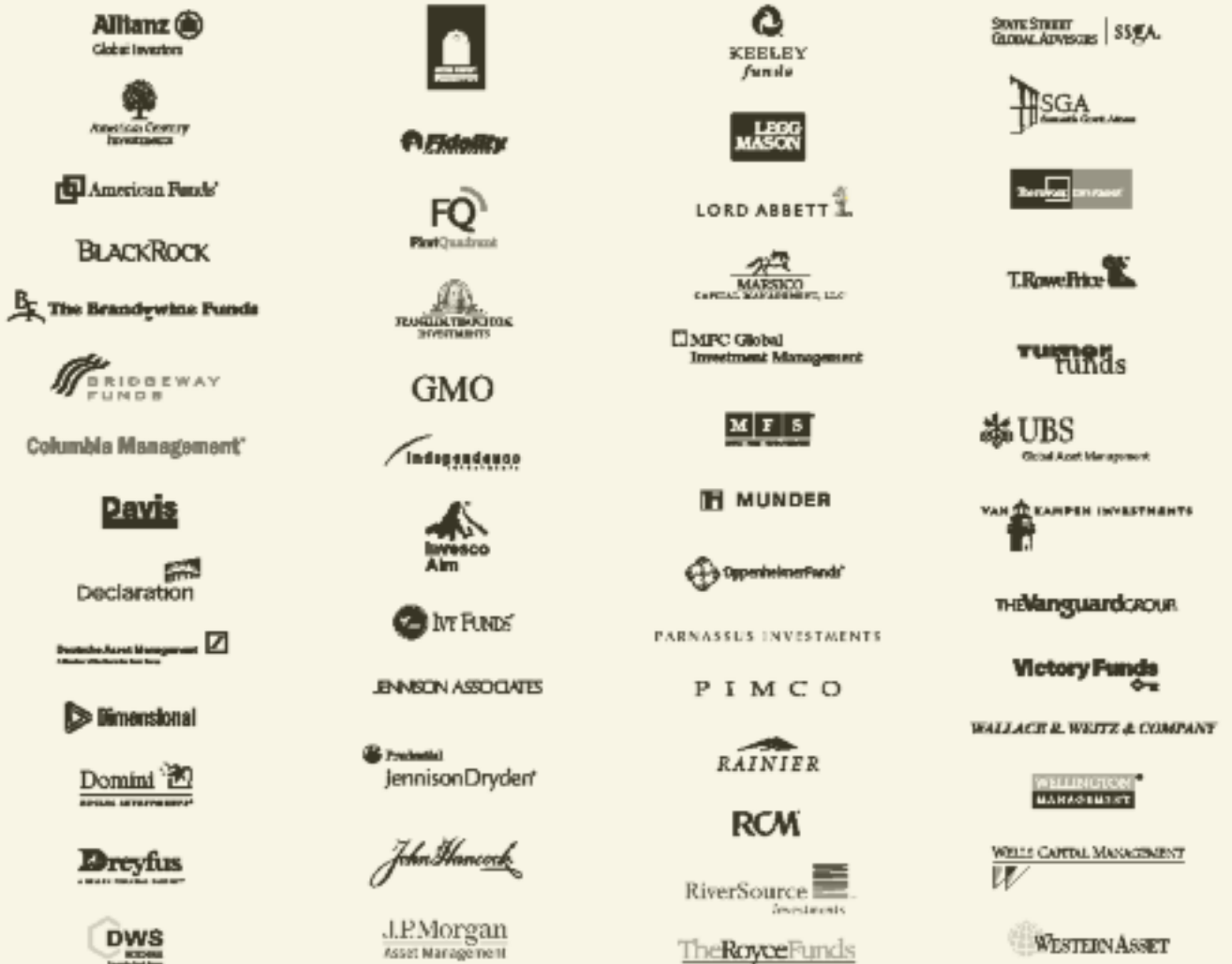




RETIREMENT PLAN SERVICES

The promise of choice

JH SIGNATURE™ gives you access to a wide choice of investment options. Our experience, scale, and multi-manager approach allows us to offer selections in cooperation with leaders in the mutual fund community. In addition, JH Signature gives you access to professionally managed Asset Allocation Portfolios, which offer full diversification in a single fund.



The term "John Hancock" is being used in this piece to refer to both John Hancock USA and John Hancock New York. JH Signature™ is a trademark for the Defined Contribution service package for the Accumulated Retirement Account Group Annuity Contract issued by John Hancock Life Insurance Company (U.S.A.). In New York, group annuity contracts and any separate administrative services or record keeping agreement are issued by John Hancock Life Insurance Company of New York (John Hancock New York). John Hancock Investment Management Services, LLC, a registered investment advisor, provides investment information relating to the contract.

FOR PLAN SPONSOR USE ONLY. NOT FOR GENERAL DISTRIBUTION.

