



# updates to 408(b)(2) disclosure information

Summary as of December 31, 2018

The totals estimated in **A** and **B** may vary based on the actual amount of assets held within the Contract, as well as the amount of transfer and recurring contributions into the Contract, and investment allocations under the Contract. Amounts shown are generally rounded to the nearest 100th of a percent.

## ASSET BASED: Estimated Cost of John Hancock Recordkeeping Services equals **A + B**: 0.42%

Charges deducted from participant accounts or billed to plan sponsor			Investment-related revenue used towards cost of Plan Services <sup>N15</sup>		
Description	Method of Payment	Amount (%)	Description	Method of Payment	Amount (%)
Recordkeeping Charges	Deducted from participant accounts	0.00	Revenue from underlying fund	Paid by Fund	0.25
			Revenue from sub-account used towards John Hancock recordkeeping charges	Deducted from Fund Unit Value	0.17
<b>A: Total John Hancock charges deducted or billed for Recordkeeping Services<sup>N13</sup></b>		<b>0.00</b>	<b>B: Total average investment-related revenue used towards John Hancock Recordkeeping Services</b>		<b>0.42</b>
			Revenue from sub-account used for other plan costs		0.55
			Total revenue used towards plan costs		0.97

Number of Funds Selected: 134

Class of Funds: Class 6

Shown: Selected investment options

The following chart shows, where applicable, the annual operating expenses and any ongoing expenses of each investment option, and the charges that apply directly against the investment option that are not included in its annual operating expenses, such as redemption fees. The chart also lists the components that make up the Expense Ratio of each Fund and how they relate to each other:

- (1) "Underlying Fund Net Cost" - calculated as the underlying fund's expense ratio minus column (2)
- (2) "Revenue From Underlying Fund (12b-1, STA, Other)" - the sum of columns (1) and (2) equals the underlying fund's expense ratio
- (3) "Revenue From Sub-account"
- (4) "Total Revenue Used Towards Plan Cost" - calculated as the sum of columns (2) and (3)
- (5) "Expense Ratio" - calculated as the sum of columns (1) and (4) or alternately, the sum of columns (1), (2) and (3)

For a detailed description of these terms, refer to the information located below the chart.

Some Funds may be marked with a "\*". In these cases, the underlying fund (the mutual fund, collective trust, or exchanged traded fund ("ETF") in which the investment option invests) has either waived a portion of, or capped, its fees. The Expense Ratio (ER) for these funds is that of the sub account and reflects the net expense ratio of the underlying fund after such expense waiver or cap. Please see the Fund Sheet for details, including gross expenses.

### Investment Information and John Hancock's Indirect Compensation

Fund code	Fund name	Investment Services		Plan Services			Redemption Fee (%) <sup>N20</sup>		
		(1) Underlying Fund Net Cost (%)	(2) Revenue From Underlying Fund (%) (12b-1, STA, Other)	(3) Revenue From Sub-account (%)	(4) Total Revenue Used Towards Plan Cost (%)	(5) Expense Ratio (%)			
<b>Asset Allocation - Target Date</b>									
CZL	•JH Multi-Index 2060 Preserv	0.18	0.24	+	0.73	=	0.97	1.15	0.00
CZK	•JH Multi-Index 2055 Preserv	0.19	0.24	+	0.73	=	0.97	1.16	0.00
CZJ	•JH Multi-Index 2050 Preserv	0.19	0.24	+	0.73	=	0.97	1.16	0.00
CZI	•JH Multi-Index 2045 Preserv	0.18	0.24	+	0.73	=	0.97	1.15	0.00
CZH	•JH Multi-Index 2040 Preserv	0.17	0.24	+	0.73	=	0.97	1.14	0.00
CZG	•JH Multi-Index 2035 Preserv	0.17	0.24	+	0.73	=	0.97	1.14	0.00
CZF	•JH Multi-Index 2030 Preserv	0.17	0.24	+	0.73	=	0.97	1.14	0.00

