John Hancock

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John Hancock

January [•], 2014

[Client name]
[Address]

[Contract number]

In early November, you received a Proxy Statement requesting your vote on two proposed changes to the John Hancock Variable Insurance Trust (JHVIT) Lifestyle Trusts in which you are invested. This letter confirms that both proposals have been **approved** by contract holders.

Proposal 1

To change the investment objectives and policies of the Lifestyle Trusts to implement new risk management strategies that seek to manage total portfolio volatility of returns and to limit the magnitude of portfolio losses.

The new investment objectives and policies for the Lifestyle Trusts will be implemented on or about March 3, 2014.

Proposal 2

To modify the subadvisory agreement between the Lifestyle Trusts' investment advisor, John Hancock Investment Management Services, and the Lifestyle Trusts' subadvisor, John Hancock Asset Management. The change will not increase the advisory fees you pay.

1. **If you take no action your current investments in one or more of the Lifestyle Trusts will be managed with the new risk management strategies effective on or about March 3, 2014.** You should evaluate the changes carefully with your financial advisor to ensure that your investments in the Lifestyle Trusts continue to be aligned with your investing goals, risk tolerance, and your expectation of the guaranteed benefits provided by your variable annuity contract or by your particular cash withdrawal requirements. Since your contract provides for guaranteed minimum withdrawal and guaranteed minimum death benefits, remaining in the Lifestyle Trusts may not be consistent with your investment objectives. Please see Section 4 of this letter for more details.

2. **You have alternative investment options.** If you feel that the Lifestyle Trusts are no longer the right investment option, you can transfer to other investment options without compromising the guarantees in your contract. You'll find a list of all the available investment options enclosed with this letter. Whether the Lifestyle Trusts are still appropriate for you or whether you should "opt out" by transferring is dependent upon your specific circumstances and you should consult your financial advisor for guidance. Please see the enclosed annuity prospectus supplement and Lifestyle Trusts supplement.

3. **The dollar amount of your current guaranteed benefits will not change.** The dollar amount of your current guaranteed minimum withdrawal benefit and guaranteed minimum death benefit, as set forth in

your quarterly statement, will not change as a result of the new investment objectives and policies of the Lifestyle Trusts. The Lifestyle Trusts' proxy statement previously provided to you illustrates a number of potential advantages and disadvantages regarding the new risk management strategies, which are summarized below. You and your financial advisor should, among other factors specific to you, take these into consideration as you determine whether your investments in the Lifestyle Trusts continue to be appropriate. Please note there can be no assurance that your current guaranteed benefits provided by your contract will increase in the future. Please refer to your annuity contract for all details.

You and your advisor should specifically take into account:

- Your contract provides for guaranteed minimum withdrawal benefits which allow for the withdrawal of guaranteed amounts over a specific period of time or for life and provides for payment of a guaranteed minimum death benefit to beneficiaries. As your contractual guarantees already provide specific protection against large potential losses, an investment in the Lifestyle Trusts may provide little or no additional guaranteed benefits, and you are already paying for this protection through contract charges.

- Your contract includes a feature that allows the guaranteed minimum withdrawal benefit to increase or "step up" when contract value exceeds the guaranteed benefit (e.g., through appreciation). If the new Lifestyle Trusts' risk management strategies reduce upside performance during periods of high volatility, it will reduce the likelihood that your contract may benefit from this "step up" feature. You may wish to consider another investment option that offers continuous, greater equity exposure under such circumstances that may potentially provide for greater guaranteed income, instead of investing in one of the Lifestyle Trusts.

4. **Advantages and disadvantages of the new risk management strategies in the Lifestyle Trusts.**
The Lifestyle Trusts' proxy statement previously provided to you illustrates a number of potential advantages and disadvantages regarding the new risk management strategies, which are summarized below. You and your financial advisor should, among other factors specific to you, take these into consideration as you determine whether your investments in the Lifestyle Trusts continue to be appropriate. A copy of the complete Lifestyle Trusts' proxy statement, along with additional educational materials is accessible at **www.jhannuities.com/loc**.

What are some potential advantages of the new risk management strategies?

- The risk management strategies for each Lifestyle Trust are designed to target a specific level of volatility and to reduce the magnitude of losses during highly volatile, negative equity markets by increasing exposure to cash and cash equivalents. If the risk management strategies are successful, you may experience improved risk adjusted returns over the long term, particularly during periods of moderately or severely declining equity markets with high volatility relative to a comparable investment option that does not utilize such strategies.

- The risk management strategies also seek to limit the magnitude of losses, regardless of the level of equity market volatility, which may provide relatively stronger performance in adverse equity markets to a comparable investment option that does not utilize such strategies.

- If the changes in the investment objective and policies of each Lifestyle Trust are successful in managing volatility and limiting the magnitude of portfolio losses, this could translate into higher contract or policy values for you. This, in turn, may result in higher liquidity for withdrawals as well as improved benefits, such as surrender benefits, death benefits, or withdrawal benefits.

There is no guarantee that the new Lifestyle Trusts' risk management strategies will be successful or achieve any of these results.

What are some potential disadvantages of the new risk management strategies?

- Lifestyle Trusts utilizing these risk management strategies may underperform a comparable investment option that does not use the volatility management techniques during periods of strong positive market performance, particularly in periods when such strong performance is combined with high volatility. This is because the Lifestyle Trusts will have less exposure to equities and will not fully participate in the larger upside returns during such a volatile, but positive, period of equity returns.

- Lifestyle Trusts utilizing these risk management strategies may also underperform comparable investment options in periods of low volatility. This is because the cost of providing downside protection and other volatility management techniques may have the effect of reducing returns without any offsetting benefits.

- The new risk management strategies may result in lower risk adjusted returns over the long term relative to a comparable investment option that does not utilize such strategies and may translate into lower contract or policy values for you. This, in turn, may result in lower liquidity for withdrawals and may limit the growth of guaranteed minimum withdrawal and guaranteed minimum death benefits in the future.

We strongly urge you to speak with your financial advisor regarding all investment options available to you.

Should you have any questions, you can find additional information and materials about the Lifestyle Trusts at **www.jhannuities.com/loc**. You are also welcome to call one of our Customer Service Representatives at 800-721-0111, Monday through Friday, between 8:00 a.m. and 6:00 p.m., Eastern Time.

Sincerely,

Hugh McHaffie
President, John Hancock Wealth Management

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The portfolios in the John Hancock Variable Insurance Trust described above are not retail mutual funds and are only available under variable annuity contracts, variable life policies, or through participation in tax-qualified retirement plans. Although the portfolios' asset manager or subadvisors may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same asset manager or subadvisor. Variable annuities are not FDIC insured, are long-term contracts designed for retirement purposes, and are subject to investment risk, including the possible loss of principal. Past performance is not a guarantee of future results.

Insurance products are issued by John Hancock Life Insurance Company (U.S.A.) (not licensed in New York), Boston, MA 02116, and John Hancock Life Insurance Company of New York, Valhalla, NY 10595, herein collectively referred to as John Hancock. Registered insurance products are offered through **John Hancock Distributors LLC**, 197 Clarendon Street, Boston, MA 02116, through other broker-dealers that have a selling agreement with John Hancock Distributors LLC.

Call 800-721-0111 or visit jhannuities.com or jhannuitiesnewyork.com for more information, including product and fund prospectuses with details about investment objectives, risks, fees, charges, and expenses, as well as other information about the investment company. The prospectuses contain this and other information on the product and the underlying portfolios. Please read the prospectuses carefully before investing.