

October 22, 2010

## 2010 Estimated Capital Gain and Income Distributions

As we have done in prior years to assist you with your tax planning, John Hancock Funds is providing you with advanced notice of estimated capital gain distributions, annual income and calendar year-end income distributions, as applicable, as of September 30, 2010 that are associated with your investments in the John Hancock mutual fund(s).

Although this information is preliminary and subject to change, we believe it is helpful to send you, as early as possible, any expected distribution information on funds before calendar year-end. This will give you an opportunity to evaluate your potential tax liability with your financial professional and/or tax adviser and make any adjustments to your account(s), if necessary.

This notice includes three tables. The first lists funds that are projected to pay capital gains and their estimated amounts. The second lists funds projected to make annual income distributions, and the third lists estimated calendar year-end distributions for select quarterly and monthly distributing funds.

In December 2010, we will be paying out all of our required accumulated capital gains. However, we cannot rule out the possibility of a second, smaller distribution at year end, depending on each fund's activity and market conditions. Final amounts will be available on each fund's record date. However, you should wait until you receive your Form 1099-DIV from John Hancock Funds before calculating your taxes. These forms are generally mailed in late January.

**We have also included a Q&A section that we hope will address many of your questions and concerns. If you need further assistance, please contact your financial professional and/or tax adviser or call one of our Customer Service Representatives at 1-800-225-5291, Monday through Friday, between 8:00 A.M. and 7:00 P.M., Eastern Time. You can also visit the tax center on [www.jhfunds.com](http://www.jhfunds.com), where distribution and related tax information is posted, as it becomes available.**

## Estimated Capital Gain Distributions as of 9/30/10 Share Price

	Per Share Short-Term Capital Gains Range	Short-Term Capital Gain as % of 9/30/10 Share Price	Per Share Long-Term Capital Gains Range	Long-Term Capital Gain as % of 9/30/10 Share Price	Dividend Record Date	Ex- Dividend Date	Dividend Payable Date
<b>John Hancock Equity Funds</b>							
JH Disciplined Value Fund	N/A	N/A	\$0.05 - \$0.10	0.43% - 0.86%	12/17/10	12/20/10	12/21/10
<b>John Hancock Global/International Funds</b>							
JH Global Opportunities Fund	\$0.21 - \$0.29	1.11% - 1.53%	\$0.24 - \$0.32	1.24% - 1.66%	12/17/10	12/20/10	12/21/10
<b>John Hancock Specialty Funds</b>							
JH Regional Bank Fund	\$0.24 - \$0.34	1.75% - 2.46%	\$0.89 - \$0.99	6.39% - 7.10%	12/17/10	12/20/10	12/21/10
<b>John Hancock Income Funds</b>							
JH Floating Rate Income Fund	\$0.09 - \$0.13	0.97% - 1.39%	\$0.18 - \$0.24	1.91% - 2.54%	12/22/10	12/23/10	12/27/10
JH Strategic Income Fund	\$0.01 - \$0.11	0.15% - 1.68%	N/A	N/A	12/17/10	12/20/10	12/21/10
<b>John Hancock Tax-Free Income Funds</b>							
JH Massachusetts Tax-Free Income Fund	N/A	N/A	\$0.01 - \$0.04	0.08% - 0.31%	12/17/10	12/20/10	12/21/10
<b>John Hancock Money Market Funds</b>							
JH Money Market Fund	\$0.00 - \$0.0001	0.00% - 0.01%	N/A	N/A	12/17/10	12/20/10	12/21/10