CZE	•JH Multi-Index 2025 Preserv	0.16	0.24	+	0.73	=	0.97	1.13	0.00
CZD	•JH Multi-Index 2020 Preserv	0.16	0.22	+	0.75	=	0.97	1.13	0.00
CZC	•JH Multi-Index Income Preserv	0.19	0.20	+	0.77	=	0.97	1.16	0.00
<b>Asset Allocation - Target Risk</b>									
ALS	JH Multimanager Aggressive LS	0.53	0.50	+	0.47	=	0.97	1.50	0.00
GLS	JH Multimanager Growth LS	0.48	0.50	+	0.47	=	0.97	1.45	0.00
BLS	JH Multimanager Balanced LS	0.45	0.50	+	0.47	=	0.97	1.42	0.00
MLS	JH Multimanager Moderate LS	0.42	0.50	+	0.47	=	0.97	1.39	0.00
<b>Guaranteed Income Feature</b>									
SAG	•SELECT AA Growth	0.32	0.45	+	0.52	=	0.97	1.29	0.00
SAB	•SELECT AA Balanced	0.30	0.45	+	0.52	=	0.97	1.27	0.00
SAM	•SELECT AA Moderate	0.29	0.45	+	0.52	=	0.97	1.26	0.00
SAC	•SELECT AA Conservative	0.28	0.44	+	0.53	=	0.97	1.25	0.00
<b>Aggressive Growth</b>									
HER	American Century Heritage	0.66	0.35	+	0.62	=	0.97	1.63	0.00
AOM	AMG Managers Fairpointe MidCap	0.84	0.30	+	0.67	=	0.97	1.81	0.00
DEM	•DFA Emerging Markets Value	0.57	0.00	+	0.97	=	0.97	1.54	0.00
DVF	•DFA International Value	0.43	0.00	+	0.97	=	0.97	1.40	0.00
DUT	DFA US Targeted Value Fund	0.37	0.00	+	0.97	=	0.97	1.34	0.00
SCP	DFA U.S. Small Cap Fund	0.37	0.00	+	0.97	=	0.97	1.34	0.00
DCI	Dodge & Cox International St	0.53	0.10	+	0.87	=	0.97	1.50	0.00
EPG	EuroPacific Growth Fund	0.48	0.05	+	0.92	=	0.97	1.45	0.00
FLC	Fidelity Adv Leveraged Co Stk	0.56	0.25	+	0.72	=	0.97	1.53	0.00
FSF	Financial Industries Fund	0.45	0.47	+	0.50	=	0.97	1.42	0.00
SCG	•Franklin Small-Mid Growth	0.43	0.50	+	0.47	=	0.97	1.40	0.00
IIF	•Intl Equity Index Fund	0.16	0.23	+	0.74	=	0.97	1.13	0.00
ISF	Intl Small Cap Fund	0.61	0.49	+	0.48	=	0.97	1.58	0.00
ITV	International Value Fund	0.42	0.49	+	0.48	=	0.97	1.39	0.00
IOF	•Invesco International Growth	0.64	0.35	+	0.62	=	0.97	1.61	0.00
SCO	Invesco Small Cap Growth	0.47	0.35	+	0.62	=	0.97	1.44	0.00
ITS	•JH Disciplined Value Intl Fund	0.48	0.40	+	0.57	=	0.97	1.45	0.00
DVM	•JH Disciplined Value Mid Cap	0.32	0.44	+	0.53	=	0.97	1.29	0.00
IGR	•John Hancock Intl Growth	0.39	0.53	+	0.44	=	0.97	1.36	0.00
MID	•JPMorgan MidCap Value Fund	0.65	0.10	+	0.87	=	0.97	1.62	0.00
KSV	•Keeley Small Cap Value	0.90	0.50	+	0.47	=	0.97	1.87	0.00
LVO	Lord Abbett Value Opps Fund	0.65	0.50	+	0.47	=	0.97	1.62	0.00
MCI	•Mid Cap Index Fund	0.07	0.39	+	0.58	=	0.97	1.04	0.00
MCS	Mid Cap Stock Fund	0.43	0.49	+	0.48	=	0.97	1.40	0.00
MVF	Mid Value Fund	0.55	0.49	+	0.48	=	0.97	1.52	0.00
SPO	•New Opportunities Fund	0.48	0.37	+	0.60	=	0.97	1.45	0.00
ANW	New World Fund	0.63	0.05	+	0.92	=	0.97	1.60	0.00