Our Investment Platform

Equity Funds

	VALUE	BLEND	GROWTH
LARGE CAP	<p>RiverSource Equity Value Fund (Managed by RiverSource Investments, LLC)</p> <p>Columbia Value and Restructuring Fund (Managed by Columbia Management)</p> <p>Large Cap Value Fund (Sub-advised by BlackRock Investment Management, LLC)</p> <p>BlackRock Large Cap Value Fund (Managed by BlackRock Investment Management, LLC)</p> <p>Eaton Vance Large-Cap Value Fund (Managed by Eaton Vance Management)</p> <p>Value Index Fund (Managed by Vanguard Group, Inc.)</p> <p>Mutual Beacon Fund (Managed by Franklin Templeton)</p> <p>Optimized Value Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>The Investment Company of America (Managed by American Funds Group)</p> <p>Equity Income Fund (Sub-advised by T. Rowe Price Associates, Inc.)</p> <p>T. Rowe Price Equity Income Fund (Managed by T. Rowe Price Associates, Inc.)</p> <p>Washington Mutual Investors Fund (Managed by American Funds Group)</p>	<p>Jennison 20/20 Focus Fund (Managed by Jennison Associates LLC)</p> <p>Victory Diversified Stock Fund (Managed by Victory Capital Management)</p> <p>Domini Social Equity Fund (Managed by Domini Social Investments & Wellington Management)</p> <p>Fundamental Investors (Managed by American Funds Group)</p> <p>Massachusetts Investors Fund (Managed by MFS Investment Management)</p> <p>Parnassus Equity Income Fund (Managed by Parnassus Investments)</p> <p>Fundamental Value Fund (Sub-advised by Davis Advisors)</p> <p>Davis New York Venture Fund (Managed by Davis Advisors)</p> <p>Large Cap Fund (Sub-advised by UBS Global Asset Management)</p> <p>UBS U.S. Large Cap Equity Fund (Managed by UBS Global Asset Management)</p>	<p>Legg Mason Growth Fund (Managed by Legg Mason Funds Management, Inc.)</p> <p>Turner Core Growth Fund (Managed by Turner Investment Partners)</p> <p>John Hancock Rainier Growth Fund (Managed by Rainier Investment Management, Inc.)</p> <p>Legg Mason Partners Aggressive Growth Fund (Managed by Legg Mason Partners Investment Funds, Inc.)</p> <p>Brandywine Blue Fund (Managed by Friess Associates, LLC)</p> <p>Capital Appreciation Fund (Sub-advised by Jennison Associates LLC)</p> <p>Jennison Growth Fund (Managed by Jennison Associates LLC)</p> <p>The Growth Fund of America (Managed by American Funds Group)</p> <p>Fidelity Advisor New Insights Fund (Managed by Fidelity Management & Research Company)</p> <p>Growth Index Fund (Managed by Vanguard Group, Inc.)</p> <p>Fidelity Contra Fund (Managed by Fidelity Management & Research Company)</p> <p>Blue Chip Growth Fund (Sub-advised by T. Rowe Price Associates, Inc.)</p> <p>T. Rowe Price Blue Chip Growth Fund (Managed by T. Rowe Price Associates, Inc.)</p>
MID CAP	<p>Mid Value Fund (Sub-advised by T. Rowe Price Associates, Inc.)</p> <p>RiverSource Mid Cap Value Fund (Managed by RiverSource Investments, LLC)</p> <p>Mid-Cap Value Index Fund (Managed by Vanguard Group, Inc.)</p> <p>Franklin Balance Sheet Investment Fund (Managed by Franklin Templeton)</p> <p>JP Morgan Mid Cap Value Fund (Managed by J.P. Morgan Investment Management Inc.)</p>	<p>Fidelity Advisor Leveraged Company Stock Fund (Managed by Fidelity Management & Research Company)</p> <p>BlackRock Mid-Cap Value Opportunities Fund (Managed by BlackRock Investment Management, LLC)</p> <p>Dreyfus Structured Midcap Fund (Managed by Dreyfus Corp.)</p> <p>Value Fund (Sub-advised by Van Kampen Investments)</p>	<p>Franklin Small-Mid Cap Growth Fund (Managed by Franklin Templeton)</p> <p>American Century Vista Fund (Managed by American Century Investment Management, Inc.)</p> <p>Mid-Cap Growth Index Fund (Managed by Vanguard Group, Inc.)</p> <p>Mid Cap Stock Fund (Sub-advised by Wellington Management Company, LLP)</p>