## Estimated Annual Income Distributions as of 9/30/10 Share Price

	Per Share Income Distribution Range	% of 9/30/10 Share Price	Dividend Record Date	Ex-Dividend Date	Dividend Payable Date
<b>John Hancock Equity Funds</b>					
JH Classic Value Fund	\$0.05 - \$0.13	0.33% - 0.86%	12/17/10	12/20/10	12/21/10
JH Classic Value Mega Cap Fund	\$0.00 - \$0.03	0.00% - 0.52%	12/17/10	12/20/10	12/21/10
JH Disciplined Value Fund	\$0.03 - \$0.08	0.26% - 0.68%	12/17/10	12/20/10	12/21/10
JH Disciplined Value Mid Cap Fund	\$0.01 - \$0.06	0.13% - 0.64%	12/17/10	12/20/10	12/21/10
JH Large Cap Equity Fund	\$0.24 - \$0.34	1.02% - 1.45%	12/17/10	12/20/10	12/21/10
JH Rainier Growth Fund	\$0.01 - \$0.04	0.06% - 0.22%	12/17/10	12/20/10	12/21/10
JH Small Cap Intrinsic Value Fund	\$0.01 - \$0.07	0.09% - 0.60%	12/17/10	12/20/10	12/21/10
JH U.S. Core Fund	\$0.08 - \$0.13	0.47% - 0.75%	12/17/10	12/20/10	12/21/10
<b>John Hancock Lifestyle Portfolios</b>					
JH Lifestyle Aggressive Portfolio	\$0.18 - \$0.27	1.59% - 2.39%	12/27/10	12/28/10	12/29/10
JH Lifestyle Growth Portfolio	\$0.29 - \$0.38	2.41% - 3.15%	12/27/10	12/28/10	12/29/10
<b>John Hancock Lifecycle Portfolios</b>					
JH Lifecycle 2010 Portfolio	\$0.28 - \$0.37	2.95% - 3.90%	12/27/10	12/28/10	12/29/10
JH Lifecycle 2015 Portfolio	\$0.25 - \$0.34	2.69% - 3.67%	12/27/10	12/28/10	12/29/10
JH Lifecycle 2020 Portfolio	\$0.22 - \$0.31	2.37% - 3.35%	12/27/10	12/28/10	12/29/10
JH Lifecycle 2025 Portfolio	\$0.18 - \$0.27	2.03% - 3.03%	12/27/10	12/28/10	12/29/10
JH Lifecycle 2030 Portfolio	\$0.16 - \$0.25	1.80% - 2.82%	12/27/10	12/28/10	12/29/10
JH Lifecycle 2035 Portfolio	\$0.15 - \$0.24	1.72% - 2.73%	12/27/10	12/28/10	12/29/10
JH Lifecycle 2040 Portfolio	\$0.15 - \$0.24	1.72% - 2.73%	12/27/10	12/28/10	12/29/10
JH Lifecycle 2045 Portfolio	\$0.15 - \$0.24	1.72% - 2.73%	12/27/10	12/28/10	12/29/10

## Estimated Annual Income Distributions as of 9/30/10 Share Price

	Per Share Income Distribution Range	% of 9/30/10 Share Price	Dividend Record Date	Ex-Dividend Date	Dividend Payable Date
<b>John Hancock Global/International Funds</b>					
JH Global Opportunities Fund	\$0.35 - \$0.50	1.84% - 2.62%	12/17/10	12/20/10	12/21/10
JH Greater China Opportunities Fund	\$0.05 - \$0.11	0.26% - 0.54%	12/17/10	12/20/10	12/21/10
JH International Allocation Portfolio	\$0.09 - \$0.15	1.24% - 2.04%	12/27/10	12/28/10	12/29/10
JH International Core Fund	\$0.37 - \$0.50	1.33% - 1.80%	12/17/10	12/20/10	12/21/10
JH International Growth Fund	\$0.17 - \$0.25	0.89% - 1.31%	12/17/10	12/20/10	12/21/10
<b>John Hancock Specialty Funds</b>					
JH Natural Resources Fund	\$0.11 - \$0.19	0.52% - 0.91%	12/22/10	12/23/10	12/27/10
JH Technical Opportunities Fund	\$0.00 - \$0.02	0.00% - 0.22%	12/22/10	12/23/10	12/27/10

## Estimated Calendar Year-End Distributions for Select Quarterly and Monthly Distributing Funds as of 9/30/10 Share Price

The table below includes estimated calendar year-end distributions for select funds that distribute either quarterly or monthly. The John Hancock Lifestyle Portfolios shown below make quarterly income distributions. Their fourth quarter distributions are expected to be higher relative to previous quarters due to annual income distributions generated by certain underlying funds in which they invested. The John Hancock Income Funds listed below are monthly distributing funds that will make an additional special distribution at year-end due to tax adjustments.

	Per Share Income Distribution Range	% of 9/30/10 Share Price	Dividend Record Date	Ex-Dividend Date	Dividend Payable Date
<b>John Hancock Lifestyle Portfolios</b>					
JH Lifestyle Balanced Portfolio	\$0.19 - \$0.29	1.53% - 2.34%	12/27/10	12/28/10	12/29/10
JH Lifestyle Conservative Portfolio	\$0.16 - \$0.26	1.28% - 2.06%	12/27/10	12/28/10	12/29/10
JH Lifestyle Moderate Portfolio	\$0.17 - \$0.27	1.41% - 2.21%	12/27/10	12/28/10	12/29/10
<b>John Hancock Income Funds</b>					
JH Bond Fund	\$0.04 - \$0.07	0.25% - 0.44%	12/17/10	12/20/10	12/31/10
JH Floating Rate Income Fund	\$0.01 - \$0.03	0.10% - 0.31%	12/22/10	12/23/10	12/31/10
JH Government Income Fund	\$0.02 - \$0.05	0.20% - 0.50%	12/17/10	12/20/10	12/31/10
JH Investment Grade Bond Fund	\$0.03 - \$0.06	0.24% - 0.53%	12/17/10	12/20/10	12/31/10
JH Strategic Income Opportunities Fund	\$0.08 - \$0.15	0.74% - 1.38%	12/22/10	12/23/10	12/31/10

**Estimated capital gain annual income or calendar year-end distributions are as of 9/30/10 share price. Keep in mind that market conditions, portfolio changes and/or changes in outstanding fund shares could substantially affect these estimates. In addition, there is a possibility that funds not listed above could pay a capital gain distribution, annual income or calendar year-end distribution or that funds listed could pay a second distribution. This information is NOT FINAL and is subject to change until the ex-dividend date.**

## Q&A

### Q: What are capital gains?

A: When you sell a security, such as a stock or a bond, for more than you paid for it, you make a profit and experience a capital gain. Capital gains are taxable and fall into two categories: short term and long term. Short-term capital gains are currently taxed at ordinary income tax rates. Long-term capital gains are currently taxed at a maximum rate of 15%. Ordinary income tax rates are generally higher than long-term capital gain tax rates.