DMK	Oppenheimer Developing Mkt	0.80	0.25	+	0.72	=	0.97	1.77	0.00
OIG	Oppenheimer Intl Growth Fund	0.60	0.25	+	0.72	=	0.97	1.57	0.00
JMG	PGIM Jennison Mid Cap Growth	0.55	0.25	+	0.72	=	0.97	1.52	0.00
CRR	•PIMCO Commodity Real Return	1.24	0.25	+	0.72	=	0.97	2.21	0.00
REF	Real Est. Securities Fund	0.30	0.49	+	0.48	=	0.97	1.27	0.00
OPP	Royce Opportunity	0.98	0.20	+	0.77	=	0.97	1.95	0.00
RPM	Royce Pennsylvania Mutual Fund	0.72	0.20	+	0.77	=	0.97	1.69	0.00
STF	Science & Technology Fund	0.65	0.47	+	0.50	=	0.97	1.62	0.00
SCI	•Small Cap Index Fund	0.09	0.44	+	0.53	=	0.97	1.06	0.00
SMV	Small Cap Value Fund	0.66	0.47	+	0.50	=	0.97	1.63	0.00
SMF	Small Company Value Fund	0.78	0.49	+	0.48	=	0.97	1.75	0.00
<b>ASW</b>	<b>SMALLCAP World Fund</b>	<b>0.70</b>	<b>0.05</b>	<b>+</b>	<b>0.92</b>	<b>=</b>	<b>0.97</b>	<b>1.67</b>	<b>0.00</b>
HLS	T. Rowe Price Health Sci	0.62	0.15	+	0.82	=	0.97	1.59	0.00
TRE	T. Rowe Price New Era Fund	0.54	0.15	+	0.82	=	0.97	1.51	0.00
SCT	T. Rowe Price Sci & Tech	0.65	0.40	+	0.57	=	0.97	1.62	0.00
MSO	T. Rowe Price Sml Cap Val <sup>[59]</sup>	0.76	0.15	+	0.82	=	0.97	1.73	1.00
TGF	Tocqueville Gold Fund	0.89	0.50	+	0.47	=	0.97	1.86	0.00
VEN	Vanguard Energy Fund	0.30	0.00	+	0.97	=	0.97	1.27	0.00
EXP	Vanguard Explorer Fund	0.32	0.00	+	0.97	=	0.97	1.29	0.00
VOT	Vanguard Mid-Cap Growth ETF	0.13	0.00	+	0.97	=	0.97	1.10	0.00
VOE	Vanguard Mid-Cap Value ETF	0.13	0.00	+	0.97	=	0.97	1.10	0.00
VSG	Vanguard Small Cap Grow Index	0.07	0.00	+	0.97	=	0.97	1.04	0.00
VIS	Vanguard Small Cap Value Index	0.07	0.00	+	0.97	=	0.97	1.04	0.00
<b>Growth</b>									
IND	•500 Index Fund	0.04	0.26	+	0.71	=	0.97	1.01	0.00
BBV	BlackRock Basic Value	0.30	0.25	+	0.72	=	0.97	1.27	0.00
BGA	•BlackRock Global Allocation	0.59	0.25	+	0.72	=	0.97	1.56	0.00
BCF	Blue Chip Growth Fund	0.35	0.49	+	0.48	=	0.97	1.32	0.00
CPA	Capital Appreciation Fund	0.30	0.49	+	0.48	=	0.97	1.27	0.00
CIB	Capital Income Builder	0.29	0.35	+	0.62	=	0.97	1.26	0.00
CGI	Capital World Growth & Income	0.44	0.05	+	0.92	=	0.97	1.41	0.00
STW	ClearBridge Aggressive Growth	0.62	0.50	+	0.47	=	0.97	1.59	0.00
DCS	Dodge & Cox Stock Fund	0.42	0.10	+	0.87	=	0.97	1.39	0.00
<b>SOC</b>	<b>Domini Impact Equity Fund <sup>[43]</sup></b>	<b>0.67</b>	<b>0.05</b>	<b>+</b>	<b>0.92</b>	<b>=</b>	<b>0.97</b>	<b>1.64</b>	<b>2.00</b>
EIF	Equity Income Fund	0.34	0.49	+	0.48	=	0.97	1.31	0.00
FNI	Fidelity Adv New Insights	0.43	0.25	+	0.72	=	0.97	1.40	0.00
CON	Fidelity ContraFund	0.49	0.25	+	0.72	=	0.97	1.46	0.00
TFF	FT Founding Funds Allocation	0.48	0.25	+	0.72	=	0.97	1.45	0.00
MCV	Franklin Mutual Beacon Fund	0.53	0.25	+	0.72	=	0.97	1.50	0.00

