SECTION 1 Asset manager profiles

John Hancock USA

All financial obligations under the group annuity contract are the sole obligation of John Hancock Life Insurance Company (U.S.A.).

- John Hancock is a unit of Manulife Financial Corporation (the Company), a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn$555 billion (US$547 billion) as of March 31, 2013.
- Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com. John Hancock may be found on the Internet at www.johnhancock.com.
- The John Hancock unit, through its insurance companies, comprises one of the largest life insurers in the United States. John Hancock offers a broad range of financial products and services, including whole life, term life, variable life, and universal life insurance, as well as college savings products, annuities, long-term care insurance, mutual funds and various forms of business insurance.

Domini Social Investments

- Domini Social Investments LLC is an investment firm managing $1.15 billion as of March 31, 2013. Domini specializes exclusively in investment products for responsible investors. Since 1991, we have been managing mutual funds for individual and institutional investors and retirement plan sponsors who wish to integrate social and environmental standards into their investment decisions. We use an innovative approach which couples Domini's social and environmental expertise with a robust financial manager. For our equity products, Wellington Management LLC is the submanager. For our fixed income product, Seix Investment Advisors is the submanager.

SECTION 2 Risk disclosures

Allocating assets to only one or a small number of the investment options (other than Lifecycle or Lifestyle options) should not be considered a balanced investment program. In particular, allocating assets to a small number of options concentrated in particular business or market sectors will subject your account to increased risk and volatility. Examples of business or market sectors where this risk may be particularly high include: a) technology-related businesses, including Internet-related businesses, b) small-cap securities and c) foreign securities. John Hancock does not provide advice regarding appropriate investment allocations.

Risks Applicable to All Funds

Credit and Counterparty Risk. A fund is subject to the risk that the issuer or guarantor of a fixed-income security or other obligation, the counterparty to a derivatives contract or repurchase agreement, or the borrower of a fund's securities will be unable or unwilling to make timely principal, interest, or settlement payments, or otherwise to honor its obligations.

Issuer Risk. An issuer of a security purchased by a fund may perform poorly, and, therefore, the value of its stocks and bonds may decline. Poor performance may be caused by poor management decisions, competitive pressures, breakthroughs in technology, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors.

Liquidity Risk. A fund is exposed to liquidity risk when trading volume, lack of a market maker, or legal restrictions impair the fund's ability to sell particular securities or close derivative positions at an advantageous price. Funds with investment strategies that involve securities of companies with smaller market capitalizations, foreign securities, derivatives, or securities with substantial market and/or credit risk tend to have the greatest exposure to liquidity risk.

Manager Risk. The performance of a fund that is actively managed will reflect in part the ability of the manager to make investment decisions that are suited to achieving the fund's investment objective. Depending on the manager's investment decisions, a fund may not reach its investment objective or it could underperform its peers or lose money.

Market Risk. The value of a fund's securities may go down in response to overall stock or bond market movements. Markets tend to move in cycles, with periods of rising prices and periods of falling prices. Stocks tend to go up and down in value more than bonds. If the fund's investments are concentrated in certain sectors, its performance could be worse than the overall market.

Merger and Replacement Transition Risk. In the case of Fund mergers and replacements, the affected Funds that are being merged or replaced may implement the redemption of your interest by payment in cash or by distributing assets in kind. In either case, the redemption of your interest by the affected Fund, as well as the investment of the redemption proceeds by the "new" Fund, may result in transaction costs to the Funds because the affected Funds may find it necessary to sell securities and the "new" Funds will find it necessary to invest the redemption proceeds. Also, the redemption and reinvestment processes, including any transition period that may be involved in completing such mergers and replacements, could be subject to market gains or losses, including those from currency exchange rates. The transaction costs and potential market gains or losses could have an impact on the value of your investment in the affected Fund and in the "new" Fund, and such market gains or losses could also have an impact on the value of any existing investment that you or other investors may have in the "new" Fund. Although there can be no assurances that all risks can be eliminated, John Hancock will use its best efforts to manage and minimize such risks and costs. Where the redemption of your interest is implemented through a distribution of assets in kind, the effective date of the merger or replacement may vary from the target date due to the transition period, commencing either before or after the target date, that is required to liquidate or transition the assets for investment in the "new" Fund.