	VALUE	BLEND	GROWTH
SMALL CAP	<p>Royce Opportunity Fund (Managed by Royce & Associates, LLC)</p> <p>DFA U.S. Targeted Value Fund (Managed by Dimensional Fund Advisors, Inc.)</p> <p>Small Cap Value Index Fund (Managed by Vanguard Group, Inc.)</p> <p>Small Cap Value Fund (Sub-advised by Wellington Management Company, LLP)</p>	<p>Bridgeway Ultra-Small Company Market Fund (Managed by Bridgeway Capital Management, Inc.)</p> <p>Keeley Small Cap Value Fund (Managed by Keeley Asset Management Corp.)</p> <p>DFA US Small Cap Fund (Managed by Dimensional Fund Advisors, Inc.)</p> <p>Small Cap Opportunities Fund (Sub-advised by Dimensional Fund Advisors, Inc. & Invesco AIM Capital Management)</p> <p>Small Company Value Fund (Sub-advised by T. Rowe Price Associates, Inc.)</p> <p>T. Rowe Price Small Cap Value Fund (Managed by T. Rowe Price Associates, Inc.)</p>	<p>AIM Small Cap Growth Fund (Managed by Invesco AIM Capital Management)</p> <p>Explorer Fund (Managed by Vanguard Group, Inc.)</p> <p>Small Cap Growth Fund (Sub-advised by Wellington Management Company, LLP)</p> <p>Emerging Small Company Fund (Sub-advised by RCM Capital Management, LLC)</p> <p>Small Cap Growth Index Fund (Managed by Vanguard Group, Inc.)</p>
MULTI CAP	<p>All Cap Value Fund (Sub-advised by Lord, Abbett & Co. LLC)</p>	<p>Optimized All Cap Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>All Cap Core Fund (Sub-advised by Deutsche Asset Management, Inc.)</p>	<p>All Cap Growth Fund (Sub-advised by Invesco AIM Capital Management)</p>
INT'L/ GLOBAL	<p>DFA Emerging Markets Value Fund (Managed by Dimensional Fund Advisors, Inc.)</p> <p>International Small Cap Fund (Sub-advised by Franklin Templeton)</p> <p>DFA International Value Fund (Managed by Dimensional Fund Advisors, Inc.)</p> <p>International Value Fund (Sub-advised by Franklin Templeton)</p> <p>International Core Fund (Sub-advised by Grantham, Mayo, Van Otterloo & Co. LLC)</p> <p>Capital World Growth and Income Fund (Managed by American Funds Group)</p> <p>Templeton World Fund (Managed by Franklin Templeton)</p>	<p>Pacific Rim Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>Oppenheimer Developing Markets Fund (Managed by OppenheimerFunds, Inc.)</p> <p>New World Fund (Managed by American Funds Group)</p> <p>John Hancock International Growth Fund (Managed by Grantham, Mayo, Van Otterloo & Co. LLC)</p> <p>EuroPacific Growth Fund (Managed by American Funds Group)</p> <p>Thornburg International Value Fund (Managed by Thornburg Investment Management, Inc.)</p> <p>New Perspective Fund (Managed by American Funds Group)</p> <p>Mutual Discovery Fund (Managed by Franklin Templeton)</p>	<p>Oppenheimer International Growth Fund (Managed by OppenheimerFunds, Inc.)</p> <p>International Opportunities Fund (Sub-advised by Marsico Capital Management, LLC)</p> <p>Columbia Marsico International Opportunities Fund (Managed by Marsico Capital Management, LLC)</p> <p>SMALLCAP World Fund (Managed by American Funds Group)</p> <p>Oppenheimer Global Fund (Managed by OppenheimerFunds, Inc.)</p>

The placement of investment options within style boxes shows John Hancock'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 of John Hancock. Each investment option's style box placement is subject to change.

Our Investment Platform

Hybrid / Index / Sector

BALANCED	INDEX	SECTOR
<p>Ivy Asset Strategy Fund (Managed by Ivy Investment Management Company)</p> <p>Capital Income Builder (Managed by American Funds Group)</p> <p>The Income Fund of America (Managed by American Funds Group)</p> <p>American Balanced Fund (Managed by American Funds Group)</p> <p>American Diversified Growth & Income Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>Franklin Templeton Founding Funds Allocation Fund (Managed by Franklin Templeton)</p> <p>BlackRock Global Allocation Fund (Managed by BlackRock Investment Management, LLC)</p> <p>PIMCO All Asset Fund (Managed by Pacific Investment Management Company)</p> <p>Global Allocation Fund (Sub-advised by UBS Global Asset Management)</p> <p>UBS Global Allocation Fund (Managed by UBS Global Asset Management)</p> <p>American Global Diversification Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>American Fundamental Holdings Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>Managers AMG FQ Global Alternatives Fund (Managed by Managers Investment Group LLC)</p>	<p>Small Cap Index Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>International Equity Index Fund (Sub-advised by SSgA Funds Management, Inc.)</p> <p>Mid Cap Index Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>Total Stock Market Index Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>Total Bond Market Fund (Sub-advised by Declaration Management & Research, LLC)</p> <p>500 Index Fund (Sub-advised by MFC Global Investment Mgmt)</p>	<p>Allianz RCM Technology Fund (Managed by Allianz Global Investors Fund Management LLC)</p> <p>Science & Technology Fund (Sub-advised by T. Rowe Price Associates, Inc. & RCM Capital Management, LLC)</p> <p>T. Rowe Price Science & Technology Fund (Managed by T. Rowe Price Associates, Inc.)</p> <p>Health Sciences Fund (Sub-advised by T. Rowe Price Associates, Inc.)</p> <p>T. Rowe Price Health Sciences Fund (Managed by T. Rowe Price Associates, Inc.)</p> <p>Fidelity Advisor Gold Fund (Managed by Fidelity Management & Research Company)</p> <p>Natural Resources Fund (Sub-advised by Wellington Management Company, LLP)</p> <p>Energy Fund (Managed by Vanguard Group, Inc.)</p> <p>Financial Services Fund (Sub-advised by Davis Advisors)</p> <p>Davis Financial Fund (Managed by Davis Advisors)</p> <p>Utilities Fund (Sub-advised by MFS Investment Management)</p> <p>MFS Utilities Fund (Managed by MFS Investment Management)</p> <p>T. Rowe Price Real Estate Fund (Managed by T. Rowe Price Associates, Inc.)</p> <p>Real Estate Securities Fund (Sub-advised by Deutsche Asset Management, Inc.)</p> <p>DWS RREEF Real Estate Securities Fund (Managed by DWS Investments Service Company)</p>
<p>Lifecycle Fund – 2045 Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifecycle Fund – 2040 Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifecycle Fund – 2035 Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifecycle Fund – 2030 Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifecycle Fund – 2025 Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifecycle Fund – 2020 Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifecycle Fund – 2015 Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifecycle Fund – 2010 Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifecycle Fund – Retirement Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifestyle Fund – Balanced Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifestyle Fund – Moderate Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifestyle Fund – Conservative Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifestyle Fund – Aggressive Portfolio (Sub-advised by MFC Global Investment Mgmt)</p> <p>Lifestyle Fund – Growth Portfolio (Sub-advised by MFC Global Investment Mgmt)</p>		