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DIS	Mutual Global Discovery	0.71	0.25	+	0.72	=	0.97	1.68	0.00
QAC	Fundamental All Cap Core Fund	0.27	0.49	+	0.48	=	0.97	1.24	0.00
AFI	Fundamental Investors	0.30	0.05	+	0.92	=	0.97	1.27	0.00
EQI	Fundamental Large Cap Value	0.25	0.49	+	0.48	=	0.97	1.22	0.00
IAS	Ivy Asset Strategy Fund	0.63	0.50	+	0.47	=	0.97	1.60	0.00
DVA	•John Hancock Disciplined Value	0.27	0.43	+	0.54	=	0.97	1.24	0.00
JPM	•JPMorgan Large Cap Growth	0.44	0.50	+	0.47	=	0.97	1.41	0.00
JPE	•JPMorgan U.S. Equity Fund	0.34	0.20	+	0.77	=	0.97	1.31	0.00
MIF	MFS Massachusetts Investors	0.22	0.50	+	0.47	=	0.97	1.19	0.00
ANP	New Perspective Fund	0.44	0.05	+	0.92	=	0.97	1.41	0.00
WWF	Oppenheimer Global	0.62	0.25	+	0.72	=	0.97	1.59	0.00
PEI	Parnassus Core Equity Fund	0.52	0.35	+	0.62	=	0.97	1.49	0.00
D&G	T. Rowe Price Equity Inc	0.50	0.15	+	0.82	=	0.97	1.47	0.00
DIV	Templeton World	0.55	0.50	+	0.47	=	0.97	1.52	0.00
GFA	The Growth Fund of America	0.33	0.35	+	0.62	=	0.97	1.30	0.00
IFA	Income Fund of America	0.28	0.35	+	0.62	=	0.97	1.25	0.00
ICA	Investment Company of America	0.30	0.35	+	0.62	=	0.97	1.27	0.00
TSM	Total Stock Market Index Fund	0.16	0.42	+	0.55	=	0.97	1.13	0.00
LRC	•U.S. Growth Fund	0.43	0.37	+	0.60	=	0.97	1.40	0.00
ULT	Utilities Fund	0.45	0.49	+	0.48	=	0.97	1.42	0.00
LGI	Vanguard Growth Index Fund	0.05	0.00	+	0.97	=	0.97	1.02	0.00
LVI	Vanguard Value Index Fund	0.05	0.00	+	0.97	=	0.97	1.02	0.00
VDS	Victory Diversified Stock	0.55	0.50	+	0.47	=	0.97	1.52	0.00
WMI	Washington Mutual Investors	0.29	0.35	+	0.62	=	0.97	1.26	0.00
<b>Growth &amp; Income</b>									
ABF	American Balanced Fund	0.28	0.35	+	0.62	=	0.97	1.25	0.00
CWB	Capital World Bond Fund	0.54	0.05	+	0.92	=	0.97	1.51	0.00
FHY	•Federated High Yield Bond <sup>[88]</sup>	0.45	0.05	+	0.92	=	0.97	1.42	2.00
<b>FRI</b>	<b>Floating Rate Income Fund</b>	<b>0.40</b>	<b>0.38</b>	<b>+</b>	<b>0.59</b>	<b>=</b>	<b>0.97</b>	<b>1.37</b>	<b>0.00</b>
GLB	Global Bond Fund	0.34	0.49	+	0.48	=	0.97	1.31	0.00
HYF	High Yield Fund	0.30	0.49	+	0.48	=	0.97	1.27	0.00
OIB	•Oppenheimer Int'l Bond	0.49	0.25	+	0.72	=	0.97	1.46	0.00
PAX	Pax Balanced Fund	0.51	0.40	+	0.57	=	0.97	1.48	0.00
AAF	•PIMCO All Asset	1.01	0.25	+	0.72	=	0.97	1.98	0.00
PFB	PIMCO Global Bond Opps Fund	0.65	0.25	+	0.72	=	0.97	1.62	0.00
TCP	T. Rowe Price Cap Appreciation	0.56	0.15	+	0.82	=	0.97	1.53	0.00
TGB	•Templeton Global Bond Fund	0.46	0.50	+	0.47	=	0.97	1.43	0.00
USH	U.S. High Yield Bond Fund	0.36	0.49	+	0.48	=	0.97	1.33	0.00
<b>Income</b>									
COR	Core Bond Fund	0.17	0.49	+	0.48	=	0.97	1.14	0.00
INP	DFA Inflation-Protected Sec	0.12	0.00	+	0.97	=	0.97	1.09	0.00
FBF	Fidelity Advisor Total Bond	0.25	0.25	+	0.72	=	0.97	1.22	0.00
JHB	•John Hancock Bond Fund	0.15	0.24	+	0.73	=	0.97	1.12	0.00
PKC	•Payden/Kravitz Cash Balance	0.75	0.50	+	0.47	=	0.97	1.72	0.00
PRR	PIMCO Real Return	0.88	0.40	+	0.57	=	0.97	1.85	0.00
RRB	Real Return Bond Fund	0.40	0.49	+	0.48	=	0.97	1.37	0.00
SIM	Strategic Income Opp Fund	0.24	0.49	+	0.48	=	0.97	1.21	0.00
INC	T. Rowe Price Spectrum Inc	0.50	0.15	+	0.82	=	0.97	1.47	0.00
BIF	•Total Bond Market Fund	0.08	0.23	+	0.74	=	0.97	1.05	0.00
AGS	US Government Securities	0.27	0.00	+	0.97	=	0.97	1.24	0.00
<b>Conservative</b>									
MMR	•Money Market Fund	0.07	0.26	+	0.71	=	0.97	1.04	0.00
STB	T. Rowe Price Short Term Bond	0.32	0.15	+	0.82	=	0.97	1.29	0.00
GOV	Vanguard Short-Term Federal	0.10	0.00	+	0.97	=	0.97	1.07	0.00
<b>Averages:<sup>N15</sup></b>		<b>0.43</b>	<b>0.25</b>	<b>+</b>	<b>0.72</b>	<b>=</b>	<b>0.97</b>	<b>1.40</b>	