Risk Disclosures: Additional Risks

Derivatives Risk. A fund's use of certain derivative instruments (such as options, futures and swaps) could produce disproportionate gains or losses. Derivatives are generally considered more risky than direct investments and, in a down market, could become harder to value or sell at a fair price.

Equity Securities Risk. Stock markets are volatile, and the price of equity securities such as common and preferred stocks (and their equivalents) will fluctuate. The value of equity securities purchased by the fund could decline if the financial condition of the companies in which the fund invests decline or if overall market and economic conditions deteriorate.

Mid Cap Stock Risk. Investments in mid-cap companies are subject to more erratic price movements than investments in larger, more established companies. In particular, mid-sized companies may pose greater risk due to narrow product lines, limited financial resources, less depth in management or a limited trading market for their securities.

Sector Risk. When a fund's investments are concentrated in a particular industry or sector of the economy (e.g., real estate, technology, financial services), they are not as diversified as the investments of most mutual funds and are far less diversified than the broad securities markets. Funds concentrating in a particular industry sector tend to be more volatile than other mutual funds, and the values of their investments tend to go up and down more rapidly. A fund that invests in a particular industry or sector is particularly susceptible to the impact of market, economic, regulatory and other factors affecting that industry or sector.

Turnover Risk. Active and frequent trading of fund securities results in a high fund turnover rate. Funds with high turnover rates often have higher transaction costs, which are paid by the fund, that may have an adverse impact on fund performance, and may generate short-term capital gains on which taxes may be imposed.

John Hancock

Domini Social Investments
WELLINGTON MANAGEMENT®

Domini Social Equity Fund[20,43,51,64]

Investing solely in Domini Social Equity Fund (Institutional Class)
Managed by Domini Social Investments & Wellington Management

Ticker Symbol+: **DIEQX**

Risk/Return Category[6A]

Growth

Low — High

Asset Class/Investment Style

Domestic Equity

	Value	Blend	Growth
Large		■	
Medium			
Small			

Performance of the sub-account**
Returns (as of 6-30-13)

	Fund	Index	Peer Group
1 year	14.66%	20.60%	20.82%
3 year	15.58%	18.45%	16.68%
5 year	6.34%	7.01%	5.83%
10 year	5.74%	7.30%	6.85%

Expense Ratio (as of 6-30-13)****

Fund Expense Ratio	0.80%
AMC	0.45%
Sales & Service Fee¥	varies
Expense Ratio****	**1.25%**
Cost Per $1,000	$12.50

The inception date for the sub-account+ is October 2, 1997 and for the current underlying Portfolio is May 15, 1991.

¥See important notes.

The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website www.jhpensions.com.

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

Fees and expenses are only one of several factors that you should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account. You can visit the Employee Benefit Security Administration's Web site for an example demonstrating the long-term effect of fees and expenses

The Index is S&P 500.[i58]

The peer group is Large Blend.[p12]

Principal risks include:credit and counterparty, issuer, liquidity, manager, market, Merger and Replacement Transition Risk, derivatives, equity securities, mid cap stock, sector and turnover. For more details, see Risk Disclosures section of this booklet

Portfolio* Highlights

Investment Objective and Policies ▸ The Fund seeks to provide its shareholders with long-term total return.