Fixed-Income Funds

	SHORT TERM	INTERMEDIATE TERM	LONG TERM
HIGH QUALITY	<p>WAMCO U.S. Government Securities Fund (Sub-advised by Western Asset Management Co.)</p> <p>Short-Term Federal Fund (Managed by Vanguard Group, Inc.)</p> <p>Money Market Fund (Sub-advised by MFC Global Investment Mgmt)</p> <p>John Hancock Stable Value Fund (Managed by John Hancock Life Insurance Company)</p>	<p>Investment Quality Bond Fund (Sub-advised by Wellington Management Company, LLP)</p> <p>Total Return Fund (Sub-advised by Pacific Investment Management Company)</p> <p>PIMCO Total Return Fund (Managed by Pacific Investment Management Company)</p> <p>The Bond Fund of America (Managed by American Funds Group)</p> <p>Core Bond Fund (Sub-advised by Wells Capital Management, Inc)</p> <p>Active Bond Fund (Sub-advised by Declaration Management & Research LLC and MFC Global Investment Management (U.S.), LLC)</p> <p>U.S. Government Securities Fund (Managed by American Funds Group)</p>	<p>Real Return Bond Fund (Sub-advised by Pacific Investment Management Company)</p> <p>PIMCO Real Return Fund (Managed by Pacific Investment Management Company)</p>
MEDIUM QUALITY		<p>Strategic Bond Fund (Sub-advised by Western Asset Management Co.)</p> <p>Strategic Income Fund (Sub-advised by MFC Global Investment Management (U.S.), LLC)</p> <p>John Hancock Strategic Income Fund (Managed by MFC Global Investment Management (U.S.), LLC)</p> <p>T. Rowe Price Spectrum Income Fund (Managed by T. Rowe Price Associates, Inc.)</p>	
LOW QUALITY		<p>American High-Income Fund (Managed by American Funds Group)</p> <p>High Yield Fund (Sub-advised by Western Asset Management Co.)</p> <p>Legg Mason Partners Global High Yield Bond Fund (Managed by Legg Mason Partners Investment Funds, Inc.)</p> <p>U.S. High Yield Bond Fund (Sub-advised by Wells Capital Management, Inc)</p>	
GLOBAL BOND		<p>Oppenheimer International Bond Fund (Managed by OppenheimerFunds, Inc.)</p> <p>Global Bond Fund (Sub-advised by Pacific Investment Management Company)</p> <p>PIMCO Global Bond Fund (Managed by Pacific Investment Management Company)</p> <p>Capital World Bond Fund (Managed by American Funds Group)</p>	

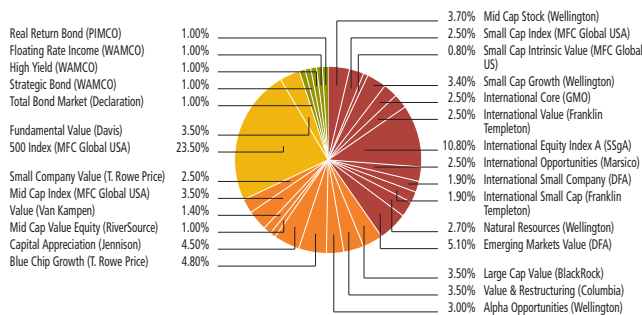
Guaranteed Accounts

	3 Year Guaranteed Interest Account	5 Year Guaranteed Interest Account	10 Year Guaranteed Interest Account
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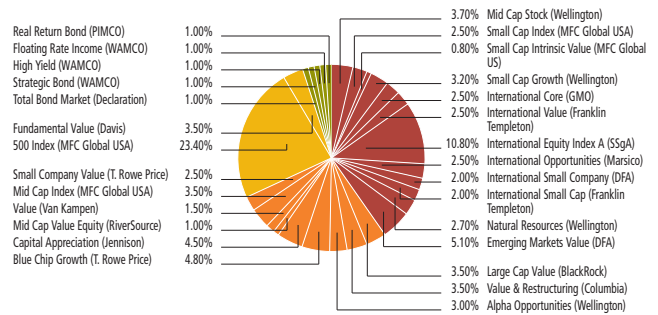
Lifecycle Funds

Lifecycle Portfolios are our date-based Funds that give participants a clear and easy way to choose investment options for their retirement savings. They simply choose the Fund that best matches their desired retirement date.