Feedback

The "**Expense Ratio**" shown above represents the total annual operating expenses for the investment options made available by John Hancock under your Contract. It is made up of the underlying fund's expense ratio (FER) and the Revenue from the sub-account. John Hancock's indirect compensation from the investment options includes (i) the "**Revenue from underlying fund (12b-1, STA, Other)**" (paid by the underlying fund and other fund-related sources) and (ii) all or certain portions of the "**Revenue from Sub-account**", which are collected by John Hancock from the Fund's unit value.

The **underlying fund** is the mutual fund, collective trust, or ETF, in which the investment option (listed above) invests. The full name of each underlying fund may be obtained by accessing the Fund Sheet links shown on the Investment Comparative Chart (ICC). Referred to in the chart above, the "**Underlying Fund Net Cost**" represents the amount paid for investment management or advisory services, and for operational and/or other expenses of the underlying fund. It is determined by deducting the amount of "**Revenue from underlying fund (12b-1, STA, Other)**" from the underlying fund's expense ratio published by the underlying fund.

In general, the "**Revenue from underlying fund (12b-1, STA, Other)**" is paid to John Hancock by the underlying fund and other fund-related sources pursuant to agreements or arrangements between John Hancock and the underlying fund and/or their affiliates. Such revenue includes 12b-1, Sub-transfer agency, Shareholder Service and Other fees. In addition, (in the case of underlying affiliated funds), John Hancock uses revenue from its corporate profit to provide credits to the sub-account that invests in the underlying affiliated fund. Such credits are also taken into account by John Hancock in determining the "Revenue from underlying fund (12b-1, STA, Other)" received in respect of the underlying fund. John Hancock provides, on behalf of the underlying fund, communications, statements, and reporting materials to plans and participants about the underlying funds in which the John Hancock sub-accounts invest, facilitates purchases and redemptions of shares of the underlying funds held in the sub-accounts in accordance with instructions of the Plans investing in the sub-accounts, and maintains records in relation thereto. John Hancock has entered into such agreement or arrangement with respect to each of the underlying funds.

