



Accumulation VUL 09 (Series 0 Funds)  
 Monthly Performance (%) as of February 28, 2023

	Total fee	1 month	3 month	YTD	1 Year	3 Years	5 Years	10 Years	Since inception	Inception date
<b>Aggressive</b>										
Emerging Markets Value (Dimensional)	0.98%	-4.76%	-0.66%	1.58%	-10.75%	6.28%	-0.86%	1.46%	2.27%	April 30, 2007
Real Estate Securities (Wellington Management)	0.74%	-4.47%	-0.49%	5.03%	-16.19%	3.79%	7.66%	6.85%	9.41%	April 30, 1987
International Small Company (Dimensional)	0.95%	-2.92%	4.59%	5.04%	-7.99%	6.69%	0.73%	5.42%	3.72%	April 28, 2006
Small Cap Opportunities (Dimensional & GW&K Investment Management, LLC)	0.83%	-1.81%	2.26%	8.52%	1.25%	18.27%	9.12%	9.76%	9.51%	May 05, 2003
International Equity Index (SSgA FM)	0.34%	-4.40%	1.56%	3.99%	-7.52%	4.73%	1.57%	3.84%	5.41%	May 02, 1988
Small Cap Index (Manulife Investment Management (North America))	0.46%	-1.73%	0.73%	7.85%	-6.26%	9.76%	5.65%	8.77%	6.80%	May 01, 2000
Science & Technology (T. Rowe Price)	1.05%	-2.17%	7.54%	15.06%	-13.75%	8.33%	9.72%	16.02%	8.07%	January 01, 1997
Financial Industries (Manulife Investment Management (US))	0.84%	-1.19%	-2.60%	4.04%	-10.40%	10.30%	5.55%	9.15%	5.80%	April 30, 2001
Disciplined Value International (Boston Partners)	0.87%	-1.49%	5.15%	6.52%	1.61%	11.18%	2.91%	4.17%	4.15%	May 01, 1999
American Global Growth (Capital Research)	1.05%	-3.17%	1.14%	4.74%	-9.05%	8.14%	6.66%	9.84%	7.66%	May 01, 2007
Mid Cap Growth (Wellington Management)	0.86%	-3.39%	-0.99%	4.59%	-19.31%	6.21%	8.27%	11.16%	7.53%	May 01, 1999
American International (Capital Research)	1.16%	-4.09%	0.48%	4.66%	-9.37%	0.71%	-0.73%	3.71%	6.60%	May 05, 2003
Small Cap Stock (Wellington Management)	1.05%	-1.43%	-1.79%	5.57%	-17.05%	6.39%	7.36%	9.55%	6.67%	May 01, 1996
Fundamental All Cap Core (Manulife Investment Management (US))	0.70%	-2.14%	3.19%	10.40%	-8.12%	14.90%	10.08%	12.80%	10.28%	May 05, 2003
Health Sciences (T. Rowe Price)	0.95%	-4.90%	-6.75%	-4.01%	-3.53%	8.37%	8.23%	13.66%	11.58%	April 30, 2001
<b>Growth</b>										
Small Company Value (T. Rowe Price)	1.18%	-1.66%	0.75%	8.36%	-4.90%	10.48%	6.17%	8.25%	7.72%	October 01, 1997
Small Cap Value (Wellington Management)	1.04%	-1.70%	2.05%	7.83%	-1.22%	10.98%	5.68%	7.77%	10.73%	August 30, 1999
Mid Cap Index (Manulife Investment Management (North America))	0.40%	-1.82%	1.25%	7.23%	-0.95%	14.07%	8.17%	10.26%	8.67%	May 01, 2000
American Growth (Capital Research)	0.97%	-1.75%	1.17%	8.74%	-13.23%	12.72%	11.48%	13.68%	10.77%	May 05, 2003
Mid Value (T. Rowe Price)	0.91%	-2.30%	3.01%	7.82%	2.41%	16.27%	8.66%	10.50%	8.73%	May 01, 1998