Why Consider this Portfolio*

- You want long-term growth of capital and can accept the inherent risks of investing in stocks
- You want exposure to primarily large-cap domestic stocks
- You may support the Fund's socially responsible investment standards

Portfolio Holdings, Weightings and Allocation

Top Equity Holdings (as of 6-30-13)¤

MICROSOFT	4.3%
APACHE CORP.	2.9%
ORACLE CORP.	2.8%
KROGER CO.	2.7%
MYLAN INC.	2.6%

Totals 15.3% of assets

Asset Allocation (as of 6-30-13)¤

Stock	99.5%
Short term investments and other	0.5%

Top Country Holdings (as of 6-30-13)¤

United States	92.0%
Canada	1.9%
South Korea	1.9%
Taiwan	1.2%
Countries less than 1%	0.8%

Top Sector Weightings (as of 6-30-13)¤

Financials	19.4%
Information Technology	18.9%
Consumer Discretionary	14.4%
Health Care	11.0%
Consumer Staples	10.9%

Key Statistics (as of 6-30-13 unless noted§)¤

- **Number of Holdings:** 146
- **P/E:** 13.6x (12 month trailing) 11.5x (12 month forward)
- **Beta:** 1.0300 (S&P 500 Index) 1.0300 ()
- **R²:** 94.9300 (S&P 500 Index) 94.9300 ()
- **Turnover (annualized)§:** 94%
- **Median Market Cap (asset weighted):** $477.0 billion
- **Net Assets:** $70.1 million

Morningstar Information*** (as of 6-30-13)¤

- **Overall Morningstar Rating™:** ★★★
- **Overall # of Funds in Category:** 1381
- **Category:** Large Blend
- **No. of funds:** 3yr 1381; 5yr 1254; 10yr 774

Overall underlying Fund Rating is based on the 3-, 5- and 10-year Morningstar Risk-Adjusted Returns and accounts for variations in a fund's monthly performance, which were as follows: 3yr=3; 5yr=3; 10yr=2. Rating includes effects of sales charges, loads and redemption fees. See Important Notes for the rating criteria.

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Important notes

Please call 1-800-395-1113 to obtain John Hancock USA group annuity investment option Fund Sheets for its sub-accounts and prospectuses for the sub-accounts' underlying mutual fund or collective trusts, which are available upon request. The prospectuses for the sub-accounts' underlying mutual fund or collective trusts contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying mutual fund or collective trusts which should be carefully considered before investing.

Contributions under a group annuity contract issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) are allocated to investment options which: (a) invest solely in shares of an underlying mutual fund, collective trust, or insurance company separate account; (b) invest in a combination of these; or (c) are Guaranteed Interest Accounts and which will be held in the John Hancock USA general account. For more information on a particular investment option, please refer to John Hancock USA's Fund sheets, available through the Web site or your John Hancock USA representative.

Allocating assets to only one or a small number of the investment options (other than Lifestyle or Lifecycle options) should not be considered a balanced investment program. In particular, allocating assets to a small number of options concentrated in particular business or market sectors will subject your account or contract to increased risk and volatility. Examples of business or market sectors where this risk may be particularly high include: a) technology-related businesses, including Internet related businesses, b) small-cap securities and c) foreign securities. John Hancock USA does not provide advice regarding appropriate investment allocations. Contact your financial representative for more details.

+ When contributions are allocated to Funds under your employer's group annuity contract with John Hancock, they will be held in a sub-account (also referred to as "Fund"), which invests in shares of the specified underlying mutual fund, collective trust, insurance company separate account, or a combination of the three. The ticker symbols shown are for the underlying mutual fund or collective trusts in which sub-accounts are invested. The ticker symbols do not directly apply to the John Hancock sub-account and therefore any public information accessed using these symbols will not reflect the unit value of the subaccount, nor will such information reflect sub-account or contract-level charges under your plan's group annuity contract.

Information Concerning John Hancock's Short-Term Trading Policy

The group annuity contract is not designed for short-term trading. The effect of short-term trading may disrupt or be potentially disruptive to the management of the fund underlying an investment option and may thereby adversely impact the underlying fund's performance, either by impacting fund management practices or by increasing fund transaction costs. These impacts are absorbed by other fund investors, including retirement plan participants. For the protection of the participants, account changes are subject to the following short-term trading guidelines when exchanging investment options under your company's qualified retirement plan account with John Hancock. Requests may be cancelled if not within our guidelines.

