

Enclosed is a supplement to your current John Hancock Trust Prospectus detailing changes made to your variable annuity investment platform.

The Prospectus supplement will also be posted on our website, [www.jhannuities.com](http://www.jhannuities.com), for your convenience. As always, please do not hesitate to call our customer service center at 800-344-1029 if you have any questions or concerns regarding these changes.

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**John Hancock Trust  
Supplement dated July 22, 2009  
to the Prospectus dated May 1, 2009**

**Disciplined Diversification Trust**

The following disclosure relating the Disciplined Diversification Trust's investment in fixed income securities is replaced with the disclosure noted below:

Disclosure to be Replaced

The fund's fixed-income securities will, under normal market conditions, consist of approximately 60-80% high quality short-term bonds from developed markets around the world, and 20-40% Treasury Inflation-Protected Securities ("TIPS"). TIPS are debt securities issued by the U.S. Treasury whose principal and/or interest payments are adjusted for inflation, unlike debt securities that make fixed principal and interest payments. The non-TIPS securities in which the fund will invest will have a minimum short-term credit rating of A1 or better by S&P or Prime 1 by Moody's or F1 or better by Fitch Ratings Ltd. ("Fitch"). If there is no short-term rating the non-TIPS securities would have a minimum long-term credit rating of AA as rated by S&P or Fitch, Inc. or equivalent rating by Moody's and would generally mature within five years from the date of settlement.

The fund is eligible to invest in a variety of fixed income securities which, unless otherwise noted, may be issued by domestic or foreign issuers and may be denominated in U.S. dollars or non-U.S. currencies.

New Disclosure

For its fixed income investments, the fund is eligible to invest in a variety of fixed income securities which may be issued by domestic or foreign issuers and may be denominated in U.S. dollars or non-U.S. currencies.

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Please refer to your John Hancock Trust Prospectus for more complete information on the investment objectives, risks, charges and expenses, and other information on the investment options under your Variable Annuity Contract. Please consider this information carefully before investing.

Venture® Combination Fixed and Variable Annuities are distributed by **John Hancock Distributors LLC**, member FINRA.

**Issuer and Administrator**

John Hancock Life Insurance Company (U.S.A.), Bloomfield Hills, MI (not licensed in NY)  
New York: John Hancock Life Insurance Company of New York, Valhalla, NY

**John Hancock Annuities Service Center**

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