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<b>Global Equity (Manulife Investment Management (US))</b>	0.87%	-2.91%	-1.23%	2.93%	-6.00%	8.00%	2.40%	5.36%	5.95%	March 18, 1988
<b>Blue Chip Growth (T. Rowe Price)</b>	0.76%	-1.81%	-0.96%	7.56%	-21.82%	2.85%	4.92%	11.97%	8.63%	December 11, 1992
<b>Fundamental Large Cap Value (Manulife Investment Management (US))</b>	0.71%	-1.71%	1.73%	6.36%	1.26%	16.79%	10.21%	10.91%	8.54%	May 03, 2004
<b>Total Stock Market Index (Manulife Investment Management (North America))</b>	0.51%	-2.33%	-1.76%	4.51%	-9.12%	11.15%	8.75%	11.20%	6.26%	May 01, 2000
<b>Capital Appreciation (Jennison Associates LLC)</b>	0.73%	-1.63%	-0.27%	9.01%	-18.21%	7.63%	8.51%	13.54%	6.31%	November 01, 2000
<b>Growth and Income</b>										
<b>Equity Income (T. Rowe Price)</b>	0.71%	-3.63%	-2.50%	1.74%	-2.65%	12.71%	7.34%	9.18%	8.81%	February 19, 1993
<b>500 Index (Manulife Investment Management (North America))</b>	0.25%	-2.47%	-2.36%	3.64%	-7.93%	11.87%	9.54%	11.97%	8.71%	May 01, 1996
<b>American Growth-Income (Capital Research)</b>	0.91%	-2.46%	-0.96%	3.10%	-7.04%	9.44%	7.24%	10.89%	8.76%	May 05, 2003
<b>American Asset Allocation (Capital Research)</b>	0.92%	-3.40%	-2.20%	0.83%	-7.98%	5.53%	5.01%	7.30%	6.34%	April 28, 2008
<b>Capital Appreciation Value (T. Rowe Price)</b>	0.87%	-1.98%	-0.28%	2.93%	-4.80%	9.08%	9.30%	10.45%	9.05%	April 28, 2008
<b>PIMCO VIT All Asset Portfolio (Pacific Investment Mgmt.)</b>	1.54%	-3.01%	0.36%	2.04%	-7.42%	5.63%	3.37%	3.07%	4.82%	May 03, 2004
<b>Income</b>										
<b>High Yield (WAMCO)</b>	0.77%	-1.13%	2.59%	3.32%	-7.15%	0.68%	2.56%	3.20%	4.77%	January 01, 1997
<b>Opportunistic Fixed Income (Wellington Management)</b>	0.81%	-3.14%	0.96%	0.58%	-5.59%	-1.12%	0.71%	1.13%	5.29%	March 18, 1988
<b>Strategic Income Opportunities (Manulife Investment Management (US))</b>	0.70%	-2.24%	0.58%	0.82%	-6.23%	-0.19%	1.01%	2.32%	4.86%	May 03, 2004
<b>Active Bond (Manulife Investment Management (US))</b>	0.66%	-2.51%	0.62%	1.12%	-9.78%	-2.98%	0.87%	1.84%	5.80%	March 29, 1986
<b>Investment Quality Bond (Wellington Management)</b>	0.68%	-2.52%	0.65%	1.09%	-10.44%	-3.38%	0.61%	1.25%	5.30%	June 18, 1985
<b>Core Bond (Allspring Global Investments)</b>	0.61%	-2.55%	0.27%	0.82%	-9.94%	-3.60%	0.43%	1.03%	3.14%	April 29, 2005
<b>Total Bond Market (Manulife Investment Management (US))</b>	0.26%	-2.54%	-0.11%	0.57%	-10.11%	-4.02%	0.26%	0.87%	3.74%	April 30, 1998
<b>Select Bond (Manulife Investment Management (US))</b>	0.59%	-2.27%	0.87%	1.40%	-9.99%	-3.26%	0.77%	1.29%	1.78%	October 28, 2011
<b>Short Term Government Income (Manulife Investment Management (US))</b>	0.64%	-1.36%	-0.28%	-0.18%	-5.17%	-2.20%	0.04%	0.17%	0.78%	January 02, 2009



