

INVESTMENT RESULTS FOR JOHN HANCOCK VARIABLE INSURANCE TRUST (SERIES 0 FUNDS)

After Deduction of Investment Management Fees and Expenses Only

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.

Monthly Performance (%) as of April 30, 2018

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	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 <i>DFA</i>	1.04	0.28	-5.80	2.55	18.94	5.81	3.63	2.20	3.58	April 30, 2007
Real Estate Securities <i>Deutsche Asset Mgmt</i>	0.74	1.58	-1.79	-4.54	0.56	4.51	5.40	5.93	9.85	April 30, 1987
International Small Company <i>Dimensional</i>	1.14	1.01	-4.25	0.44	16.26	9.76	9.49	5.21	4.96	April 28, 2006
Small Cap Opportunities <i>Invesco AIM & Dimensional</i>	0.96	0.54	-2.90	-0.31	8.65	6.97	9.91	8.15	9.62	May 05, 2003
International Equity Index [10] <i>SSgA FM</i>	0.34	0.71	-5.13	0.33	15.44	4.90	5.31	2.17	6.03	May 02, 1988
Small Cap Index <i>John Hancock Asset Management</i>	0.48	0.87	-1.88	0.68	11.21	9.39	11.54	9.27	7.17	May 01, 2000
Science & Technology <i>T. Rowe Price & AllianzGI US</i>	1.08	0.15	-1.54	8.03	29.92	18.88	21.52	13.61	7.56	January 01, 1997
Financial Industries <i>John Hancock Asset Management</i>	1.02	0.80	-4.79	1.07	13.84	10.30	11.23	7.02	5.72	April 30, 2001
International Value <i>Franklin Templeton</i>	0.86	2.60	-3.86	0.00	8.06	3.00	5.03	2.23	4.55	May 01, 1999
American Global Growth <i>Capital Research</i>	1.18	-0.30	-5.18	2.36	17.94	9.55	11.57	7.76	7.78	May 01, 2007
Mid Cap Stock <i>Wellington Management</i>	0.87	-1.06	-2.50	3.66	19.51	9.11	12.96	8.68	7.23	May 01, 1999
American International <i>Capital Research</i>	1.16	0.86	-4.18	1.41	17.75	6.58	7.50	3.70	9.11	May 05, 2003
Small Cap Stock[10] <i>Wellington Management</i>	1.09	-0.09	-1.86	2.64	17.15	5.93	10.67	8.45	6.47	May 01, 1996
International Growth Stock <i>Invesco Advisers, Inc.</i>	0.88	-0.82	-6.42	-1.83	8.56	2.47	5.53	-	6.82	November 02, 2012
Fundamental All Cap Core <i>John Hancock Asset Management</i>	0.71	-1.48	-6.67	-2.39	15.47	10.17	14.11	8.97	9.92	May 05, 2003
Health Sciences <i>T. Rowe Price</i>	1.03	0.23	-6.36	1.58	13.98	5.69	17.04	16.10	12.36	April 30, 2001
Growth										
Small Company Value <i>T. Rowe Price</i>	1.22	1.18	-1.91	-1.34	8.85	11.54	10.48	8.87	8.18	October 01, 1997

Monthly Performance (%) as of April 30, 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
Small Cap Value[10] <i>Wellington Management</i>	1.12	2.12	-2.90	-1.98	2.35	6.63	9.70	9.61	12.15	August 30, 1999
Mid Cap Index <i>John Hancock Asset Management</i>	0.41	-0.31	-3.89	-1.17	9.33	8.97	11.35	9.66	8.76	May 01, 2000
American Growth <i>Capital Research</i>	0.97	2.08	-3.20	4.81	19.91	13.76	14.76	8.96	10.39	May 05, 2003
Mid Value[10] <i>T. Rowe Price</i>	1.01	1.92	-2.18	1.21	10.33	9.31	11.82	9.81	8.79	May 01, 1998
Global <i>Franklin Templeton</i>	0.86	2.20	-5.24	-0.05	10.65	4.90	7.10	5.18	6.51	March 18, 1988
Blue Chip Growth <i>T. Rowe Price</i>	0.82	1.79	-2.79	7.59	28.19	15.93	18.27	12.09	9.26	December 11, 1992
Fundamental Large Cap Value <i>John Hancock Asset Management</i>	0.66	-0.39	-7.49	-4.07	8.64	6.21	9.92	7.34	7.60	May 03, 2004
Total Stock Market Index <i>John Hancock Asset Management</i>	0.53	0.50	-5.35	-0.31	12.72	9.61	12.11	8.78	5.42	May 01, 2000
Capital Appreciation <i>Jennison Associates LLC</i>	0.74	1.30	-3.66	5.79	26.58	14.19	17.06	11.49	5.51	November 01, 2000
Growth and Income										
Equity Income <i>T. Rowe Price</i>	0.80	0.76	-6.13	-1.55	10.48	8.13	9.51	7.27	8.97	February 19, 1993
500 Index <i>John Hancock Asset Management</i>	0.25	0.38	-5.85	-0.47	13.02	10.29	12.69	8.77	8.34	May 01, 1996
Utilities <i>MFS Investment Mgmt</i>	0.87	2.68	-0.63	0.50	7.61	2.12	5.37	5.70	7.24	April 30, 2001
American Growth-Income <i>Capital Research</i>	0.91	1.39	-3.95	2.94	16.72	10.93	13.17	8.40	9.10	May 05, 2003
American Asset Allocation <i>Capital Research</i>	0.92	0.14	-4.25	-0.77	8.02	7.24	8.33	6.84	6.77	April 28, 2008
Capital Appreciation Value <i>T. Rowe Price</i>	0.89	0.33	-2.82	0.75	8.63	8.71	10.70	8.82	8.75	April 28, 2008
PIMCO VIT All Asset Portfolio <i>Pacific Investment Mgmt.</i>	1.35	0.00	-2.15	0.15	7.63	4.07	2.42	4.35	5.32	May 03, 2004
Income										
High Yield <i>WAMCO</i>	0.75	0.77	-0.95	-0.38	3.25	3.35	3.25	6.36	5.25	January 01, 1997

