

Average Annual Total Returns net of all Investment Division fees as of March 31, 2020.

Returns do not reflect the deductions for life insurance policy fees and charges.

	Premium Allocation Percent	Fund #	Investment Division	Morningstar Category	Portfolio Inception Date	Month Ended 3/31/2020	Three Months Ended 3/31/2020	Year To Date	1 Year	3 Years	5 Years	10 Years	Since Portfolio Inception	Net Portfolio Expenses
1	10%	4	International Equity Index [ 10]	Aggressive	5/2/1988	-15.54%	-23.62%	-23.62%	-16.01%	-2.17%	-0.76%	1.94%	4.90%	0.34%
2	5%	28	Mid Cap Index	Growth	5/1/2000	-20.22%	-29.73%	-29.73%	-22.78%	-4.44%	0.17%	7.48%	6.63%	0.41%
3	5%	30	Capital Appreciation	Growth	11/1/2000	-10.65%	-11.81%	-11.81%	-0.34%	12.71%	10.65%	12.81%	5.47%	0.75%
4	10%	8	Small Cap Opportunities	Aggressive	5/5/2003	-23.93%	-35.28%	-35.28%	-28.66%	-8.54%	-3.25%	5.37%	6.25%	0.97%
5	20%	33	Blue Chip Growth	Growth	12/11/1992	-9.74%	-13.14%	-13.14%	-2.91%	12.45%	10.66%	13.77%	8.85%	0.79%
6	20%	23	Capital Appreciation Value	Growth and Income	4/28/2008	-9.31%	-12.06%	-12.06%	-2.16%	6.34%	6.92%	9.70%	8.08%	0.87%
7	5%	56	High Yield	Income	1/1/1997	-13.79%	-15.11%	-15.11%	-8.80%	-0.03%	1.49%	4.54%	4.62%	0.76%
8	10%	59	Global Bond	Income	3/18/1988	-6.32%	-3.18%	-3.18%	0.77%	2.45%	2.03%	3.08%	5.68%	0.77%
9	10%	64	Active Bond	Income	3/29/1986	-3.36%	-0.10%	-0.10%	5.41%	3.96%	3.21%	4.96%	6.49%	0.66%
10	5%	1	Emerging Markets Value	Aggressive	4/30/2007	-21.00%	-31.84%	-31.84%	-29.47%	-8.60%	-3.60%	-2.54%	-0.48%	1.07%
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All Available Funds: 10 10 10 10 10 10 10 10 10 10  
 Fund Average Rate of Return: -13.39% -17.59% -17.59% -10.50% 1.41% 2.75% 6.11% 5.65% 0.74%

Allocated Rate of Return Report

	Premium Allocation Percent	Fund #	Investment Division	Morningstar Category	Portfolio Inception Date	Month Ended 3/31/2020	Three Months Ended 3/31/2020	Year To Date	1 Year	3 Years	5 Years	10 Years	Since Portfolio Inception	Net Portfolio Expenses
1	10%	4	International Equity Index [ 10]	Aggressive	5/2/1988	-1.55%	-2.36%	-2.36%	-1.60%	-0.22%	-0.08%	0.19%	0.49%	0.03%
2	5%	28	Mid Cap Index	Growth	5/1/2000	-1.01%	-1.49%	-1.49%	-1.14%	-0.22%	0.01%	0.37%	0.33%	0.02%
3	5%	30	Capital Appreciation	Growth	11/1/2000	-0.53%	-0.59%	-0.59%	-0.02%	0.64%	0.53%	0.64%	0.27%	0.04%
4	10%	8	Small Cap Opportunities	Aggressive	5/5/2003	-2.39%	-3.53%	-3.53%	-2.87%	-0.85%	-0.33%	0.54%	0.63%	0.10%
5	20%	33	Blue Chip Growth	Growth	12/11/1992	-1.95%	-2.63%	-2.63%	-0.58%	2.49%	2.13%	2.75%	1.77%	0.16%
6	20%	23	Capital Appreciation Value	Growth and Income	4/28/2008	-1.86%	-2.41%	-2.41%	-0.43%	1.27%	1.38%	1.94%	1.62%	0.17%
7	5%	56	High Yield	Income	1/1/1997	-0.69%	-0.76%	-0.76%	-0.44%	0.00%	0.07%	0.23%	0.23%	0.04%
8	10%	59	Global Bond	Income	3/18/1988	-0.63%	-0.32%	-0.32%	0.08%	0.25%	0.20%	0.31%	0.57%	0.08%
9	10%	64	Active Bond	Income	3/29/1986	-0.34%	-0.01%	-0.01%	0.54%	0.40%	0.32%	0.50%	0.65%	0.07%
10	5%	1	Emerging Markets Value	Aggressive	4/30/2007	-1.05%	-1.59%	-1.59%	-1.47%	-0.43%	-0.18%	-0.13%	-0.02%	0.05%
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Allocated Rate of Return: -12.01% -15.68% -15.68% -7.93% 3.31% 4.07% 7.34% 6.53% 0.76%

Note: For reporting periods where fund returns are not available, the allocation to the available funds for that period have been increased pro-rata to report a 100% total allocation of the available funds.

Data Source: The "Investment Results for John Hancock Trust (Series 0 Funds)" for the referenced reporting period.

