JOHN HANCOCK ANNUITIES

Understanding How Returns and Withdrawals May Impact a Portfolio

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Other Accumulation Scenarios

Annual Income = **None** Starting Value for Constant 0% and 8% Portfolios = **$100,000**				
Age	**Annual Return**	**0% Portfolio Year-End Value**	**Annual Return**	**8% Portfolio Year-End Value**
41	0%	$97,750	8%	$105,750
42	0%	$95,551	8%	$111,831
43	0%	$93,401	8%	$118,261
44	0%	$91,299	8%	$125,061
45	0%	$89,245	8%	$132,252
46	0%	$87,237	8%	$139,856
47	0%	$85,274	8%	$147,898
48	0%	$83,355	8%	$156,402
49	0%	$81,480	8%	$165,395
50	0%	$79,647	8%	$174,906
51	0%	$77,855	8%	$184,963
52	0%	$76,103	8%	$195,598
53	0%	$74,391	8%	$206,845
54	0%	$72,717	8%	$218,739
55	0%	$71,081	8%	$231,316
56	0%	$69,481	8%	$244,617
57	0%	$67,918	8%	$258,682
58	0%	$66,390	8%	$273,556
59	0%	$64,896	8%	$289,286
60	0%	$63,436	8%	$305,920
61	0%	$62,009	8%	$323,510
62	0%	$60,613	8%	$342,112
63	0%	$59,250	8%	$361,783
64	0%	$57,917	8%	$382,586
65	0%	$56,613	8%	$404,585
	0%	**$56,613**	**8%**	**$404,585**

Other Distribution Scenarios

Annual Income = **5% of first-year value adjusted thereafter for inflation** Starting Value for 0% Portfolio = **$56,613**; 8% Portfolio = **$404,585**				
Age	**Annual Return**	**0% Portfolio Year-End Value**	**Annual Return**	**8% Portfolio Year-End Value**
66	0%	$52,509	8%	$407,619
67	0%	$48,412	8%	$410,221
68	0%	$44,320	8%	$412,348
69	0%	$40,229	8%	$413,952
70	0%	$36,138	8%	$414,987
71	0%	$32,043	8%	$415,397
72	0%	$27,943	8%	$415,128
73	0%	$23,832	8%	$414,118
74	0%	$19,710	8%	$412,304
75	0%	$15,574	8%	$409,617
76	0%	$11,419	8%	$405,984
77	0%	$7,244	8%	$401,326
78	0%	$3,045	8%	$395,560
79	0%	$0	8%	$388,597
80	0%	$0	8%	$380,343
81	0%	$0	8%	$370,696
82	0%	$0	8%	$359,549
83	0%	$0	8%	$346,788
84	0%	$0	8%	$332,289
85	0%	$0	8%	$315,923
86	0%	$0	8%	$297,553
87	0%	$0	8%	$277,030
88	0%	$0	8%	$254,198
89	0%	$0	8%	$228,890
90	0%	$0	8%	$200,929
	0%	**$0**	**8%**	**$200,929**

► **Total income generated by portfolio during retirement = $47,254 $737,543**

These hypothetical illustrations do not reflect the performance of any John Hancock portfolio and assume gross hypothetical rates of 0% and 8% with the following asset-based fees deducted: arithmetic average of fund management fees of 1.10%, M&E of 1.00%, and administration fee of 0.15%. The illustration does not reflect the maximum withdrawal charge or any optional rider fees. If such charges were reflected, performance would be lower. These charts do not take into account the effect of taxes at the ordinary tax rate, which may be incurred on withdrawal. The hypothetical return is for purposes of illustration only and should not be deemed a representation of past or future performance or a guarantee of future results.

Why the Sequence of Returns Matters

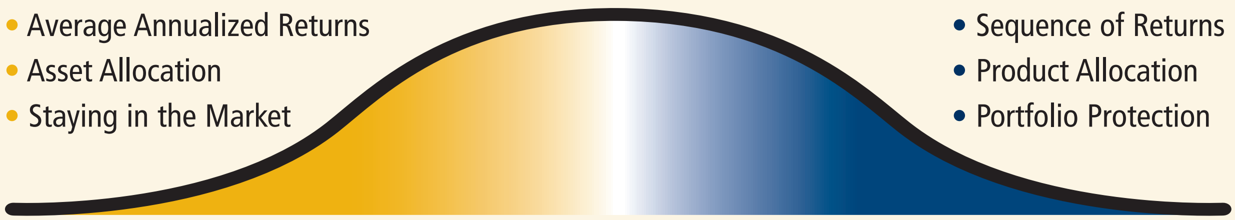
The sequence of returns may have less of an impact on the portfolio of a long-term individual who is accumulating assets for retirement. However, *during* retirement, the interplay between an individual's rate of withdrawal and the sequence of returns can have a dramatic impact on a portfolio's overall ability to last.

Factors Affecting Portfolio Results Before and After Retirement

Accumulation Phase

- Average Annualized Returns
- Asset Allocation
- Staying in the Market

Age 65



Distribution Phase

- Sequence of Returns
- Product Allocation
- Portfolio Protection

Annual Income = **None** Starting Value for Portfolio A and Portfolio B = **$100,000**				
Age	**Annual Return**	**Portfolio A Year-End Value**	**Annual Return**	**Portfolio B Year-End Value**
41	-12%	$87,695	29%	$129,491
42	-15%	$74,541	18%	$152,281
43	-14%	$64,106	25%	$189,590
44	22%	$78,361	-6%	$178,404
45	10%	$86,040	15%	$204,272
46	4%	$89,754	8%	$221,183
47	11%	$99,537	27%	$281,124
48	3%	$102,224	-2%	$274,939
49	-3%	$98,944	15%	$315,355
50	21%	$119,722	19%	$375,274
51	17%	$139,716	33%	$498,739
52	5%	$147,121	11%	$554,098
53	-10%	$132,703	-10%	$499,794
54	11%	$147,432	5%	$526,284
55	33%	$195,938	17%	$614,175
56	19%	$233,166	21%	$743,148
57	15%	$267,442	-3%	$719,303
58	-2%	$261,558	3%	$738,723
59	27%	$332,440	11%	$819,245
60	8%	$359,961	4%	$854,607
61	15%	$412,156	10%	$938,354
62	-6%	$387,838	22%	$1,147,015
63	25%	$482,859	-14%	$986,443
64	18%	$567,841	-15%	$838,477
65	29%	$735,302	-12%	$735,302
	8%	**$735,302**	**8%**	**$735,302**

NO DIFFERENCE

Annual Income = **5% of first-year value adjusted thereafter for inflation** Starting Value for Portfolio A and Portfolio B = **$735,302**				
Age	**Annual Return**	**Portfolio A Year-End Value**	**Annual Return**	**Portfolio B Year-End Value**
66	-12%	$608,058	29%	$915,383
67	-15%	$478,981	18%	$1,038,620
68	-14%	$372,924	25%	$1,254,080
69	22%	$415,677	-6%	$1,139,914
70	10%	$415,031	15%	$1,263,822
71	4%	$390,325	8%	$1,325,828
72	11%	$388,972	27%	$1,641,225
73	3%	$354,257	-2%	$1,559,902
74	-3%	$296,317	15%	$1,742,637
75	21%	$310,572	19%	$2,025,772
76	17%	$313,029	33%	$2,642,842
77	5%	$278,728	11%	$2,885,300
78	-10%	$198,994	-10%	$2,550,113
79	11%	$167,091	5%	$2,631,281
80	33%	$166,453	17%	$3,015,102
81	19%	$140,801	21%	$3,590,977
82	15%	$102,502	-3%	$3,416,756
83	-2%	$39,480	3%	$3,448,238
84	27%	$0	11%	$3,761,512
85	8%	$0	4%	$3,859,407
86	15%	$0	10%	$4,171,204
87	-6%	$0	22%	$5,030,357
88	25%	$0	-14%	$4,255,708
89	18%	$0	-15%	$3,544,793
90	29%	$0	-12%	$3,033,870
	8%	**$0**	**8%**	**$3,033,870**

BIG DIFFERENCE

► **Total income generated by portfolio during retirement = $839,547 $1,340,429**

Source: Standard & Poor's. The sequence of returns has an average compounded annualized return of 8% over 25 years and year-to-year volatility that is consistent with a portfolio predominantly comprised of stocks. Annual returns have been rounded to the nearest whole number. The accumulation portfolios assume a starting value of $100,000 at age 40 and no annual withdrawals. The distribution portfolios assume a starting value of either $100,000 or $735,302 at age 65 as well as a 5% first-year withdrawal thereafter adjusted for 3% inflation annually. Except where noted, the average annualized return for the 25-year period is 8%.

All charts are hypothetical and for illustrative purposes only and are not intended to predict or project portfolio results. Charges may apply to amounts taken in excess of the withdrawal amount available without a withdrawal charge during the surrender charge period. All withdrawals reduce the death benefit, optional benefits and contract value. Withdrawals will come first from any gain in the contract. In addition, withdrawals of taxable amounts will be subject to ordinary income tax and, if made prior to age 59½, a 10% IRS penalty tax may apply.

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