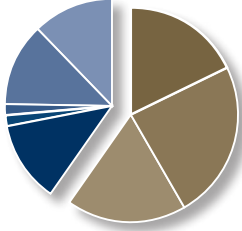


Portfolio of the Month

Core Disciplined Diversification

Core Disciplined Diversification

An academic approach to investing



40.0% Core (MFC Global)

- 12.0% International Index
- 1.7% Small Cap Index
- 1.6% Mid Cap Index
- 12.7% 500 Index
- 12.0% Total Bond Market

60.0% Disciplined Diversification (DFA)

- 18.0% Non-U.S. Stocks
- 23.9% U.S. Stocks
- 18.1% Bonds

Allocations as of 9/30/09.

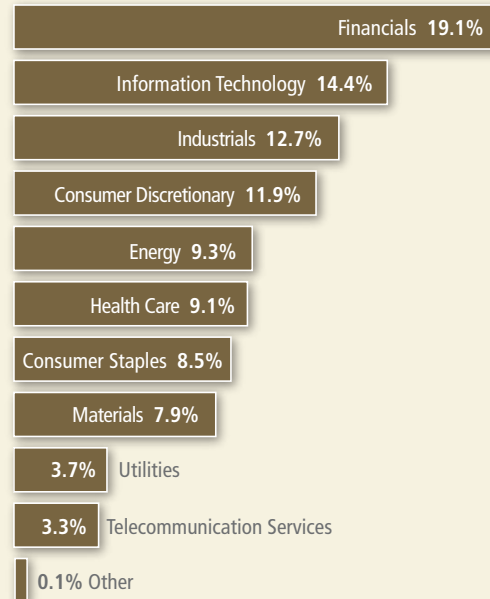
For current allocations and performance, please visit: www.jhannuities.com or www.jhannuitiesnewyork.com

Dimensional Fund Advisors (DFA) is known for its research-oriented investment philosophy, which combines academic research and quantitative analysis. By combining the DFA Disciplined Diversification portfolio with a suite of index funds from MFC Global, we form a fund-of-funds option, Core Disciplined Diversification, which is a strategic, diversified portfolio that seeks both long-term growth of capital and current income.

Core Disciplined Diversification is composed of 60% DFA Disciplined Diversification and 40% index funds. Disciplined Diversification is a fund which invests in global equity and fixed income securities. It is strategically tilted toward small cap and value stocks, which have greatly aided in its strong performance over the quarter as these two segments have outperformed other categories in recent months. The index portion of Core Disciplined Diversification invests in a suite of index funds which track major market indices and match the allocations of Disciplined Diversification.

Here is a closer look at DFA Disciplined Diversification:

Equity Sector Weightings Breakdown



Fixed Income Portion Details

Average credit quality: AAA
Effective duration: 4.75 years

Holdings:

Total number of equity holdings: 5,244

Total number of fixed income holdings: 41

Portfolio data as of 9/30/09.

Not FDIC Insured | Not Bank Guaranteed | May Lose Value | Not a Deposit | Not Insured by Any Federal Government Agency

Contact 800-334-4437 or visit www.jhannuities.com for more information, including product and fund prospectuses that contain complete details on investment objectives, risks, fees, charges, and expenses, as well as other information about the investment company, which should be carefully considered. Please advise your clients to read the prospectuses carefully prior to purchasing. The prospectuses contain this and other information on the product and the underlying portfolios.

Diversification, asset allocation, or rebalancing does not guarantee a profit or protect against a loss. Inclusion in an asset allocation portfolio does not indicate that a particular subaccount is superior to another subaccount not included. Please note that asset allocation may not be appropriate for everyone, particularly those interested in directing the underlying portfolio options of their annuity contract on their own.

Stocks of small or emerging companies have less liquidity than those of larger, established companies and are subject to greater price volatility and risk than the overall stock market. Investing in foreign securities and emerging markets entails greater risk, as well as greater potential rewards compared to U.S. investments. These risks include potential political and economic uncertainties of foreign countries and lesser developed countries as well as the risk of currency fluctuations, price volatility and lack of liquidity. These risks are magnified in countries with emerging markets, since these countries may have relatively unstable governments and less established markets and economics.

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