For Signature Classes 1 to 9: **"Revenue from Sub-account"** represents the revenue received by John Hancock from its sub-account charges and is collected as part of the Expense Ratio for a Fund. John Hancock applies the total revenue received from the underlying funds and the sub-accounts (i.e., **"Total Revenue used towards Plan Cost"**) to offset the cost of the Recordkeeping Services provided under your Contract as well as, if applicable, to pay for other plan costs that you have approved (for example, the costs for payment of the compensation of plan intermediaries such as the financial representative, plan consultant).

The portion of the **"Revenue from Sub-account"** that is used towards John Hancock recordkeeping charges as shown in B above is determined, if applicable, net of (i) any price credits available to the contract, and (ii) such portion of the sub-account revenue that is used to pay for plan costs other than John Hancock recordkeeping services. The "Revenue from sub-account used for other plan costs" reflects the amounts attributable to the costs of payments to the plan intermediaries, the John Hancock TPA Program, as well as, if applicable, the amount allocated to the plan's Plan Expense Reduction Account ("PERA").

**Marketing Support Payments from Mutual Fund Companies** From time to time, mutual fund distributors and/or advisors for mutual funds available on our platform may contribute funds for education, marketing support and training related expenses. The contributions are used to subsidize the cost of training seminars we offer to our employees (wholesalers, supervisors, field leadership and other personnel), through specialized firm-wide programs and regional training forums. These contributions subsidize a significant portion of the costs incurred to support this training as well as client education and product marketing efforts conducted regionally and nationally by product specialists employed by John Hancock. The training events and seminars can (and often) include a non-training element to the event. Contributions can vary by vendor and event. In some instances, the contributions per vendor (as well as the aggregate received from all vendors) are significant. Some vendors may decide to contribute at levels different than those we request. Additional contributions may be made by certain vendors in connection with specialized events or education or training forums.

<sup>N13</sup> The total charges deducted from participant accounts or billed to plan sponsor for Recordkeeping Services do not include:

- Market Value Adjustments that apply to certain withdrawals from the Guaranteed Interest Accounts as described in your Contract
- Fees initiated by certain participant activities
- Charges applicable on early termination of the contract
- Float income<sup>N14</sup>
- Minimum Asset Charge<sup>N23</sup>, if applicable
- The amount charged by John Hancock to maintain the John Hancock TPA Program, and
- If applicable, the amount of the Financial Representative Firm Services Charge (sometimes also referred to as the Sales Expense Recovery Charge) paid by the plan. The latter charge applies if your contract has designated a financial representative firm ("FR Firm") as broker of record and the compensation payable to the FR Firm included deposit-based compensation. The cost of such deposit-based compensation is amortized and recouped by John Hancock by adding a fixed percentage to the contract's asset charge. Depending on the actual experience of your contract, it is possible that the total amount collected by John Hancock through the Financial Representative Firm Services Charge may be more or less than the total amount paid by John Hancock to the FR Firm. If payment of the Financial Representative Firm Services Charge results in John Hancock collecting an amount in excess of the total amount it paid to the FR Firm, such excess amount is retained by John Hancock as indirect compensation for its assumption of the risk that it might not recover the total amount that it paid to the FR Firm. If John Hancock does not recover the total amount it paid to the FR Firm, the loss will be absorbed by John Hancock. The amount of any compensation paid in connection with the sale of your contract is reported annually to you for completing Schedule A of your Plan's Form 5500
- Details of the above adjustments, charges and fees were previously provided to you in your Contract documents, initial 408(b)(2) disclosure, or on our websites

<sup>N14</sup>In addition to the fees and charges described above, John Hancock will receive and retain earnings (i.e., "float income") on funds received, or credited to your Contract, before they are invested, allocated or applied in accordance with the Plan's instructions; or funds transferred from your Contract before actual disbursements are made. See

<http://www.jhnavigator.com/com/jhrps/navigator/catalog/svcGetItemFile.cfm?itemVersionID=248&externalID=14> for more details.

<sup>N15</sup>Estimates and averages shown reflect investment allocations under your Contract as of the date of this report with expense ratio information as of the prior month-end.

The "Revenue from sub-account used for other plan costs" shown below includes the amount charged by John Hancock to maintain the John Hancock TPA Program and, if applicable, the amount of the Financial Representative Firm Services Charge (sometimes also referred to as the Sales Expense Recovery Charge) paid by the plan. The latter charge applies if your contract has designated a financial representative firm ("FR Firm") as broker of record and the compensation payable to the FR Firm included deposit-based compensation. The cost of such deposit-based compensation is amortized and recouped by John Hancock by a fixed percentage charge collected as part of the Revenue from Sub-account. Depending on the actual experience of your contract, it is possible that the total amount collected by John Hancock through the Financial Representative Firm Services Charge may be more or less than the total amount paid by John Hancock to the FR Firm. If payment of the Financial Representative Firm Services Charge results in John Hancock collecting an amount in excess of the total amount it paid to the FR Firm, such excess amount is retained by John Hancock as indirect compensation for its assumption of the risk that it might not recover the total amount that it paid to the FR Firm. If John Hancock does not recover the total amount it paid to the FR Firm, the loss will be absorbed by John Hancock. The amount of any compensation paid in connection with the sale of your contract is reported annually to you for completing Schedule A of your Plan's Form 5500. Details of these charges were previously provided in your Contract documents, initial 408(b)(2) disclosure, or on our websites.

<sup>N20</sup>Important Redemption Fee Information: Some mutual fund companies apply redemption fees to qualified retirement plan accounts. Providers to retirement plans, including John Hancock, are therefore responsible for applying these policies, and collecting and remitting these redemption fees on behalf of the mutual fund companies in which their sub-accounts invest.

These redemption fees are applied to certain fund transactions in an effort to reduce short-term trading. Any redemption fees collected will be deposited back into the mutual fund and are not retained by John Hancock.

<sup>N23</sup>A Minimum Asset Charge may apply if the asset charges billed or deducted in the year are less than the minimum annual charge required under your contract. If applicable, this charge will increase the estimated charges to your Plan for John Hancock's Recordkeeping Services which, in turn, will increase your Plan's Estimated Cost of Recordkeeping. Please refer to your contract for details about this charge.

<sup>43</sup>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.

<sup>59</sup>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.

<sup>88</sup>Important Redemption Fee Information: Federated Institutional High Yield Bond Fund - Effective November 5, 2010, the underlying fund will impose a 2% 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.

Except as otherwise described in the Offering Memorandum and Declaration of Trust of the John Hancock Stable Value Fund, and below regarding separate accounts, none of the services provided under the contract are performed by John Hancock, its affiliates, or employees as a fiduciary (as that term is defined in the Employee Retirement Income Security Act) of the plan and its related trust. To the extent John Hancock maintains a separate account(s) in which the plan invests, John Hancock is a limited fiduciary for the exclusive purposes of holding plan assets in its separate account(s), voting proxies and acting only in accordance with directions from trustee(s), participants and beneficiaries, as provided in the contract documents. The Plan trustee(s) shall retain the authority and responsibility for reviewing the plan documents, ensuring compliance with ERISA (for example, for their instructions, as well as for the instructions of the participants and beneficiaries), and instructing John Hancock accordingly. John Hancock will not have any discretionary authority or responsibility for the management or control of the separate accounts.

John Hancock uses, and relies on, materials provided by the underlying funds in order to produce disclosure of our investment and indirect compensation and other investment-related information required to be provided to you under ERISA Section 408(b)(2), and makes no representation as to the completeness or accuracy of such materials.

From time to time, employees of John Hancock may receive de minimis, non-monetary compensation in the ordinary course of business, such as gifts and entertainment from vendors with whom they may engage in business dealings on behalf of clients, including qualified retirement plans. Any such compensation will be subject to John Hancock's internal policies. Given the nature of John Hancock's businesses, John Hancock reasonably believes that such compensation received by its employees is received in the context of a general business relationship and should not be viewed as attributable or allocable to any specific transactions engaged in on behalf of their clients, including qualified retirement plans.

Feedback