Participants are allowed a **maximum of two exchanges per calendar month**. An **exchange** is defined as the full rebalance of a participant's account, or single or multiple fund-to-fund transfers that involve multiple investment options (also referred to as "inter-account transfers") on one day, and may be made over the Web, by fax, courier or mail, through our toll-free participant services line, or with a client account representative.

Recognizing that there may be extreme market or other circumstances requiring a participant to make a further change, John Hancock will allow a participant to move **100% of their assets to a Money Market or Stable Value Fund (as available under the contract after the exchange limit has been reached; no subsequent exchanges may be made for 30 days**. Once the 30-day hold has expired, participants can trade again in accordance with the above guidelines.

The guidelines **do not** apply to regular allocations, loans, or withdrawals.

In addition, on an ongoing basis, participant account activity is reviewed for trading activity that, though within the monthly exchange limit, could be detrimental to an underlying mutual fund and/or contrary to its exchange policies, as described in the fund's prospectus. As a result of this review, or if requested by a fund company, additional restrictions may be imposed on a participant's retirement account, including but not limited to:

• Applying redemption fees and/or trade restrictions as requested by the underlying fund manager. Such trade restrictions may be more restrictive than the above guidelines

• Restricting the number of exchanges made during a defined period

• Restricting the dollar amount of exchange

• Restricting the method used to submit exchanges (e.g., requiring exchange requests to be submitted in writing via U.S. mail)

• Restricting exchanges into and out of certain investment options

Participants can read about the short-term trading policy at www.jhpensions.com or www.jhnypensions.com (for plans domiciled in New York) under the "modify your account - change account" feature. Redemption fees or market value adjustments associated with exchanges from particular investment options are described on applicable fund sheets, which are available online. For more information or to order prospectuses for the underlying investments, call 1-800-395-1113 and speak to a client account representative.

* **Portfolio**
All references to "portfolio" refer to: a) the underlying mutual fund or collective trust in which a Fund (sub-account) invests, b) to the mix of fixed and other securities in which this Fund directly or indirectly invests, or c) to the John Hancock USA Guaranteed Interest Accounts. The information is current as of the most recent calendar quarter-end (unless otherwise stated) and is not a guarantee of subsequent investment composition, which is subject to change at the discretion of the portfolio manager.

± Weightings - Applicable to only the Lifecycle and Lifestyle Portfolios
Each Lifestyle/Lifecycle Portfolio has a target percentage allocation designed to meet the investment objectives of a corresponding investment orientation. Allocation percentages may vary or be adjusted due to market or economic conditions or other reasons as set out in the prospectus. Due to abnormal market conditions or redemption activity the fund may temporarily invest in cash and cash equivalents.

The underlying mutual fund or collective trust companies have the right to restrict trade activity without prior notice if a participant's trading is determined to be in excess of their exchange policy, as stated in the fund prospectus.

¤The information shown is based on the most recent available information for the underlying mutual fund or collective trust as of the date of printing and is subject to change. Listed holdings do not represent all of the holdings in the Fund.

1A. Your company's qualified retirement plan offers participants the opportunity to contribute to investment options available under a group annuity contract with John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). These investment options may be sub-accounts (pooled funds) investing directly in underlying mutual fund or collective trusts, or they may be Guaranteed Interest Accounts.

The placement of investment options according to potential risk/return shows John Hancock USA's assessment of those options relative to one another and should not be used to compare these investment options available outside of John Hancock USA. John Hancock USA determines peer groups and indexes based on what it believes is the closest match in terms of investment objectives, policies, processes and style. Each investment option's peer group, and risk/return spectrum placement is subject to change.

2A. Manager or Sub-Adviser refers to the manager of the underlying portfolio or to the sub-adviser of the underlying John Hancock Trust, John Hancock Funds II, or John Hancock Funds III portfolio in which the sub-account invests.

3A. Date sub-account or Guaranteed Interest Account first available under group annuity contract. The class introduction date is the same as the sub-account Inception Date. A "class" represents a pre-determined level of the Sales & Service Fee that is applied to all investment options selected in the Contract.

