



updates to 408(b)(2) disclosure information

Summary as of August 31, 2015

The totals estimated in **A** and **B** may vary based on the actual amount of assets held within the Contract, as well as the amount of transfer and recurring contributions into the Contract, and investment allocations under the Contract. Amounts shown are generally rounded to the nearest 100th of a percent.

ASSET BASED: Estimated Cost of John Hancock Recordkeeping Services equals **A + B: 1.25%**

Charges deducted from participant accounts or billed to plan sponsor			Investment-related revenue used towards cost of Plan Services ^{N15}		
Description	Method of Payment	Amount (%)	Description	Method of Payment	Amount (%)
Recordkeeping Charges ^{N7}	Deducted from participant accounts	0.45	Revenue from underlying fund	Paid by Fund	0.34
			Revenue from sub-account used towards John Hancock recordkeeping charges	Deducted from Fund Unit Value	0.46
A: Total John Hancock charges deducted or billed for Recordkeeping Services^{N13}		0.45	B: Total average investment-related revenue used towards John Hancock Recordkeeping Services		0.80
			Revenue from sub-account passed through to third parties for Plan Services		0.55
			Total revenue used towards plan costs		1.35

ADDITIONAL DOLLAR BASED: Estimated Cost of John Hancock Recordkeeping Services

Additional charges deducted from participant accounts or billed to plan sponsor		
Description	Method of Payment	Amount (\$)
Per participant fee (subject to waiver) ^{N10}	Deducted from participant accounts	2.00/month

Number of Funds Selected: 29

Class of Funds: Class 8

Shown: Selected investment options

The following chart shows, where applicable, the annual operating expenses and any ongoing expenses of each investment option, and the charges that apply directly against the investment option that are not included in its annual operating expenses, such as redemption fees. The chart also lists the components that make up the Expense Ratio of each Fund and how they relate to each other:

- (1) "Underlying Fund Net Cost" - calculated as the underlying fund's expense ratio minus column (2)
- (2) "Revenue From Underlying Fund (12b-1, STA, Other)" - the sum of columns (1) and (2) equals the underlying fund's expense ratio
- (3) "Revenue From Sub-account"
- (4) "Total Revenue Used Towards Plan Cost" - calculated as the sum of columns (2) and (3)
- (5) "Expense Ratio" - calculated as the sum of columns (1) and (4) or alternately, the sum of columns (1), (2) and (3)

For a detailed description of these terms, refer to the information located below the chart.

Investment Information and John Hancock's Indirect Compensation							
Fund code	Fund name	Investment Services	Plan Services				Redemption Fee (%) ^{N20}
		(1) Underlying Fund Net Cost (%)	(2) Revenue From Underlying Fund (%)	(3) + Revenue From Sub-account (%)	(4) = Total Revenue Used Towards	(5) Expense Ratio (%)	

			(12b-1, STA, Other)				Plan Cost (%)		
Asset Allocation - Target Date									
CZK	JH Ret To 2055 Managed Port	0.20	0.33	+	1.02	=	1.35	1.55	0.00
CZJ	JH Ret To 2050 Managed Port	0.18	0.33	+	1.02	=	1.35	1.53	0.00
CZI	JH Ret To 2045 Managed Port	0.18	0.33	+	1.02	=	1.35	1.53	0.00
CZH	JH Ret To 2040 Managed Port	0.18	0.33	+	1.02	=	1.35	1.53	0.00
CZG	JH Ret To 2035 Managed Port	0.17	0.33	+	1.02	=	1.35	1.52	0.00
CZF	JH Ret To 2030 Managed Port	0.17	0.33	+	1.02	=	1.35	1.52	0.00
CZE	JH Ret To 2025 Managed Port	0.18	0.33	+	1.02	=	1.35	1.53	0.00
CZD	JH Ret To 2020 Managed Port	0.18	0.31	+	1.04	=	1.35	1.53	0.00
CZC	JH Ret To 2015 Managed Port	0.21	0.29	+	1.06	=	1.35	1.56	0.00
CZB	JH Ret To 2010 Managed Port	0.21	0.27	+	1.08	=	1.35	1.56	0.00
Aggressive Growth									
AOM	Aston/Fairpointe Mid Cap Fund	0.81	0.30	+	1.05	=	1.35	2.16	0.00
IIF	Intl Equity Index Fund	0.12	0.27	+	1.08	=	1.35	1.47	0.00
SCP	DFA U.S. Small Cap Fund	0.37	0.00	+	1.35	=	1.35	1.72	0.00
MCS	Mid Cap Stock Fund	0.42	0.50	+	0.85	=	1.35	1.77	0.00
SCI	Small Cap Index Fund	0.13	0.45	+	0.90	=	1.35	1.48	0.00
EXP	Vanguard Explorer Fund	0.36	0.00	+	1.35	=	1.35	1.71	0.00
DIV	Templeton World	0.55	0.50	+	0.85	=	1.35	1.90	0.00
Growth									
VIS	Vanguard Small Cap Value Index	0.09	0.00	+	1.35	=	1.35	1.44	0.00
MCI	Mid Cap Index Fund	0.06	0.40	+	0.95	=	1.35	1.41	0.00
VLF	Value Fund	0.32	0.50	+	0.85	=	1.35	1.67	0.00
CGI	Capital World Growth & Income	0.44	0.05	+	1.30	=	1.35	1.79	0.00
BCF	Blue Chip Growth Fund	0.36	0.50	+	0.85	=	1.35	1.71	0.00
ANP	New Perspective Fund	0.44	0.05	+	1.30	=	1.35	1.79	0.00
Growth & Income									
IND	500 Index Fund	0.03	0.27	+	1.08	=	1.35	1.38	0.00
ICA	Investment Company of America	0.30	0.05	+	1.30	=	1.35	1.65	0.00
WMI	Washington Mutual Investors	0.29	0.05	+	1.30	=	1.35	1.64	0.00
Income									
COR	Core Bond Fund	0.18	0.50	+	0.85	=	1.35	1.53	0.00
BIF	Total Bond Market Fund	0.06	0.24	+	1.11	=	1.35	1.41	0.00
Conservative									
MSV	John Hancock Stable Val N19	0.45	0.00	+	1.35	=	1.35	1.80	0.00
Averages: N15		0.18	0.34	+	1.01	=	1.35	1.53	