### Q: What is the difference between a capital gain distribution and an annual income distribution?

A: A capital gain distribution is payment to mutual fund shareholders from the profits of the sale of securities in the fund's portfolio. Typically, capital gain distributions are made annually. An income distribution is made up of dividends, interest and other income (less operating expenses) of the fund's portfolio and can be paid to shareholders monthly, quarterly or annually.

### Q: Why do mutual funds pay capital gains?

A: When a mutual fund sells securities in its portfolio, it realizes gains or losses. If the fund's gains exceed its losses, the fund is required to distribute net gains to all shareholders before the end of the calendar year. These distributions occur once or twice per year and are made primarily for tax reasons.

### Q: Who is responsible for paying taxes on distributions?

A: Shareholders who own shares of a fund on the record date are subject to applicable taxes, just as they would be if they bought and sold shares of the individual securities themselves or received a dividend or income payment. Please note that if your fund is held in a tax-deferred account, such as an IRA or 401(k), capital gain and/or income taxes may not impact your account at this time, but may be payable at a later date.

### Q: Why is John Hancock Money Market Fund paying capital gains, but not generating income?

A: On January 27, 2010, the Securities and Exchange Commission adopted a number of changes to the rules governing the operation of money market funds designed to significantly strengthen the regulatory requirements governing such funds. The primary outcome was tighter maturity and credit quality standards, increased liquidity requirements and enhanced disclosure requirements. The capital gains being distributed this year by John Hancock Money Market Fund were generated as John Hancock Funds transitioned the Fund to meet the new requirements. The capital gain distributions are not expected to continue. Unfortunately, the environment of low interest rates is continuing and the Fund yield remains at 0.00%, like many other money market mutual funds. The Fund maintains its \$1.00 per share price with the assistance of expense reimbursements and/or fee waivers.

### Q: The long-term capital gain estimate for John Hancock Regional Bank Fund seems relatively high. What is the reason for the gain?

A: Since the market bottom in March 2009, John Hancock Regional Bank Fund has produced positive results, and the portfolio managers of the Fund determined that some stocks should be sold due to their higher valuations. Some of the stocks sold were bought at much earlier dates and at prices well below recent levels, thereby realizing significant profits for the Fund and triggering a capital gain for tax reporting purposes. The majority of the Fund's capital gains are long-term gains, which are currently taxed at a more favorable tax rate.

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**Q: Do John Hancock funds take steps to minimize capital gain distributions?**

A: We understand that taxes are an important issue for many of our shareholders and when possible we try to limit exposure to capital gain taxes. However, a fund's goal and strategy are portfolio management's primary considerations when making investment decisions; they do not make investment decisions based solely on tax impact.

**Q: What do the key dates represent?**

A: If you are a shareholder in the fund on the *record date*, you will receive that fund's capital gain, annual income or calendar year-end income distribution. The *ex-dividend date* is the day on which the fund starts trading at a price that excludes the distribution. The *payable date* is the date on which you will actually receive the distribution, whether in the form of cash or additional shares.

**Q: How do these distributions affect the share price of the fund?**

A: When the fund distributes capital gains, annual income or calendar year-end income distributions, the fund's share price drops to reflect these payments. These distributions will reduce the fund's net asset value (NAV) per share by the amount of the distribution on the ex-dividend date. Investors who choose to reinvest their distribution are therefore able to purchase new shares at a lower price. Whether or not you choose to reinvest your distribution into new shares, you may still be required to pay taxes on these gains.

**Q: Why are estimates provided for funds that make quarterly or monthly income distributions?**

A: Our goal is to provide you with the best information available about your potential tax liability so that you can talk with your financial professional and/or tax adviser and make any necessary adjustments to your account(s). The quarterly and monthly paying funds that we have included are all expected to have higher than usual calendar year-end income distributions. In the case of the three Lifestyle Portfolios — Balanced, Conservative and Moderate — certain underlying funds in the Portfolios are projected to make annual distributions that will increase the fourth quarter income distributions. Five John Hancock Income Funds that distribute monthly — Bond, Floating Rate, Government Income, Investment Grade Bond and Strategic Income Opportunities — are expected to pay a special distribution at year-end due to tax adjustments that will be in addition to the regular December distribution. