

John Hancock Variable Insurance Trust (Series 0 Funds)
 Monthly Performance (%) as of October 31, 2018



	Total Fee	1 Month Return %	3 Month Return %	YTD Return %	Last 12 Months %	Last 3 Years %	Last 5 Years %	Last 10 Years %	Since Inception %	Inception Date
AGGRESSIVE										
Emerging Markets Value Dimensional	1.07	-8.45	-10.59	-13.37	-9.90	8.15	0.18	8.44	1.92	April 30, 2007
Real Estate Securities DWS Investment Management Americas, Inc.	0.76	-2.03	-1.11	0.00	3.14	5.07	7.86	11.25	9.85	April 30, 1987
International Small Company Dimensional	1.13	-9.62	-11.66	-13.33	-10.41	5.78	3.86	9.95	3.53	April 28, 2006
Small Cap Opportunities Invesco AIM & Dimensional	0.97	-10.14	-9.42	-3.11	-0.90	7.45	5.97	12.38	9.09	May 05, 2003
International Equity Index SSgA FM	0.34	-8.12	-9.86	-10.88	-8.61	4.40	1.55	6.70	5.52	May 02, 1988
Small Cap Index John Hancock Asset Management	0.48	-10.87	-9.31	-0.86	1.51	10.41	7.78	12.19	6.88	May 01, 2000
Science & Technology T. Rowe Price & AllianzGI US	1.07	-10.83	-7.47	6.63	8.06	17.99	16.56	18.36	7.32	January 01, 1997
Financial Industries John Hancock Asset Management	0.87	-7.26	-7.91	-4.22	-1.55	9.28	8.03	10.76	5.23	April 30, 2001
International Value Franklin Templeton	0.88	-8.36	-9.72	-10.87	-9.38	3.27	-0.69	6.24	3.81	May 01, 1999
American Global Growth Capital Research	1.20	-9.80	-9.49	-4.43	-3.37	7.44	7.59	7.01	6.79	May 01, 2007
Mid Cap Stock Wellington Management	0.88	-12.61	-6.52	5.35	7.56	11.08	10.44	13.50	7.12	May 01, 1999
American International Capital Research	1.17	-8.51	-11.28	-10.72	-8.79	5.34	3.09	7.56	7.91	May 05, 2003
Small Cap Growth Wellington Management	1.06	-13.19	-6.30	4.57	8.05	10.24	7.56	12.48	6.41	May 01, 1996
International Growth Stock Invesco Advisers, Inc.	0.89	-7.71	-8.96	-11.76	-10.51	1.50	1.37	-	4.36	November 02, 2012
Fundamental All Cap Core John Hancock Asset Management	0.71	-8.64	-7.72	-2.07	-0.12	9.31	10.71	13.90	9.60	May 05, 2003
Health Sciences T. Rowe Price	1.11	-9.58	-2.92	8.48	11.07	8.45	14.57	19.73	12.40	April 30, 2001
GROWTH										
Small Company Value T. Rowe Price	1.22	-10.03	-8.32	-2.90	-0.46	11.24	7.28	11.50	7.90	October 01, 1997
Small Cap Value Wellington Management	1.08	-10.63	-9.65	-3.61	-1.71	6.35	6.19	12.10	11.72	August 30, 1999
Mid Cap Index	0.41	-9.60	-7.77	-3.12	0.60	9.40	8.46	13.69	8.40	May 01, 2000

John Hancock Variable Insurance Trust (Series 0 Funds)
 Monthly Performance (%) as of October 31, 2018



