



**John Hancock Series** **RT**  
 Morningstar Ratings and Ticker Symbols  
 As of March 31, 2005

This chart depicts the ticker symbols (including share class) and Morningstar ratings for underlying funds in which all assets of the John Hancock Series are invested. The ticker symbols and Morningstar ratings do not directly apply to the John Hancock Series sub-account. Any public information accessed using this symbol will not reflect charges at the sub-account level or charges under your plan's group annuity contract.

Investment Options <sup>1</sup>	Underlying Fund and Ticker Symbols <sup>4</sup>	Morningstar Rating <sup>5</sup>	Morningstar Category <sup>6</sup>	
<b>Aggressive Growth</b>				
<b>JH Allianz RCM Global Technology Fund<sup>3</sup></b>	Allianz RCM Global Technology Fund (Class A)	RAGTX	★★★★	Specialty-Technology
<b>JH T. Rowe Price Science &amp; Technology Fund<sup>3</sup></b>	T. Rowe Price Science & Technology Fund (Advisor Class)	PASTX	★★★	Specialty-Technology
<b>JH Oppenheimer Developing Markets Fund</b>	Oppenheimer Developing Markets Fund (Class A)	ODMAX	★★★★★	Diversified Emerging Markets
<b>JH T. Rowe Price Health Sciences Fund<sup>3</sup></b>	T. Rowe Price Health Sciences Fund	PRHSX	★★★	Specialty-Health
<b>Emerging Growth Fund</b>	JHT - Emerging Growth Trust	N/A	N/A	Small Growth
<b>JH AIM Small Cap Growth Fund</b>	AIM Small Cap Growth Fund (Class A)	GTSAX	★★★	Small Growth
<b>JH Explorer Fund</b>	Vanguard Explorer Fund (Investor Class)	VEXPX	★★★★	Small Growth
<b>JH Franklin Small-Mid Cap Growth Fund</b>	Franklin <sup>®</sup> Small-Mid Cap Growth Fund (Class A)	FRSGX	★★	Mid-Cap Growth
<b>JH Calamos Growth Fund</b>	Calamos Growth Fund (Class A)	CVGRX	★★★★★	Mid-Cap Growth
<b>JH Royce Opportunity Fund</b>	Royce Opportunity Fund (Financial Intermediary Class)	RYOFX	★★★	Small Value
<b>JH John Hancock Small Cap Fund<sup>10</sup></b>	John Hancock Small Cap Fund	DSISX	★★★★	Small Growth
<b>Small Cap Index Fund</b>	JHT-Small Cap Index Trust	N/A	N/A	Small Blend
<b>JH American Century Small Company Fund</b>	American Century <sup>®</sup> Small Company Fund (Advisor Class)	ASQAX	★★★★★	Small Blend
<b>JH American Century Vista Fund<sup>9</sup></b>	American Century Vista Fund	TWCVX	★★★	Mid-Cap Growth
<b>JH Scudder Mid Cap Growth Fund<sup>8</sup></b>	Scudder Mid Cap Growth Fund (Class A)	SMCAX	★★★	Mid-Cap Growth
<b>JH Legg Mason Growth Fund<sup>9</sup></b>	Legg Mason Growth Trust	LMGFX	★★★★★	Large Growth
<b>JH Smith Barney Aggressive Growth Fund</b>	Smith Barney Aggressive Growth Fund (Class Y)	SAGYX	★★★★	Large Growth
<b>JH Energy Fund<sup>3</sup></b>	Vanguard Energy Fund (Investor Class)	VGENX	★★★★★	Specialty-Natural Resources
<b>JH AIM Constellation Fund</b>	AIM Constellation Fund (Class A)	CSTGX	★★★	Large Growth
<b>JH Davis Financial Fund<sup>3</sup></b>	Davis Financial Fund (Class A)	RPFGX	★★★	Specialty-Financial
<b>JH Nations Marsico International Opportunities Fund<sup>10</sup></b>	Nations Marsico International Opportunities Fund	MAIOX	★★★★	Foreign Large Growth
<b>JH Scudder International Select Equity Fund</b>	Scudder International Select Equity Fund (Class A)	DBISX	★★	Foreign Large Blend
<b>JH Templeton Foreign Smaller Companies Fund</b>	Templeton Foreign Smaller Companies Fund (Class A)	FINEX	★★	Foreign Small/Mid Value
<b>International Equity Index Fund</b>	John Hancock VST International Equity Index Fund	N/A	N/A	Foreign Large Growth
<b>JH American Funds EuroPacific Growth Fund</b>	American Funds EuroPacific Growth Fund (Class R3)	RERCX	★★★★★	Foreign Large Blend
<b>JH Templeton Foreign Fund</b>	Templeton Foreign Fund (Class A)	TEMFx	★★★	Foreign Large Value
<b>Growth</b>				
<b>JH Oppenheimer Global Fund</b>	Oppenheimer Global Fund (Class A)	OPPAX	★★★★	World Stock
<b>Quantitative Mid Cap Fund</b>	JHT - Quantitative Mid Cap Trust	N/A	N/A	Mid-Cap Blend
<b>Mid Cap Index Fund</b>	JHT - Mid Cap Index Trust	N/A	N/A	Mid-Cap Blend