The "Expense Ratio" shown above represents the total annual operating expenses for the investment options made available by John Hancock under your Contract. It is made up of the underlying fund's expense ratio (FER) and the Revenue from the sub-account. John Hancock's indirect compensation from the investment options includes (i) the "Revenue from underlying fund (12b-1, STA, Other)" (paid by the underlying fund and other fund-related sources) and (ii) all or certain portions of the "Revenue from Sub-account", which are collected by John Hancock from the Fund's unit value.

The **underlying fund** is the mutual fund, collective trust, or ETF, in which the investment option (listed above) invests. The full name of each underlying fund is set out in the Fund Information Guide. Referred to in the chart above, the "**Underlying Fund Net Cost**" represents the amount paid for investment management or advisory services, and for operational and/or other expenses of the underlying fund. It is determined by deducting the amount of "Revenue from underlying fund (12b-1, STA, Other)" from the underlying fund's expense ratio published by the underlying fund.

In general, the "Revenue from underlying fund (12b-1, STA, Other)" is paid to John Hancock by the underlying fund and other fund-related sources pursuant to agreements or arrangements between John Hancock and the underlying fund and/or their affiliates. Such revenue includes 12b-1, Sub-transfer agency, Shareholder Service and Other fees. In addition, (in the case of underlying affiliated funds), John Hancock uses revenue from its corporate profit to provide credits to the sub-account that invests in the underlying affiliated fund. Such credits are also taken into account by John Hancock in determining the "Revenue from underlying fund (12b-1, STA, Other)" received in respect of the underlying fund. John Hancock provides, on behalf of the underlying fund, communications, statements, and reporting materials to plans and participants about the underlying funds in which the John Hancock sub-accounts invest, facilitates purchases and redemptions of shares of the underlying funds held in the sub-accounts in accordance with instructions of the Plans investing in the sub-accounts, and maintains records in relation thereto. John Hancock has entered into such agreement or arrangement with respect to each of the underlying funds.

For Signature Classes 1 to 9: "Revenue from Sub-account" represents the revenue received by John Hancock from its sub-account charges and is collected as part of the Expense Ratio for a Fund. John Hancock applies the total revenue received from the underlying funds and the sub-accounts (i.e., "Total Revenue used towards Plan Cost") to offset the cost of the Recordkeeping Services provided under your Contract as well as, if applicable, to pay for other plan costs that you have approved (for example, the costs for payment of the compensation of plan intermediaries such as the financial representative, plan consultant).

The portion of the "Revenue from Sub-account" that is used towards John Hancock recordkeeping charges as shown in B above is determined, if

applicable, net of any price credits available to the contract and such portion of the sub-account revenue that is passed through to parties other than John Hancock. The "Revenue from sub-account passed through to third parties" reflects the amounts attributable to the costs of payments to the plan intermediaries as well as, if applicable, the amount allocated to the plan's Plan Expense Reduction Account ("PERA").

^{N7}Estimated Recordkeeping Charges deducted from participant accounts include portions of the Contract asset charges and pricing credits under the Contract.