	Total Fee	1 Month Return %	3 Month Return %	YTD Return %	Last 12 Months %	Last 3 Years %	Last 5 Years %	Last 10 Years %	Since Inception %	Inception Date
John Hancock Asset Management										
American Growth Capital Research	0.98	-8.32	-5.02	6.10	8.46	13.70	12.28	14.22	10.13	May 05, 2003
Mid Value T. Rowe Price	0.99	-6.79	-7.32	-2.58	2.03	9.57	8.58	13.28	8.36	May 01, 1998
Global Franklin Templeton	0.89	-7.40	-8.01	-6.63	-3.53	5.17	2.80	8.68	6.16	March 18, 1988
Blue Chip Growth T. Rowe Price	0.79	-9.19	-5.36	8.03	10.43	14.09	13.98	16.73	9.09	December 11, 1992
Fundamental Large Cap Value John Hancock Asset Management	0.69	-7.77	-8.32	-7.60	-3.70	5.25	6.76	11.09	7.05	May 03, 2004
Total Stock Market Index John Hancock Asset Management	0.53	-7.46	-4.20	2.10	6.27	10.78	10.15	12.89	5.40	May 01, 2000
Capital Appreciation Jennison Associates LLC	0.75	-9.86	-4.86	6.81	9.58	12.78	13.56	15.49	5.41	November 01, 2000
GROWTH AND INCOME										
Equity Income T. Rowe Price	0.77	-5.71	-5.61	-2.63	1.38	9.66	7.16	10.77	8.74	February 19, 1993
500 Index John Hancock Asset Management	0.25	-6.85	-3.30	2.77	7.05	11.24	11.06	12.98	8.30	May 01, 1996
Utilities MFS Investment Mgmt	0.89	-2.15	-3.07	1.61	1.04	6.81	4.68	10.54	7.10	April 30, 2001
American Growth-Income Capital Research	0.91	-7.18	-4.86	3.58	7.25	11.32	10.59	12.56	8.84	May 05, 2003
American Asset Allocation Capital Research	0.92	-5.09	-4.47	-1.39	-0.09	7.01	6.45	9.89	6.37	April 28, 2008
Capital Appreciation Value T. Rowe Price	0.87	-4.04	-1.82	3.03	4.93	8.27	9.47	12.23	8.55	April 28, 2008
PIMCO VIT All Asset Portfolio Pacific Investment Mgmt.	1.62	-3.11	-4.02	-5.28	-3.19	5.24	1.66	6.26	4.72	May 03, 2004
INCOME										
High Yield WAMCO	0.76	-2.08	-0.79	0.92	1.33	5.82	3.17	9.89	5.19	January 01, 1997
Global Bond Pacific Investment Mgmt	0.77	-1.22	-1.93	-2.62	-1.49	2.57	1.26	5.09	5.81	March 18, 1988
Strategic Income Opportunities MFC Global Investment Mgmt	0.68	-1.97	-2.14	-3.78	-3.38	2.01	2.72	7.29	5.73	May 03, 2004
Active Bond John Hancock Asset Management	0.66	-0.85	-0.74	-2.08	-1.75	2.03	2.74	6.73	6.44	March 29, 1986
Investment Quality Bond	0.67	-0.93	-0.98	-2.23	-1.86	1.87	2.16	5.14	5.91	June 18, 1985

John Hancock Variable Insurance Trust (Series 0 Funds)
 Monthly Performance (%) as of October 31, 2018