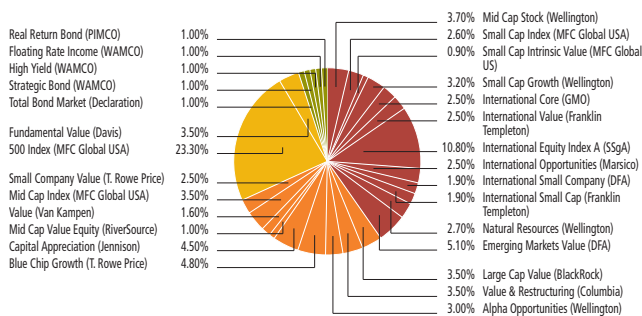
LIFECYCLE FUND – 2045 PORTFOLIO



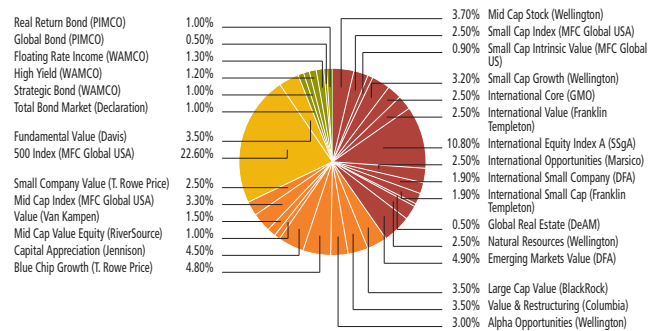
LIFECYCLE FUND – 2040 PORTFOLIO



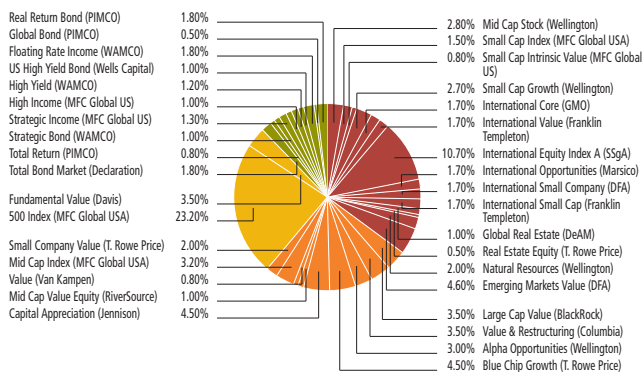
LIFECYCLE FUND – 2035 PORTFOLIO



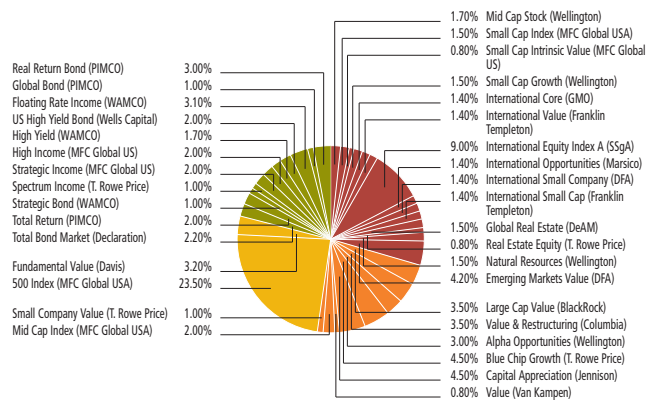
LIFECYCLE FUND – 2030 PORTFOLIO



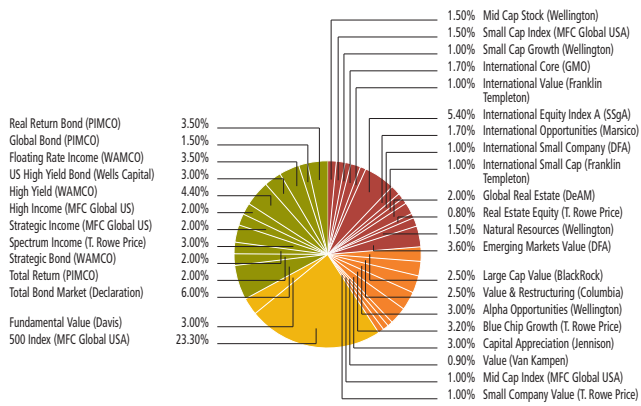
LIFECYCLE FUND – 2025 PORTFOLIO



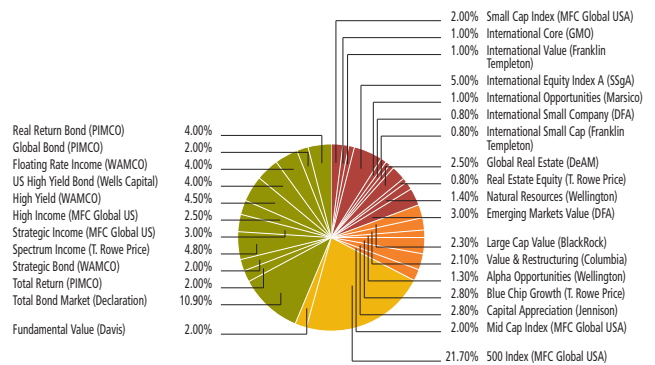
LIFECYCLE FUND – 2020 PORTFOLIO



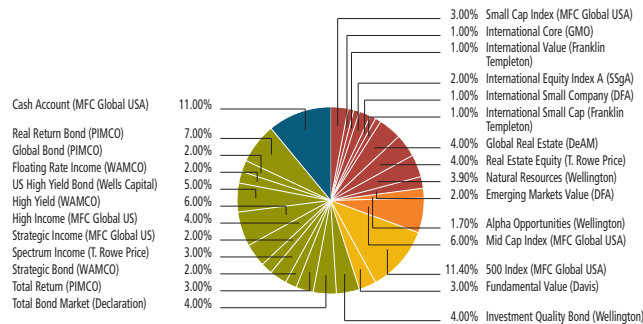
LIFECYCLE FUND – 2015 PORTFOLIO



LIFECYCLE FUND – 2010 PORTFOLIO



LIFECYCLE FUND – RETIREMENT PORTFOLIO



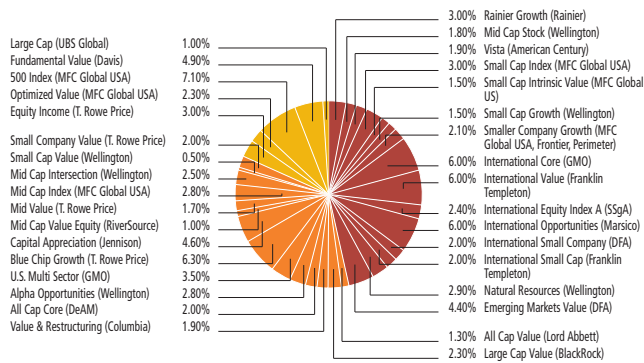
Weightings* as of March 31, 2009

There can be no guarantee a portfolio will achieve its investment objective. Each of the Lifecycle Funds* invests only in shares of a corresponding underlying Lifecycle portfolio of the John Hancock Funds II, which in turn invests in a mix of other underlying funds. Allocations are those of the underlying Lifecycle portfolios.