4A. The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund or collective trust), reinvestment of dividends and capital gains and deductions for the expense ratio.

The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, fees for guaranteed benefits if elected by participant, or any redemption fees imposed by an underlying mutual fund or collective trust company. These charges, if included, would otherwise reduce the total return for a participant's account. Performance current to the most recent month-end is available at www.jhpensions.com.

**** **Expense Ratio (ER), also known as the Annual Investment Charge (AIC)**
This material shows expenses for a specific unit class for investment options available under a John Hancock USA group annuity contract. The Expense Ratio (ER) includes John Hancock USA's administrative maintenance charge (AMC), sales and service fee, and the expenses of any underlying mutual fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing) and is subject to change. John Hancock USA's AMC will be reduced if John Hancock USA or an affiliate receives asset based distribution charges ("12b-1 fees"), sub-transfer agency fees, or other fees from an unaffiliated underlying mutual fund or its agent(s). These fees, collectively, range from 0% to 0.50%. The amount of the AMC charged under each sub-account has been determined net of such fees. For internally-managed Funds advised and sub-advised exclusively by John Hancock's affiliates, the total fees John Hancock and its affiliates receive from these Funds may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. These fees can come from the Fund or trust's Rule 12b-1, sub-transfer agency, management, AMC or other fees, and may vary from Fund to Fund. Except for the Core Portfolios, John Hancock Stable Value Fund, and certain asset allocation portfolios (i.e., the Lifecycle Portfolios, Lifestyle Portfolios, and the Guaranteed Income Feature Portfolios), John Hancock uses the revenue received from 12b-1, subtransfer agency, and management fees to determine the AMC for that Fund, such that the sum of 12b-1, sub transfer agency, management fees and AMC received by John Hancock equals 0.50%. For a complete summary about the revenue John Hancock USA receives from all underlying funds, please see IMPORTANT FEE INFORMATION at https://www.ps.jhancockpensions.com/assets/pdfs/PS15345GE.PDF
The underlying fund expense is determined by the underlying mutual fund company and may be increased or decreased at any time to reflect changes in the expenses of the underlying mutual fund or other factors. In addition, some fund companies charge exchange or redemption fees for mutual fund shares held for less than a certain period of time. Any such charges would be deducted from the value of a participant's account. The ER applies daily at a rate equivalent to the annual rate shown, and may vary to reflect changes in the expenses of an underlying mutual fund and other factors. The ER does not include any contract level or participant recordkeeping charges. Such charges, if applicable, will reduce the value of a participant's account.
For Expense Ratio information current as of the most recent quarter end, please refer to the monthly "Returns and Fees" listing available from John Hancock USA upon request. For more information, please contact your financial representative.

¥The Sales and Service Fee represents the charge for compensation provided to your financial representatives for services provided to the plan. It may also include an amount retained by John Hancock USA for recordkeeping services and it may include fees for other plan expenses such as TPA fees that are negotiated between your Plan Trustee(s) and your TPA or Financial Representative. The Sales and Service Fee may be charged through the expense ratio as noted above.

The Sales and Service Fee or Sales Expense Recovery Charge (SERC) may be included in the total annualized asset charge under your plan's contract. This charge is calculated on the total value of assets under your Contract. The range is 0% to 4%. These fees may be billed to the plan sponsor or deducted from participants'accounts, if permitted by the Plan.

Commissions
The appropriately licensed financial representative that the plan designates may be eligible for compensation in connection with the sale and service of this contract. This compensation can be based on a percentage of your contract's:
a) Contributions received; not to exceed 5% and/or
b) Assets under management; not to exceed 1.4%

Price Credits: Provided certain conditions are met, John Hancock may pay a portion of the charge for any asset-based commission, as noted in item (b) above, eligible to the appropriately licensed financial representative designated by the plan trustee(s). The remaining charge for any commissions that is to be charged under the contract and payable by the plan trustee(s) is shown in the Proposal and Recordkeeping Agreement.

