

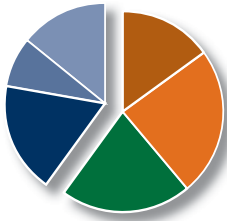


JOHN HANCOCK ANNUITIES

# Portfolio of the Month Core Global Diversification

Core Global Diversification

A new look, the same trusted name



- 15.0%** AFIS International (American Funds)
- 24.0%** AFIS Global Growth (American Funds)
- 21.0%** AFIS U.S. Govt/AAA-Rated Secs (American Funds)
- 18.0%** International Index
- 8.0%** 500 Index
- 14.0%** Total Bond Market

As of 5/31/09. For current allocations and performance, please visit [www.jhannuities.com](http://www.jhannuities.com) or [www.jhannuitiesnewyork.com](http://www.jhannuitiesnewyork.com).

American Funds has had a strong relationship with John Hancock for some time, offering many of their American Funds Insurance Series (AFIS) funds on our investment platform. One of the most popular portfolios is a fund-of-funds option called Core Global Diversification, which is made up of underlying AFIS funds, and is now combined with a suite of index funds from MFC Global.

Core Global Diversification aims to invest approximately 65% of the portfolio's assets in equity securities and approximately 35% of the portfolio's assets in fixed income securities, seeking long-term growth of capital. This portfolio offers broad exposure to the global markets, including small caps and emerging market equities.

## Here is a closer look at the underlying subaccounts of Core Global Diversification:

American Funds	This fund offers international diversification with a long-term perspective, investing in stocks of companies based primarily in Europe and the Pacific Basin.
<b>American International</b>	
American Funds	This fund diversifies among blue chip companies in the United States and abroad, focusing on opportunities generated by changes in global trade patterns as well as economic and political relationships.
<b>American Global Growth</b>	
American Funds	This fund holds mostly Treasury and mortgage securities, providing a high level of current income and capital preservation.
<b>U.S. Government/AAA-Rated Securities</b>	
MFC Global	This fund tracks the MSCI EAFE Index, which measures the performance of the developed stock markets of Europe, Australia, and the Far East.
<b>International Index</b>	
MFC Global	This fund tracks the S&P 500 Index, which is a widely used, unmanaged index of stock market trends used to measure the performance of 500 large companies in the U.S. economy.
<b>500 Index</b>	
MFC Global	This fund tracks the Barclays Capital Aggregate Bond Index, which is a broad representation of the high-quality, fixed-income securities traded on the U.S. markets.
<b>Total Bond Market</b>	

**For Broker/Dealer Use Only. Not For Use With The Public.**

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.

The MSCI EAFE Index is a Morgan Stanley Capital International Index that is designed to measure the performance of the developed stock markets of Europe, Australia, and the Far East. The S&P 500 Index is represented by the S&P 500 Index, which is a widely used, unmanaged index of stock market trends. The Barclays Capital Aggregate Bond Index is a broad representation of high-quality, fixed-income securities traded on U.S. markets, including corporate, government, and agency issues. Clients cannot invest directly in an index.

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