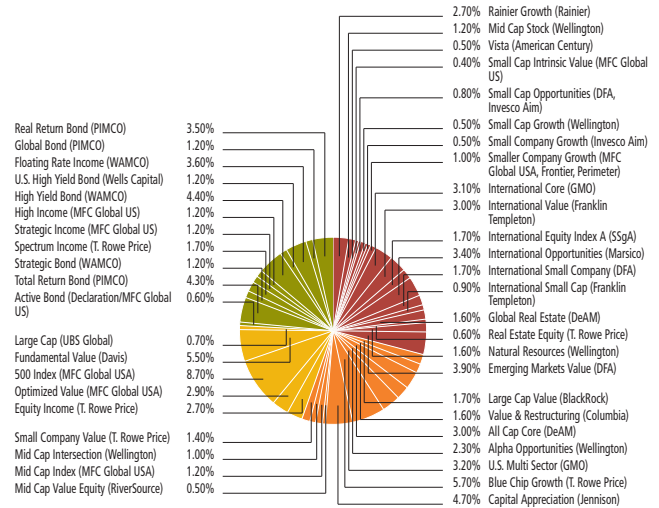
Lifestyle Funds

Lifestyle Portfolios are our risk-based Funds that provide an option for everyone. Participants simply complete our risk quiz and choose the Fund that matches their risk level.

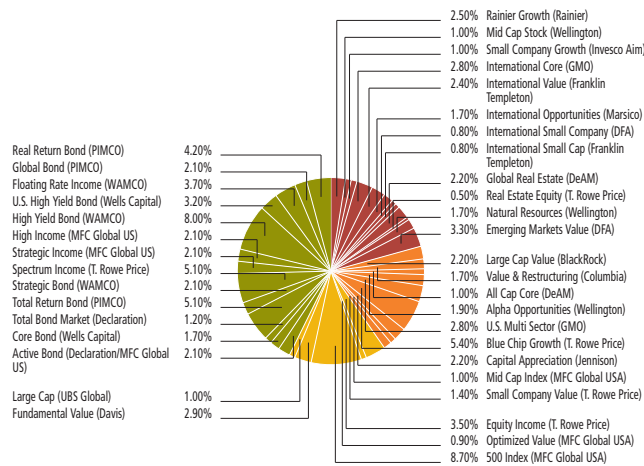
LIFESTYLE FUND – AGGRESSIVE PORTFOLIO



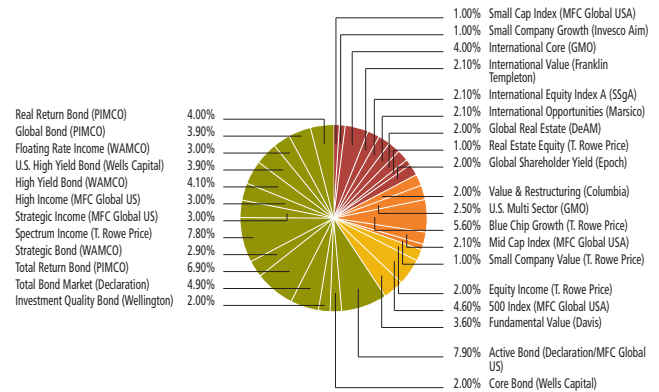
LIFESTYLE FUND – GROWTH PORTFOLIO



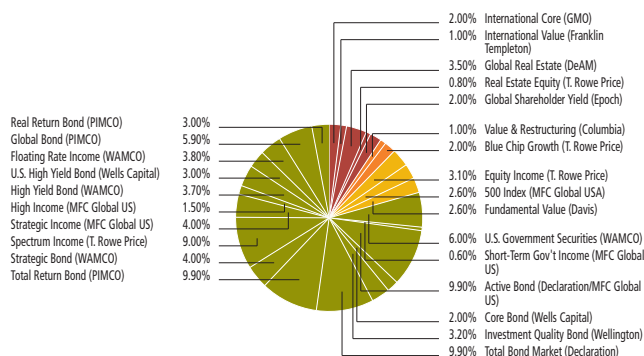
LIFESTYLE FUND – BALANCED PORTFOLIO



LIFESTYLE FUND – MODERATE PORTFOLIO



LIFESTYLE FUND – CONSERVATIVE PORTFOLIO



Weightings* as of March 31, 2009

There can be no guarantee a portfolio will achieve its investment objective. Each of the Lifestyle Funds* invests only in shares of a corresponding underlying Lifestyle portfolio of the John Hancock Funds II, which in turn invests in a mix of other underlying funds. Allocations are those of the underlying Lifestyle portfolios.