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Investment Options <sup>1</sup>	Underlying Fund and Ticker Symbols <sup>4</sup>		Morningstar Rating <sup>5</sup>	Morningstar Category <sup>6</sup>
<b>JH AIM Mid Cap Core Equity Fund</b>	AIM Mid Cap Core Equity Fund (Class A)	GTAGX	★★	Mid-Cap Blend
<b>JH Templeton World Fund</b>	Templeton World Fund (Class A)	TEMWX	★★★★	World Stock
<b>JH Jennison Growth Fund</b>	Jennison Growth Fund (Class A)	PJFAX	★★★	Large Growth
<b>JH American Funds Growth Fund of America</b>	American Funds Growth Fund of America (Class R3)	RGACX	★★★★★	Large Growth
<b>JH John Hancock U.S. Global Leaders Growth Fund<sup>9</sup></b>	John Hancock U.S. Global Leaders Growth Fund	USGLX	★★★★	Large Growth
<b>Quantitative All Cap Fund</b>	JHT - Quantitative All Cap Trust	N/A	N/A	Large Blend
<b>JH Fidelity Advisor Large Cap Fund</b>	Fidelity Advisor Large Cap Fund (Class T)	FALGX	★★★	Large Growth
<b>JH Fidelity Contra Fund<sup>2</sup></b>	Fidelity Contrafund <sup>®</sup>	FCNTX	★★★★★	Large Growth
<b>JH Excelsior Value and Restructuring Fund</b>	Excelsior Value and Restructuring Fund (Class A)	UMBIX	★★★★	Large Value
<b>Total Stock Market Index Fund</b>	JHT - Total Stock Market Index Trust	N/A	N/A	Large Blend
<b>JH T. Rowe Price Blue Chip Growth Fund</b>	T. Rowe Price Blue Chip Growth Fund (Advisor Class)	PABGX	★★★★	Large Growth
<b>JH Legg Mason Value Fund<sup>10</sup></b>	Legg Mason Value Trust	LMVFX	★★★★★	Large Blend
<b>JH MFS Strategic Value Fund</b>	MFS Strategic Value Fund (Class A)	MSVTX	★★★★	Large Value
<b>JH Merrill Lynch Large Cap Value Fund</b>	Merrill Lynch Large Cap Value Fund (Class A)	MDLVX	★★★★★	Large Value
<b>JH Domini Social Equity Fund</b>	Domini Social Equity Fund (Investor Class)	DSEFX	★★★	Large Blend
<b>JH John Hancock Classic Value Fund</b>	John Hancock Classic Value Fund (Class A)	PZVFX	★★★★★	Large Value
<b>JH MFS Utilities Fund<sup>3</sup></b>	MFS Utilities Fund (Class A)	MMUFX	★★★★	Specialty-Utilities
<b>JH Scudder RREEF Real Estate Securities Fund<sup>3</sup></b>	Scudder RREEF Real Estate Securities Fund (Class A)	RRRAX	★★★★	Specialty-Real Estate
<b>JH Munder Small-Cap Value Fund</b>	Munder Small-Cap Value Fund (Class Y)	MCVYX	★★★★★	Small Blend
<b>JH T. Rowe Price Small Cap Value Fund<sup>2</sup></b>	T. Rowe Price Small Cap Value Fund (Advisor Class)	PASVX	★★★★	Small Value
<b>JH Smith Barney Small Cap Value Fund</b>	Smith Barney Small Cap Value Fund (Class A)	SBVAX	★★★★	Small Value
<b>JH T. Rowe Price Mid-Cap Value Fund</b>	T. Rowe Price Mid-Cap Value Fund (Advisor Class)	TAMVX	★★★★	Mid-Cap Value
<b>JH Lord Abbett Mid Cap Value Fund</b>	Lord Abbett Mid Cap Value Fund (Class A)	LAVLX	★★★★	Mid-Cap Value
<b>JH Lord Abbett All Value Fund</b>	Lord Abbett All Value Fund (Class A)	LDFVX	★★★★	Large Value
<b>JH Mutual Discovery Fund</b>	Mutual Discovery Fund (Class A)	TEDIX	★★★★★	World Stock
<b>JH Franklin Balance Sheet Investment Fund<sup>2</sup></b>	Franklin Balance Sheet Investment Fund (Class A)	FRBSX	★★★	Small Value
<b>JH Fidelity Advisor Dividend Growth Fund</b>	Fidelity Advisor Dividend Growth Fund (Class T)	FDGTX	★★★	Large Blend

**Growth and Income**

<b>JH Weitz Partners Value Fund</b>	Weitz Partners Value Fund	WPVLX	★★★	Mid-Cap Value
<b>JH Mutual Beacon Fund</b>	Mutual Beacon Fund (Class A)	TEBIX	★★★	Mid-Cap Value



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<b>500 Index Fund</b>	JHT - 500 Index Trust	N/A	N/A	Large Blend
<b>JH Davis New York Venture Fund</b>	Davis New York Venture Fund (Class A)	NYVTX	★★★★	Large Blend
<b>JH UBS U.S. Large Cap Equity Fund<sup>10</sup></b>	UBS U.S. Large Cap Equity Fund	BPEQX	★★★★	Large Blend
<b>Quantitative Value Fund</b>	JHT - Quantitative Value Trust	N/A	N/A	Large Value
<b>JH American Funds Investment Company of America</b>	American Funds Investment Company of America (Class R3)	RICCX	★★★	Large Value
<b>JH T. Rowe Price Equity Income Fund</b>	T. Rowe Price Equity Income Fund (Advisor Class)	PAFDX	★★★★	Large Value
<b>JH American Funds Washington Mutual Investors Fund</b>	American Funds Washington Mutual Investors Fund (Class R3)	RWMCX	★★★★	Large Value
<b>JH American Funds American Balanced Fund</b>	American Funds American Balanced Fund (Class R3)	RLBCX	★★★★★	Moderate Allocation
<b>JH PIMCO All Asset Fund</b>	PIMCO All Asset Fund (Admin Class)	PAALX	N/A	Moderate Allocation
<b>JH UBS Global Allocation Fund</b>	UBS Global Allocation Fund (Class A)	BGLX	★★★	World Allocation

Income				
<b>JH Salomon Brothers High Yield Bond Fund</b>	Salomon Brothers High Yield Bond Fund (Class A)	SAHYX	★★★★	High-Yield Bond
<b>JH John Hancock Strategic Income Fund</b>	John Hancock Strategic Income Fund (Class A)	JHFIX	★★★★	Multisector Bond
<b>JH T. Rowe Price Spectrum Income Fund</b>	T. Rowe Price Spectrum Income Fund	RPSIX	★★★★	Multisector Bond
<b>JH PIMCO Global Bond Fund<sup>9</sup></b>	PIMCO Global Bond Fund (Administrative Class)	PADMX	★★★★	World Bond
<b>JH PIMCO Total Return Fund</b>	PIMCO Total Return Fund (Administrative Class)	PTRAX	★★★★★	Intermediate-Term Bond
<b>JH PIMCO Real Return Fund<sup>†</sup></b>	PIMCO Real Return Fund (Administrative Class)	PARRX	★★★★★	Long Government
<b>JH Short-Term Federal Fund<sup>‡</sup></b>	Vanguard Short Term Federal Fund (Investor Class)	VSGBX	★★★★	Short Government

Conservative				
<b>Money Market Fund<sup>†</sup></b>	JHT - Money Market Trust	N/A	N/A	Money Market – Taxable
<b>JH Money Market Fund<sup>2,†</sup></b>	JHT - Money Market Trust	N/A	N/A	Money Market – Taxable
<b>JH Morgan Stanley Stable Value Fund<sup>7</sup></b>	Morgan Stanley Stable Value Fund	N/A	N/A	Ultrashort Bond

Lifestyle				
<b>Manulife Lifestyle Fund – Aggressive Portfolio</b>	N/A	N/A	N/A	Large Blend
<b>Manulife Lifestyle Fund – Growth Portfolio</b>	N/A	N/A	N/A	Large Blend
<b>Manulife Lifestyle Fund – Balanced Portfolio</b>	N/A	N/A	N/A	Moderate Allocation
<b>Manulife Lifestyle Fund – Moderate Portfolio</b>	N/A	N/A	N/A	Moderate Allocation
<b>Manulife Lifestyle Fund – Conservative Portfolio</b>	N/A	N/A	N/A	Conservative Allocation



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Investment Options <sup>1</sup>	Underlying Fund and Ticker Symbols <sup>4</sup>	Morningstar Rating <sup>5</sup>	Morningstar Category <sup>6</sup>



- 1 Your Plan offers you 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 securities or in underlying mutual funds, or they may be the Manulife Guaranteed Interest Accounts.  
 The placement of investment options within investment categories and/or according to potential risk/return is determined by John Hancock USA from time to time, relative to other investment options available under a John Hancock USA group annuity contract. These placements should not be compared with any other investment options available outside the group annuity contract. This information is not investment advice. Moreover, there can be no assurance that any investment option will experience less volatility than another. Past performance is no guarantee of future results. None of the Index Funds or the underlying JHT Index Trusts are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in the Index Fund.  
 Allocating contributions only to one or a small number of the sub-accounts (other than "Lifestyle Funds") should not be considered a balanced investment program. In particular, allocating contributions to a small number of sub-accounts that concentrate their investments in a particular business or market sector will increase the risk that the value of your account will be more volatile since these sub-accounts may react similarly to business or market specific events. The Company does not provide advice regarding appropriate investment allocations; please discuss this matter with your financial consultant.
- 2 Only available under certain limited circumstances. Please consult your Plan Administrator to determine if your plan offers this investment option.
- 3 The underlying fund concentrates its investments in a sector of the market. A portfolio of this type may be riskier or more volatile in price than one that invests in more market sectors.  
 Denotes the fund symbol of the underlying fund (including share class) in which all assets of the Fund are invested. The ticker symbol is for the underlying fund and not for the Manulife Series sub-account. Any public information accessed using this symbol will not reflect charges at the sub-account level or charges under your plan's group annuity contract.
- 4
- 5 The Morningstar Rating<sup>TM</sup>, commonly called the "star rating", is a quantitative measure of both performance and risk. Each month, Morningstar scores funds with similar investment strategies on risk and return over 3, 5 or 10 years, using the amount of variation in a fund's performance as a measure of risk. 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. All Morningstar data is © 2005 by Morningstar, Inc. All rights reserved. Morningstar ratings are applicable to the portfolio only and reflect historical risk-adjusted performance as of December 31, 2004. Although gathered from reliable sources, the information is not represented or warranted by Morningstar to be accurate, correct, complete or timely.

6	Style Category	3 yr	5 yr	10 yr	Style Category	3 yr	5 yr	10 yr
	Conservative Allocation	238	170	62	Multisector Bond	111	108	53
	Diversified Emerging Markets	154	112	41	Short Government	147	133	94
	Foreign Large Blend	390	273	97	Small Blend	354	253	76
	Foreign Large Value	128	98	30	Small Growth	565	404	123
	Foreign Small/Mid Value	39	27	10	Small Value	217	160	43
	High-Yield Bond	350	283	91	Specialty-Financial	103	70	12
	Intermediate-Term Bond	748	554	286	Specialty-Health	156	77	19
	Large Blend	1201	892	318	Specialty-Natural Resources	76	61	27
	Large Growth	1056	779	262	Specialty- Real Estate	147	122	25
	Large Value	796	562	249	Specialty-Technology	265	136	25
	Long Government	36	29	13	Specialty-Utilities	68	60	36
	Mid-Cap Blend	296	188	64	World Allocation	35	23	13
	Mid-Cap Growth	650	451	162	World Bond	120	102	49
	Mid-Cap Value	204	122	49	World Stock	280	212	75
	Moderate Allocation	668	524	219				

- 7 Qualified retirement plans that select the JH Morgan Stanley Stable Value Fund as an eligible investment option under the group annuity contract, are restricted from selecting an fixed-income investment options for the plan deemed to be 'Competing', including money market funds or short-term bond funds. Any fixed-income fund with a targeted average duration of 3- or 5-years or less shall be deemed a competing fund. The current "Competing" Funds are marked with '#'. Please speak with your John Hancock USA representative for details.
- 8 The name of this recently changed from JH Scudder Mid Cap Fund to more accurately reflect the name of the underlying fund, which changed effective August 23, 2004. None of the investment policies/objectives have changed.
- 9 Changes were made to this Fund effective May 9, 2005. Please consult your John Hancock USA Representative for details.
- 10 This Fund was recently introduced and may not be available in all states. Please contact your John Hancock USA Representative to determine if this Fund is available for your plan.

Group annuity contracts are issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contracts. Product features and availability may differ by state. In New York, products are issued by John Hancock Life Insurance Company of New York. © 2005 John Hancock. All rights reserved.