

Average Annual Total Returns net of all Investment Division fees as of July 31, 2018.

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 7/31/2018	Three Months Ended 7/31/2018	Year To Date	1 Year	3 Years	5 Years	10 Years	Since Portfolio Inception
1	6%	5	International Growth Stock	Aggressive	11/2/2012	3.04%	-1.26%	-3.07%	1.13%	3.29%	5.03%		6.28%
2	6%	4	International Equity Index [ 10]	Aggressive	5/2/1988	2.65%	-1.46%	-1.14%	5.61%	6.07%	5.47%	3.15%	5.93%
3	3%	28	Mid Cap Index	Growth	5/1/2000	1.73%	6.29%	5.04%	14.06%	11.03%	11.30%	10.76%	9.00%
4	3%	30	Capital Appreciation	Growth	11/1/2000	1.04%	6.12%	12.27%	23.77%	14.25%	16.99%	12.79%	5.79%
5	5%	77	Bond	Income	10/28/2011	0.08%	0.69%	-1.41%	-0.73%	1.61%	2.33%		2.49%
6	10%	1	Emerging Markets Value	Aggressive	4/30/2007	4.58%	-5.51%	-3.11%	4.41%	9.68%	4.36%	3.02%	2.98%
7	5%	8	Small Cap Opportunities	Aggressive	5/5/2003	1.70%	7.31%	6.97%	14.84%	9.42%	9.31%	10.04%	9.96%
8	4%	25	Small Cap Value[ 10]	Growth	8/30/1999	2.82%	8.85%	6.69%	15.19%	9.52%	9.61%	10.80%	12.49%
9	9%	33	Blue Chip Growth	Growth	12/11/1992	2.13%	6.10%	14.15%	24.98%	16.00%	17.64%	13.37%	9.42%
10	9%	27	Small Company Value	Growth	10/1/1997	2.46%	7.35%	5.91%	15.60%	14.13%	10.38%	9.53%	8.45%
11	10%	65	Investment Quality Bond	Income	6/18/1985	0.37%	0.83%	-1.26%	-0.38%	2.26%	2.65%	4.40%	5.98%
12	5%	56	High Yield	Income	1/1/1997	1.52%	2.11%	1.72%	3.11%	4.92%	3.95%	6.99%	5.29%
13	5%	3	Real Estate Securities	Aggressive	4/30/1987	0.01%	5.94%	1.12%	2.85%	6.40%	8.13%	7.43%	9.97%
14	10%	59	Global Bond	Income	3/18/1988	0.01%	-1.08%	-0.70%	0.57%	3.43%	1.96%	3.64%	5.93%
15	10%	63	Strategic Income Opportunities	Income	5/3/2004	1.20%	-0.88%	-1.68%	-0.79%	2.61%	3.48%	6.45%	6.00%
16													
17													
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19													
20													

100%

All Available Funds: 15 15 15 15 15 15 13  
 Fund Average Rate of Return: 1.69% 2.76% 2.77% 8.29% 7.64% 7.51% 7.87%

Allocated Rate of Return Report

	Premium Allocation Percent	Fund #	Investment Division	Morningstar Category	Portfolio Inception Date	Month Ended 7/31/2018	Three Months Ended 7/31/2018	Year To Date	1 Year	3 Years	5 Years	10 Years	Since Portfolio Inception
1	6%	5	International Growth Stock	Aggressive	11/2/2012	0.18%	-0.08%	-0.18%	0.07%	0.20%	0.30%		0.38%
2	6%	4	International Equity Index [ 10]	Aggressive	5/2/1988	0.16%	-0.09%	-0.07%	0.35%	0.36%	0.33%	0.19%	0.36%
3	3%	28	Mid Cap Index	Growth	5/1/2000	0.05%	0.19%	0.15%	0.42%	0.33%	0.34%	0.32%	0.27%
4	3%	30	Capital Appreciation	Growth	11/1/2000	0.03%	0.18%	0.37%	0.71%	0.43%	0.51%	0.38%	0.17%
5	5%	77	Bond	Income	10/28/2011	0.00%	0.03%	-0.07%	-0.04%	0.08%	0.12%		0.12%
6	10%	1	Emerging Markets Value	Aggressive	4/30/2007	0.46%	-0.55%	-0.31%	0.44%	0.97%	0.44%	0.30%	0.30%
7	5%	8	Small Cap Opportunities	Aggressive	5/5/2003	0.09%	0.37%	0.35%	0.74%	0.47%	0.47%	0.50%	0.50%
8	4%	25	Small Cap Value[ 10]	Growth	8/30/1999	0.11%	0.35%	0.27%	0.61%	0.38%	0.38%	0.43%	0.50%
9	9%	33	Blue Chip Growth	Growth	12/11/1992	0.19%	0.55%	1.27%	2.25%	1.44%	1.59%	1.20%	0.85%
10	9%	27	Small Company Value	Growth	10/1/1997	0.22%	0.66%	0.53%	1.40%	1.27%	0.93%	0.86%	0.76%
11	10%	65	Investment Quality Bond	Income	6/18/1985	0.04%	0.08%	-0.13%	-0.04%	0.23%	0.27%	0.44%	0.60%
12	5%	56	High Yield	Income	1/1/1997	0.08%	0.11%	0.09%	0.16%	0.25%	0.20%	0.35%	0.26%
13	5%	3	Real Estate Securities	Aggressive	4/30/1987	0.00%	0.30%	0.06%	0.14%	0.32%	0.41%	0.37%	0.50%
14	10%	59	Global Bond	Income	3/18/1988	0.00%	-0.11%	-0.07%	0.06%	0.34%	0.20%	0.36%	0.59%
15	10%	63	Strategic Income Opportunities	Income	5/3/2004	0.12%	-0.09%	-0.17%	-0.08%	0.26%	0.35%	0.65%	0.60%
16													
17													
18													
19													
20													

100%

Allocated Rate of Return: 1.73% 1.91% 2.08% 7.20% 7.33% 6.82% 7.15%

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.

Allocated Rate of Return Comparison to the Benchmark