The financial representative who sold and now services the contract may also be eligible for different levels of commission. The level of commission is determined by the financial representative and the plan trustee(s). Certain charges under the contract are directly related to the level of commission.

Additional Compensation
Certain financial representatives (firms) may allow John Hancock USA to participate in retirement products training and education meetings, conferences and seminars (programs) attended by the firm's sales force. John Hancock USA may agree to make payments out of its own resources to the firm in order to attend these programs. Firms may receive payments in connection with programs sponsored by John Hancock USA, including reimbursement for travel expenses and lodging for persons attending such programs. John Hancock USA may also agree to pay additional compensation to firms based on other calculation methods, which may include the level of sales or assets attributable to the firm. These payments, which may sometimes be referred to as "revenue sharing", assist in John Hancock USA's efforts to promote the sale of its retirement products. Not all firms receive such payments and the amount of the payments varies. These payments could be significant to a firm. John Hancock USA determines which firms to support and extent of the payments it is willing to make. John Hancock USA generally chooses to support firms that have a strong capability to distribute John Hancock USA retirement products and that are willing to cooperate with John Hancock USA's promotional efforts.

John Hancock USA hopes to benefit from these payments by increasing sales of John Hancock USA retirement products, which would result in additional fees for John Hancock USA and its affiliates. In consideration for these payments, a firm may feature John Hancock USA retirement products in its sales system or give preferential access to members of its sales force or management. These payments may provide the firm with an incentive to favor John Hancock USA retirement products. In addition, certain firms may have other compensation arrangements with John Hancock USA or its affiliates that are not related to John Hancock USA retirement products.

The total amount of any commissions and additional compensation is reported annually to you on the Form 5500 Schedule A provided by us. Contact your financial representative for information specific to your contract.

** **Performance of the sub-account**
The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying portfolio. +The class introduction date is the same as the sub-account Inception Date. A "class" represents a pre-determined level of the Sales & Service Fee that is applied to all investment options selected in the Contract. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund), reinvestment of dividends and capital gains and deductions for the Expense Ratio (ER), also known as the Annual Investment Charge (AIC). Performance does not reflect any applicable contract-level or certain participant-level charges, fees for guaranteed benefits if elected by participant under the group annuity contract or redemption fees imposed by the underlying Portfolio. These charges, if included, would otherwise reduce the total return for a participant's account. All performance calculations shown have been prepared solely by John Hancock USA. The underlying fund company has not reviewed the sub-account's performance.

6A. Risk/Return Category:
All Morningstar data is © 2013 by Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All funds with at least a 3-year history are ranked in a "category". Funds are placed in a given benchmark category based on their average holdings statistics over the past three years.

*** **Morningstar Portfolio Ratings**
With respect to the Funds that display a Morningstar rating. All Morningstar data is © 2013 by Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. All funds with at least a 3-year history are ranked in a "category". Morningstar categories are assigned to a fund based on the underlying securities a fund has invested in over the past 3 years. Funds with scores in the top 10% of each category receive 5 stars (highest); the next 22.5%, 4 stars (above average); the next 35%, 3 stars (average); the next 22.5%, 2 stars (below average); and the bottom 10%, 1 star (lowest). Past performance is no guarantee of future results. Morningstar ratings are applicable to the underlying portfolio only and reflect historical risk-adjusted performance as of the most recent calendar quarter-end. Although gathered from reliable sources, the information is not represented or warranted by Morningstar to be accurate, correct, complete or timely.

A Lifestyle Portfolio ("Fund") is a "fund of funds" which invests in a number of underlying funds. The Fund's ability to achieve its investment objective will depend largely on the ability of the subadviser to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests, which include the following risks. Stocks can decline due to market, regulatory or economic developments. Investing in foreign securities is subject to certain risks not associated with domestic investing such as currency fluctuations and changes in political and economic conditions. The securities of small capitalization companies are subject to higher volatility than larger, more established companies. High Yield bonds are subject to additional risks such as the increased risk of default (not applicable to Lifestyle Aggressive Portfolio). For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request. Diversification does not ensure against loss. Primary benchmarks are selected based on the asset mix of each individual Fund. A Fund with an equity allocation of 50% or higher will use the S&P 500 Index as its primary benchmark. A Fund with an equity exposure of less than 50% will use the Barclays Capital U.S Aggregate Bond Index as its primary benchmark. Primary benchmarks are required to be broad based in nature. Custom benchmarks that proportionally reflect the actual equity and fixed-income holdings of the Fund may provide a better measure of performance comparison and can be found on the fund fact sheet for each respective Fund on the website. Click on the link found below each respective Fund to access each Fund's fund fact sheet.

