Aggressive Growth ETF Portfolio ¹	ValMark	Allocation: 85%+ Equity	7.24%
TOPS Balanced ETF Portfolio ¹	ValMark	Allocation: 50%–70% Equity	3.89%
TOPS Conservative ETF Portfolio ¹	ValMark	Allocation: 15%–30% Equity	2.65%
TOPS Growth ETF Portfolio ¹	ValMark	Allocation: 70%–85% Equity	6.19%
TOPS Moderate Growth ETF Portfolio ¹	ValMark	Allocation: 50%–70% Equity	5.06%



Home



A selective, global approach



Deep, worldwide experience and scale



A unique multi-manager approach



A broad range of fund choices



Contact us

In conclusion...

The John Hancock Variable Insurance Trust's extensive experience, stability and long history of results in asset selection and management make John Hancock a leader in creating better customer value for our VUL policyholders.

And that includes giving you and your VUL policyholders the assurance that whether they choose to build their own diversified portfolio — or opt for the pre-selected asset allocations of our Lifestyle Portfolios — they can feel confident that each of their choices meet the highest standards of management selection and oversight, backed by our leading global investment experience and scale.

For more information, please call your John Hancock sales representative or National Sales Support at 888-266-7498, option 2

1. Allocating net premiums to a Lifestyle, Managed Volatility or TOPS® Portfolio is designed to help reduce the market volatility that one may experience through the allocation of premiums to only one or a small number of investment options. There are risks associated with any investment and it is possible to lose money by investing in these portfolios.
2. Source: MFC Statistical Information Package, as of September 30, 2021.
3. Source: Pensions & Investments, Thinking Ahead Institute, Willis Towers Watson, October 2021.
4. Second highest of 13 ratings (superior ability to meet ongoing insurance obligations). Financial strength rating is current as of September 30, 2022, is subject to change, and applies to John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. These companies have also received additional financial strength ratings from other rating agencies. Financial strength ratings are not an assessment, recommendation or guarantee of specific products and their investment returns or value, do not apply to individual securities held in any portfolio or the practices of an insurance company, and do not apply to the safety and performance of separate accounts.

This material is for institutional/broker-dealer use only. Not for distribution or use with the public.

John Hancock receives investment management and other fees from the John Hancock Funds and other funds advised or subadvised by its affiliates.

The portfolios described above are not retail mutual funds and are available only under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or subadvisers 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 subadviser. Past performance is no guarantee of future results.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance-related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short-term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

Variable life insurance is sold by product and fund prospectuses, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered 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.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595 and 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.

MLINY101922727-1