Important Notes

*The revenue John Hancock receives from any of its internally-managed Funds and certain asset allocation portfolios (i.e. the Lifecycle Funds, Lifestyle Funds and American Funds asset allocation portfolios) may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. John Hancock's affiliates provide advisory and sub-advisory services to these internally-managed funds.

Investment options are sub-accounts made available to a qualified retirement plan under a group annuity contract issued to the plan by John Hancock. Contributions under the group annuity contract are allocated to the investment options sub-accounts which (a) invest solely in shares of an underlying mutual fund or (b) are Guaranteed Interest Accounts and which will be held in the John Hancock general account.

A Lifestyle 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 subadvisor 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 Lifestyle/Lifecycle Portfolio has a target percentage allocation designed to meet the investment objectives of a corresponding investment orientation. Allocation percentages may vary or be adjusted due to market or economic conditions or other reasons as set out in the prospectus. Due to abnormal market conditions or redemption activity the fund may temporarily invest in cash and cash equivalents.

GROUP ANNUITY SUB-ACCOUNT – STANDARDIZED RISK

Descriptions

Credit and Counterparty Risk. A fund is subject to the risk that the issuer or guarantor of a fixed-income security or other obligation, the counterparty to a derivatives contract or repurchase agreement, or the borrower of a fund's securities will be unable or unwilling to make timely principal, interest, or settlement payments, or otherwise to honor its obligations.

Issuer Risk. An issuer of a security purchased by a fund may perform poorly, and, therefore, the value of its stocks and bonds may decline. Poor performance may be caused by poor management decisions, competitive pressures, breakthroughs in technology, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors.

Liquidity Risk. A fund is exposed to liquidity risk when trading volume, lack of a market maker, or legal restrictions impair the fund's ability to sell particular securities or close derivative positions at an advantageous price. Funds with investment strategies that involve securities of companies with smaller market capitalizations, foreign securities, derivatives, or securities with substantial market and/or credit risk tend to have the greatest exposure to liquidity risk.

Manager Risk. The performance of a fund that is actively managed will reflect in part the ability of the manager to make investment decisions that are suited to achieving the fund's investment objective. Depending on the manager's investment decisions, a fund may not reach its investment objective or it could underperform its peers or lose money.

Market Risk. The value of a fund's securities may go down in response to overall stock or bond market movements. Markets tend to move in cycles, with periods of rising prices and periods of falling prices. Stocks tend to go up and down in value more than bonds. If the fund's investments are concentrated in certain sectors, its performance could be worse than the overall market.

Additional Risks Applicable to Certain Funds

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

Currency Risk. Funds that invest directly in foreign currencies and in securities that trade in, or receive revenues in, foreign currencies are subject to the risk that those currencies will decline in value relative to the currency being hedged.

Derivatives Risk. A fund's use of certain derivative instruments (such as options, futures and swaps) could produce disproportionate gains or losses. Derivatives are generally considered more risky than direct investments and, in a down market, could become harder to value or sell at a fair price.

Equity Securities Risk. Stock markets are volatile, and the price of equity securities such as common and preferred stocks (and their equivalents) will fluctuate. The value of equity securities purchased by the fund could decline if the financial condition of the companies in which the fund invests decline or if overall market and economic conditions deteriorate.

Exchange Traded Funds ("ETF"s) Risk. Exchange Traded Funds are a type of investment company bought and sold on a securities exchange. An ETF often represents a fixed portfolio of securities designed to track a particular market index. The risks of owning an ETF generally reflect the risks of owning the underlying securities the ETF is designed to track.

Fixed-Income Securities Risk. Fixed-income securities or bonds are subject to credit risk and interest rate risk. The credit rating of bonds in the fund could be downgraded or the issuer of a bond could default on its obligations. In general, lower-rated fixed-income securities involve more credit risk. When interest rates rise, bond prices generally fall.

Foreign Securities Risk. Foreign securities involve special risks, including potentially unfavorable currency exchange rates, limited government regulation (including less stringent investor protection and disclosure standards) and exposure to possible economic, political and social instability. To the extent the fund invests in emerging market countries, its foreign securities risk will be higher.

Fund of Funds Risk. A fund of funds invests in a number of underlying funds. A fund of fund's ability to achieve its investment objective will depend largely on the ability of its investment manager to select the appropriate mix of underlying funds and on the underlying funds ability to meet their investment objectives. A fund of funds is subject to the same risks as the underlying funds in which it invests. Each fund of funds bears its own expenses and indirectly bears its proportionate share of expenses of the underlying funds in which it invests.

Growth Stock Risk. Because growth securities typically do not make dividend payments to shareholders, investment returns are based on capital appreciation, making returns dependent on market increases and decreases. The market prices of growth stocks are highly sensitive to future earnings expectations. Growth stocks may therefore be more volatile than non-growth stocks.

High Yield Securities Risk. Fixed-income securities that are not investment grade are commonly referred to as high yield securities or "junk bonds." These securities offer a potentially higher yield than other, higher rated securities, but they carry a greater degree of risk and are considered speculative by the major credit rating agencies.

Index Management Risk. Certain factors may cause the fund to track its Index less closely. For example, the manager may select securities that are not fully representative of the Index, and the fund's transaction expenses, and the size and timing of its cash flows, may result in the fund's performance being different than that of its Index.

Initial Public Offerings ("IPO") Risk. The fund is subject to the risks associated with purchases of shares issued in IPOs by companies that have little operating history as public companies. The market for IPO issuers has been volatile and share prices of certain newly-public companies have fluctuated in significant amounts over short periods of time.

