

Default Investment Information

As of 09/30/2012

INVESTMENT OBJECTIVE

The default investment for your Plan is John Hancock Lifestyle Balanced Portfolio (R3). The default investment seeks a balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital.

PRIMARY RISKS

Moderate-allocation portfolios typically invest 50% to 70% of assets in equities and the remainder in fixed income and cash.

PERFORMANCE

The Investment Comparative Chart in this package provides the most recent performance information, fees and expenses for the investment options that are available to you through your Plan. Included in this chart is performance for this default investment chosen by the Plan. Additional investment information, including fund sheets and prospectuses can be found on John Hancock's website at www.jhretirement.com.

If you do not want to contribute to the Plan or if you want to change your contributions to the Plan, you may log into John Hancock's website or call John Hancock at 1-800-547-1860 or 1-800-822-8252 for Spanish.

KEY STATISTICS, FEES & EXPENSES

The following is a summary of the key statistics, fees and expenses for the default investment for your Plan. See the "how will my plan account be invested" section of this package for information on which default investment applies to you. Additional risk and return characteristics may be accessed through the fund sheet.

John Hancock Lifestyle Balanced Portfolio (R3) (JRLBX)

Fund sheet available at:

<https://jhretirement.com/sites/Eroom/Artifacts?Cusip=47803V457>

Fund Inception	10/17/2005
Share Class Inception	10/17/2005
Morningstar Category	Moderate Allocation

Investment Fees and Expenses

Gross Expense Ratio	1.58%
Net Expense Ratio	1.58%
12b-1 Fee	0.50%
Redemption Fee	-

FEES AND EXPENSES DEFINITIONS

Gross expense ratio – The gross expense ratio is the fund's annual operating expenses as a percentage of average net assets. The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect.

Net expense ratio – The net expense ratio reflects the expenses currently being charged by the fund after taking into account any applicable waivers or reimbursements, without which performance would have been less.

12b-1 fee – The 12b-1 fee covers the cost of distributing fund shares to investors, including advertising and sales costs.

Redemption fee – The redemption fee is an amount charged when money is withdrawn from a fund. This fee does not go back into the fund and does not represent a net cost to shareholders. Redemption fees typically operate only in short, specific time periods. However, some redemption fees last for longer periods of time. Charges are not imposed after the stated time has passed.