	Total Fee	1 Month Return %	3 Month Return %	YTD Return %	Last 12 Months %	Last 3 Years %	Last 5 Years %	Last 10 Years %	Since Inception %	Inception Date
Wellington Management										
Core Bond Wells Capital Management, Inc	0.61	-0.87	-0.87	-2.69	-2.43	0.89	1.74	4.59	3.95	April 29, 2005
Total Bond Market John Hancock Asset Management	0.26	-0.71	-0.80	-2.46	-2.08	0.83	1.67	3.85	4.46	April 30, 1998
Bond John Hancock Asset Management	0.60	-0.84	-0.82	-2.23	-1.97	1.25	1.89	-	2.28	October 28, 2011
Short Term Government Income John Hancock Asset Management	0.62	-0.08	0.04	-0.55	-0.76	0.12	0.46	-	1.12	January 02, 2009
Ultra Short Term Bond John Hancock Asset Management	0.61	0.09	0.43	1.13	1.13	0.77	0.49	-	0.39	November 08, 2010
CONSERVATIVE										
Money Market[3] John Hancock Asset Management	0.28	0.16	0.45	1.26	1.40	-	-	-	0.76	April 29, 2016
Note to plans that offer the JHT Money Market: The current 7-day yield is 1.71% as of September 18, 2018. The current yield quotation more accurately reflects the current earnings of the Money Market Trust than the total return quotation. Click here for detailed monthly Money Market holdings.										
LIFESTYLE										
Lifestyle Balanced John Hancock Asset Management	0.63	-4.24	-3.29	-2.00	-0.21	4.87	-	-	4.74	December 09, 2013
Lifestyle Conservative John Hancock Asset Management	0.66	-2.19	-1.78	-2.08	-1.23	2.69	-	-	3.08	December 09, 2013
Lifestyle Moderate John Hancock Asset Management	0.65	-3.60	-2.83	-2.09	-0.61	4.10	-	-	4.18	December 09, 2013
Lifestyle Growth John Hancock Asset Management	0.62	-5.59	-4.31	-1.97	0.42	6.32	-	-	5.83	December 09, 2013
MANAGED VOLATILITY										
Managed Volatility Aggressive John Hancock Asset Management	0.82	-8.25	-7.11	-3.29	-0.38	5.85	3.79	9.23	4.74	January 07, 1997
Managed Volatility Growth John Hancock Asset Management	0.72	-6.53	-5.43	-2.76	-0.22	5.34	3.69	8.51	5.27	January 07, 1997
Managed Volatility Balanced John Hancock Asset Management	0.70	-4.81	-3.92	-2.22	-0.35	4.75	3.98	8.09	5.59	January 07, 1997
Managed Volatility Moderate John Hancock Asset Management	0.69	-4.05	-3.26	-1.92	-0.42	4.38	4.05	7.70	5.74	January 07, 1997

John Hancock Variable Insurance Trust (Series 0 Funds)
Monthly Performance (%) as of October 31, 2018



	Total Fee	1 Month Return %	3 Month Return %	YTD Return %	Last 12 Months %	Last 3 Years %	Last 5 Years %	Last 10 Years %	Since Inception %	Inception Date
Managed Volatility Conservative John Hancock Asset Management	0.67	-2.41	-2.06	-2.06	-1.15	3.03	3.10	6.27	5.47	January 07, 1997

[3] An investment in the Money Market portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation, U.S. Government, or any other government agency. While not guaranteed, the portfolio intends to maintain, to the extent practicable, a constant per share NAV of \$1.00. Certain market conditions may cause the return of the portfolio to become low or possibly negative.

The performance data presented represents past performance. Past performance is not a guarantee of future results and current performance may be lower or higher than the performance quoted. Investment returns and principal value of an investment will fluctuate so that an investors shares, when redeemed may be worth more or less than the original cost.

The performance shown reflects all underlying fund fees and expenses. However, any premium charges, cost of insurance charges, surrender charges and other policy charges are not reflected; and, if they had been reflected, the performance shown would be reduced. We encourage you to obtain a personalized illustration that will reflect all applicable fees and charges, including the cost of insurance.

Please contact 1-800-827-4546 to obtain product and fund prospectuses (for New York, contact 1-877-391-3748, option 4). You may also click on the Prospectus tab to obtain current versions of these (as applicable for currently offered variable products). These prospectuses contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the investment company. Please read the prospectuses carefully containing this and other information on the product and the underlying portfolios and consider these factors carefully before investing.

The portfolios in 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' investment adviser or subadvisers 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 investment adviser or subadviser. Past performance is no guarantee of future results.

Variable life insurance is sold by product and fund prospectus, which should be read carefully. They contain information on the investment objectives, risks, charges and expenses of the variable product and its underlying investment options. These factors should be considered carefully before investing.

Variable universal life insurance has annual fees and expenses associated with it in addition to life insurance related charges. Variable universal life insurance products are subject to market risk and are unsuitable as a short term savings vehicle. Cash values are not guaranteed and will fluctuate, and the policy may lose value.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A), Boston, MA 02210 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595. Variable insurance products are offered through **John Hancock Distributors LLC** through other broker/dealers that have a selling agreement with John Hancock Distributors LLC, 197 Clarendon Street, Boston, MA 02117.

Insurance policies and/or associated riders and features may not be available in all states.

MLINY091718109