

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	Net Portfolio Expenses
1	40%	52	American Growth-Income	Growth and Income	5/5/2003	2.50%	5.77%	8.88%	18.20%	12.59%	13.19%	9.83%	9.35%	0.91%
2	20%	4	International Equity Index [10]	Aggressive	5/2/1988	2.65%	-1.46%	-1.14%	5.81%	6.07%	5.47%	3.15%	5.93%	0.34%
3	40%	77	Bond	Income	10/28/2011	0.08%	0.69%	-1.41%	-0.73%	1.61%	2.33%		2.49%	0.61%
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100%

All Available Funds: 3 3 3 3 3 3 2 3 3
 Fund Average Rate of Return: 1.74% 1.67% 2.11% 7.76% 6.76% 7.00% 6.49% 5.92% 0.62%

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	Net Portfolio Expenses
1	40%	52	American Growth-Income	Growth and Income	5/5/2003	1.00%	2.31%	3.55%	7.28%	5.04%	5.28%	3.93%	3.74%	0.36%
2	20%	4	International Equity Index [10]	Aggressive	5/2/1988	0.53%	-0.29%	-0.23%	1.16%	1.21%	1.09%	0.63%	1.19%	0.07%
3	40%	77	Bond	Income	10/28/2011	0.03%	0.28%	-0.56%	-0.29%	0.64%	0.93%		1.00%	0.24%
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Allocated Rate of Return: 1.56% 2.29% 2.76% 8.15% 6.89% 7.30% 7.60% 5.92% 0.68%

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.