A Lifecycle Portfolio ("Fund") is a "fund of funds" which invests in a number of underlying funds. The Fund's ability to achieve its investment objective will depend largely on the ability of the subadviser to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests. Each Fund invests in underlying funds which invest in fixed-income securities (including in some cases high yield securities) and equity securities, including foreign securities and engage in Hedging and Other Strategic Transactions. To the extent the Fund invests in these securities directly or engages in Hedging and Other Strategic Transactions, the Fund will be subject to the same risks. As a Fund's asset mix becomes more conservative, the fund becomes more susceptible to risks associated with fixed-income securities. For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request. Each Lifecycle Portfolio has an associated target date based on the expected year in which participants in the portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the Portfolio approaches and passes the target retirement date. The principal value of an investment in these Portfolios is not guaranteed at any time, including at or after the target date. Primary benchmarks are selected based on the asset mix of each individual Fund. A Fund with an equity allocation of 50% or higher will use the S&P 500 Index as its primary benchmark. A Fund with an equity exposure of less than 50% will use the Barclays Capital U.S Aggregate Bond Index as its primary benchmark. Primary benchmarks are required to be broad based in nature. Custom benchmarks that proportionally reflect the actual equity and fixed-income holdings of the Fund may provide a better measure of performance comparison and can be found on the fund fact sheet for each respective Fund on the website. Click on the link found below each respective Fund to access each Fund's fund fact sheet.

20. The manager for the underlying fund and its objectives changed effective on or about November 30, 2006. Performance shown for periods prior to that date reflect the results under its former manager.

43. Important Redemption Fee Information: Domini Social Equity Fund - Effective August 18, 2008, the underlying fund will impose a 2% redemption fee on all selling/exchanges of the fund over $25,000 within a thirty-day period. The 'First-In/First-Out' ('FIFO') method was used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied.

51. Effective June 1, 2009, the underlying fund changed its name to the Domini Social Equity Fund Investor Shares.

64. This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2010. Performance shown for periods prior to that date is based on the performance of the current share class.

Index Performance:
With respect to the Funds that display an index performance. Index performance shown is for a broad-based securities market index. Indexes are unmanaged and cannot be invested in directly. Index returns were prepared using Ibbotson Associates software and data. The performance of an Index does not include any portfolio or insurance-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

i58. S&P 500 Index: A market capitalization-weighted index, composed of 500 widely-held common stocks. This index is designed to be a leading indicator of U.S. equities and is meant to reflect the risk/return characteristics of the large-cap universe.

Peer Group Performance:
With respect to the Funds that display a Peer Group Performance. Source: Morningstar Direct for Mutual Funds, as of the most recent calendar quarter-end. Although gathered from reliable sources, the information is not represented or warranted by Morningstar to be accurate, correct, complete or timely. Peer groups are unmanaged and cannot be invested in directly.

p12. Large Blend: Large-blend portfolios are fairly representative of the overall U.S. stock market in size, growth rates, and price. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of U.S. industries, and owing to their broad exposure, the portfolios returns are often similar to those of the S&P 500 Index.

Key Statistics

§ The Turnover Ratio shown is based on the most recent available financial statements for the underlying mutual fund or collective trust as of the date of printing and is subject to change.

^ With respect to the Funds that show a Current Yield. Current Yield is an annualized figure based on the yield earned in the previous month net of annual investment charges. The Current Yield is as of the date of printing and is subject to change.