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<b>Ultra Short Term Bond (Manulife Investment Management (US))</b>	0.61%	0.00%	0.92%	0.64%	0.30%	0.12%	1.09%	0.68%	0.61%	November 08, 2010
<b>Conservative</b>										
<b>Money Market[3] (Manulife Investment Management (US))</b>	0.28%	0.32%	0.97%	0.66%	2.01%	0.70%	1.14%	N/A	0.96%	April 29, 2016
<b>Lifestyle</b>										
<b>Lifestyle Balanced (Manulife Investment Management (US) LLC)</b>	0.62%	-2.42%	0.38%	3.03%	-7.78%	3.47%	4.06%	N/A	4.88%	December 09, 2013
<b>Lifestyle Conservative (Manulife Investment Management (US) LLC)</b>	0.64%	-2.35%	0.72%	2.09%	-8.98%	-0.49%	2.17%	N/A	2.90%	December 09, 2013
<b>Lifestyle Moderate (Manulife Investment Management (US) LLC)</b>	0.63%	-2.38%	0.41%	2.67%	-8.23%	2.12%	3.42%	N/A	4.22%	December 09, 2013
<b>Lifestyle Growth (Manulife Investment Management (US) LLC)</b>	0.60%	-2.50%	0.15%	3.65%	-7.06%	6.10%	5.22%	N/A	6.16%	December 09, 2013
<b>Managed Volatility</b>										
<b>Managed Volatility Growth (Manulife Investment Management (US) LLC)</b>	0.76%	-1.78%	0.48%	2.13%	-6.96%	1.07%	1.50%	4.07%	4.81%	January 07, 1997
<b>Managed Volatility Balanced (Manulife Investment Management (US) LLC)</b>	0.73%	-1.92%	0.57%	1.89%	-8.16%	0.11%	1.70%	3.85%	5.07%	January 07, 1997
<b>Managed Volatility Moderate (Manulife Investment Management (US) LLC)</b>	0.73%	-1.90%	0.67%	1.77%	-8.68%	-0.44%	1.69%	3.68%	5.17%	January 07, 1997
<b>Managed Volatility Conservative (Manulife Investment Management (US) LLC)</b>	0.72%	-1.81%	0.90%	1.24%	-9.88%	-2.80%	0.71%	2.26%	4.73%	January 07, 1997
<b>ETF Portfolios</b>										
<b>TOPS® Aggressive Growth ETF Portfolio (ValMark Advisers, Inc.)</b>	0.55%	-3.25%	-0.47%	4.24%	-6.84%	9.44%	5.75%	7.88%	7.09%	April 26, 2011
<b>TOPS® Balanced ETF Portfolio (ValMark Advisers, Inc.)</b>	0.56%	-2.61%	-0.24%	2.17%	-5.83%	4.23%	3.56%	4.27%	4.39%	April 26, 2011
<b>TOPS® Conservative ETF Portfolio (ValMark Advisers, Inc.)</b>	0.58%	-1.79%	-0.08%	1.60%	-4.78%	2.60%	2.94%	2.96%	3.36%	April 26, 2011
<b>TOPS® Growth ETF Portfolio (ValMark Advisers, Inc.)</b>	0.55%	-3.16%	-0.36%	3.63%	-6.62%	8.03%	5.13%	6.78%	6.97%	April 26, 2011
<b>TOPS® Moderate Growth ETF Portfolio (ValMark Advisers, Inc.)</b>	0.55%	-2.85%	-0.38%	2.86%	-6.25%	6.14%	4.48%	5.53%	5.34%	April 26, 2011

[3] The fund operates as a "government money market fund" in accordance with Rule 2a-7 under the Investment Company Act of 1940, and is subject to risks, as you could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. Further information on the principal risks of investing in the fund is found in the John Hancock Variable Insurance Trust prospectus.

**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).*

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