Monthly Performance (%) as of April 30, 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
Global Bond <i>Pacific Investment Mgmt</i>	0.78	-1.52	-1.30	0.39	5.65	2.93	1.32	3.51	6.02	March 18, 1988
Strategic Income Opportunities <i>MFC Global Investment Mgmt</i>	0.70	-0.37	-1.60	-0.80	2.81	3.12	3.14	6.34	6.18	May 03, 2004
Active Bond <i>John Hancock Asset Management</i>	0.64	-0.63	-1.16	-1.98	0.48	1.88	2.45	5.51	6.55	March 29, 1986
Investment Quality Bond <i>Wellington Management</i>	0.64	-0.55	-1.09	-2.07	0.22	1.69	1.58	4.17	6.00	June 18, 1985
Core Bond <i>Wells Capital Management, Inc</i>	0.62	-0.86	-1.32	-2.38	-0.67	0.88	1.37	4.07	4.13	April 29, 2005
Total Bond Market [10] <i>DMR</i>	0.25	-0.80	-1.10	-2.27	-0.59	0.85	1.24	3.49	4.58	April 30, 1998
Select Bond <i>John Hancock Asset Management</i>	0.60	-0.68	-1.13	-2.09	-0.31	1.16	1.55	-	2.48	October 28, 2011
Short Term Government Income <i>John Hancock Asset Management</i>	0.61	-0.25	-0.25	-0.83	-0.95	0.10	0.23	-	1.15	January 02, 2009
Ultra Short Term Bond <i>John Hancock Asset Management</i>	0.61	0.17	0.17	0.26	0.62	0.46	0.28	-	0.30	November 08, 2010
Conservative										
Money Market[12] <i>John Hancock Asset Management</i>	0.28	0.12	0.31	0.40	0.89	-	-	-	0.53	April 29, 2016
<p>Â” Note to plans that offer the JHT Money Market: The current 7-day yield is 1.46% as of April 30, 2018. The current yield quotation more accurately reflects the current earnings of the Money Market Trust than the total return quotation.</p> <p>Click here for detailed monthly Money Market holdings</p>										
Lifestyle										
Lifestyle Balanced <i>John Hancock Asset Management</i>	0.63	-	-	-	-	-	-	-	-	December 09, 2013
Lifestyle Conservative <i>John Hancock Asset Management</i>	0.66	-	-	-	-	-	-	-	-	December 09, 2013
Lifestyle Moderate <i>John Hancock Asset Management</i>	0.64	-	-	-	-	-	-	-	-	December 09, 2013
Lifestyle Growth <i>John Hancock Asset Management</i>	0.61	0.31	-3.96	-0.73	8.83	6.18	-	-	6.82	December 09, 2013
Managed Volatility										

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Managed Volatility Aggressive <i>John Hancock Asset Management</i>	0.89	0.50	-4.93	0.51	13.90	4.90	6.86	4.92	5.04	January 07, 1997
Managed Volatility Growth <i>John Hancock Asset Management</i>	0.73	0.07	-4.35	-0.41	10.49	4.44	5.69	4.75	5.51	January 07, 1997
Managed Volatility Balanced <i>John Hancock Asset Management</i>	0.71	-0.16	-3.38	-0.77	7.40	4.05	5.23	4.72	5.80	January 07, 1997
Managed Volatility Moderate <i>John Hancock Asset Management</i>	0.70	-0.16	-2.86	-0.89	6.02	3.99	5.00	5.09	5.93	January 07, 1997
Managed Volatility Conservative <i>John Hancock Asset Management</i>	0.67	-0.44	-1.99	-1.39	3.02	2.90	3.36	4.40	5.63	January 07, 1997

[10]

On April 29, 2005 each of the following John Hancock Variable Insurance Trust funds: Small Cap Growth, International Equity Index B, International Value (formerly Overseas Equity), Small Cap Value (receiving fund for Special Value merger), Mid Value (receiving fund for Mid Cap Value merger), Fundamental Value (formerly Growth & Income and receiving fund for Core Equity merger), Lifestyle Balanced (receiving fund for Managed merger), Total Bond Market B (formerly Bond Index B), Active Bond, and Short Term Government Income (receiving fund for Short Term Bond merger) were reorganized from its predecessor John Hancock Variable Series Trust I. Historical Performance for these funds' 10 year periods is that of its predecessor funds which predate these funds inclusion in the John Hancock Variable Insurance Trust. All performance prior to inclusion in the Trust is hypothetical.

[12]

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.