Interest Rate Risk. Fixed-income securities are affected by changes in interest rates. When interest rates decline, the market value of fixed-income securities generally will increase. Conversely, when interest rates rise, the market value of fixed-income securities will generally decrease. The longer the remaining maturity of instruments held by the fund, the more sensitive the fund is to interest rate risk.

Large Cap Risk. The fund's strategy of investing in large cap stocks carries the risk that in certain markets large cap stocks will underperform small cap or mid cap stocks.

Leverage Risk. The fund may engage in transactions, including the use of synthetic instruments and derivatives, which may give rise to a form of leverage. Leverage may cause the fund to be more volatile than if the fund had not been leveraged because leverage can exaggerate the effect of any increase or decrease in the value of securities held by the fund.

Mid Cap Stock Risk. Investments in mid-cap companies are subject to more erratic price movements than investments in larger, more established companies. In particular, mid-sized companies may pose greater risk due to narrow product lines, limited financial resources, less depth in management or a limited trading market for their securities.

Mortgage-Backed and Asset-Backed Securities Risk. When interest rates fall, homeowners are more likely to prepay their mortgage loans. An increased rate of prepayments on the fund's mortgage-backed securities will result in an unforeseen loss of interest income to the fund as the fund may be required to reinvest assets at a lower interest rate. Asset-backed securities include interests in pools of debt securities, commercial or consumer loans, or their receivables. The value of these securities depends on many factors, including changes in interest rates, the availability of information concerning the pool and its structure, the credit quality of the underlying assets, the market's perception of the servicer of the pool, and any credit enhancement provided. In addition, asset-backed securities have prepayment risks similar to mortgage-backed securities.

Merger and Replacement Transition Risk. In the case of Fund mergers and replacements, the affected Funds that are being merged or replaced may implement the redemption of your interest by payment in cash or by distributing assets in kind. In either case, the redemption of your interest by the affected Fund, as well as the investment of the redemption proceeds by the "new" Fund, may result in transaction costs to the Funds because the affected Funds may find it necessary to sell securities and the "new" Funds will find it necessary to invest the redemption proceeds. Also, the redemption and reinvestment processes, including any transition period that may be involved in completing such mergers and replacements, could be subject to market gains or losses, including those from currency exchange rates. The transaction costs and potential market gains or losses could have an impact on the value of your investment in the affected Fund and in the "new" Fund, and such market gains or losses could also have an impact on the value of any existing investment that you or other investors may have in the "new" Fund. Although there can be no assurances that all risks can be eliminated, John Hancock will use its best efforts to manage and minimize such risks and costs. Where the redemption of your interest is implemented through a distribution of assets in kind, the effective date of the merger or replacement may vary from the target date due to the transition period, commencing either before or after the target date, that is required to liquidate or transition the assets for investment in the "new" Fund.

Non-Diversification Risk. A fund that is non-diversified may invest a high percentage of its assets in the securities of a small number of issuers. This approach may result in more volatile performance relative to more diversified funds. The less diversified a fund's holdings are, the more a specific security's poor performance is likely to affect the fund's performance.

Sector Risk. When a fund's investments are concentrated in a particular industry or sector of the economy (e.g., real estate, technology, financial services), they are not as diversified as the investments of most mutual funds and are far less diversified than the broad securities markets. Funds concentrating in a particular industry sector tend to be more volatile than other mutual funds, and the values of their investments tend to go up and down more rapidly. A fund that invests in a particular industry or sector is particularly susceptible to the impact of market, economic, regulatory and other factors affecting that industry or sector.

Short Sale Risk. The fund may sell a security that it does not own. A fund will lose money if the price of the security which it has sold short increases between the time of the short sale and the date when the fund acquires the security sold short.

Small Cap Stock Risk. The fund's investments in smaller companies are subject to more erratic price movements than investments in larger, more established companies. Small cap companies may be developing or marketing new products or services for which markets are not yet and may never become established. Although small, unseasoned companies may offer greater opportunities for capital growth than larger, more established companies, they also involve greater risks and should be considered speculative.

Small/Mid Cap Stock Risk. The fund's investments in small-cap and mid-cap companies are subject to more erratic price movements than investments in larger, more established companies. In particular, mid-sized companies may pose greater risk due to narrow product lines, limited financial resources, less depth in management or a limited trading market for their securities. Similarly, small cap companies may be developing or marketing new products or services for which markets are not yet and may never become established. While small, unseasoned companies may offer greater opportunities for capital growth than larger, more established companies, they also involve greater risks and should be considered speculative.

Turnover Risk. Active and frequent trading of fund securities results in a high fund turnover rate. Funds with high turnover rates often have higher transaction costs, which are paid by the fund, that may have an adverse impact on fund performance, and may generate short-term capital gains on which taxes may be imposed.

U.S. Government Securities Risk. U.S. government securities do not involve the degree of credit risk associated with investments in lower quality fixed-income securities. As a result, the yields available from U.S. government securities are generally lower than the yields available from many other fixed-income securities. These securities, like other fixed-income securities, are subject to interest rate risk.

Value Stock Risk. The fund's investments in value stocks carry the risk that the market will not recognize a security's intrinsic value for a long time or that a stock believed to be undervalued may actually be appropriately priced.



Please call 1-800-333-0963 to obtain Fund Sheets for John Hancock group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying mutual funds, that are available on request. The prospectuses for the sub-accounts' underlying mutual funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying mutual funds which should be carefully considered before investing.

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