^{N10}Participant Fee is charged as a dollar amount as set out in your Contract documents. This per participant per month fee will be charged in addition to the estimated asset based fees to your plan for John Hancock's recordkeeping services.

^{N13} The total charges deducted from participant accounts or billed to plan sponsor for Recordkeeping Services do not include:

- Market Value Adjustments that apply to certain withdrawals from the Guaranteed Interest Accounts as described in your Contract
- Fees initiated by certain participant activities
- Charges applicable on early termination of the contract
- Float income^{N14}
- Minimum Asset Charge^{N23}, if applicable
- Details of the above adjustments and fees were previously provided to you in your Contract documents and on our websites

^{N14}In addition to the fees and charges described above, John Hancock will receive and retain earnings (i.e., "float income") on funds received, or credited to your Contract, before they are invested, allocated or applied in accordance with the Plan's instructions; or funds transferred from your Contract before actual disbursements are made. See <https://www.ps.jhancockpensions.com/assets/pdfs/PS15345GE.pdf> for more details.

^{N15}Estimates and averages shown reflect investment allocations under your Contract as of the date of this report with expense ratio information as of the prior month-end. Investments in Guaranteed Interest Accounts do not support recordkeeping costs.

^{N19}As of April 30, 2013, John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA") receives a fee for advisory services provided to Global Trust Company ("GTC"), the trustee of the John Hancock Stable Value Fund Collective Investment Trust (the "Trust") in an amount equal to 0.20% of the assets of the Trust. The Trust invests a portion of its assets in a separate investment account maintained by John Hancock Life & Health Insurance Company ("John Hancock Life & Health"), an affiliate of John Hancock USA. John Hancock Life & Health pays John Hancock USA a fee equal to 0.19% of the assets in the separate account for investment management services, out of which investment management fees are paid to certain affiliated and unaffiliated sub-managers as described in the John Hancock Stable Value Fund 408(b)(2) Service Provider Compensation Supplement which has been provided to you in a separate communication. So long as any assets of the Trust are invested in the separate account, John Hancock USA will reduce the advisory fee paid by GTC, dollar for dollar, by an amount equal to the investment management fee charged in connection with such affiliated investment. These fees are deducted from net asset value and are included in the calculation of the Fund Expense Ratio of the Stable Value Fund. Refer to the John Hancock Stable Value Fund Offering Memorandum that was previously provided to you for more details.

^{N20}Important Redemption Fee Information: Some mutual fund companies apply redemption fees to qualified retirement plan accounts. Providers to retirement plans, including John Hancock, are therefore responsible for applying these policies, and collecting and remitting these redemption fees on behalf of the mutual fund companies in which their sub-accounts invest.

These redemption fees are applied to certain fund transactions in an effort to reduce short-term trading. Any redemption fees collected will be deposited back into the mutual fund and are not retained by John Hancock.

^{N23}A Minimum Asset Charge may apply if the asset charges billed or deducted in the year are less than the minimum annual charge required under your contract. If applicable, this charge will increase the estimated charges to your Plan for John Hancock's Recordkeeping Services which, in turn, will increase your Plan's Estimated Cost of Recordkeeping. Please refer to your contract for details about this charge.

Except as otherwise described in the Offering Memorandum and Declaration of Trust of the John Hancock Stable Value Fund, and below regarding separate accounts, none of the services provided under the contract are performed by John Hancock, its affiliates, or employees as a fiduciary (as that term is defined in the Employee Retirement Income Security Act) of the plan and its related trust. To the extent John Hancock maintains a separate account(s) in which the plan invests, John Hancock is a limited fiduciary for the exclusive purposes of holding plan assets in its separate account(s), voting proxies and acting only in accordance with directions from trustee(s), participants and beneficiaries, as provided in the contract documents. The Plan trustee(s) shall retain the authority and responsibility for reviewing the plan documents, ensuring compliance with ERISA (for example, for their instructions, as well as for the instructions of the participants and beneficiaries), and instructing John Hancock accordingly. John Hancock will not have any discretionary authority or responsibility for the management or control of the separate accounts.

John Hancock uses, and relies on, materials provided by the underlying funds in order to produce disclosure of our investment and indirect compensation and other investment-related information required to be provided to you under ERISA Section 408(b)(2), and makes no representation as to the completeness or accuracy of such materials.

From time to time, employees of John Hancock may receive de minimis, non-monetary compensation in the ordinary course of business, such as gifts and entertainment from vendors with whom they may engage in business dealings on behalf of clients, including qualified retirement plans. Any such compensation will be subject to John Hancock's internal policies. Given the nature of John Hancock's businesses, John Hancock reasonably believes that such compensation received by its employees is received in the context of a general business relationship and should not be viewed as attributable or allocable to any specific transactions engaged in on behalf of their clients, including qualified retirement plans.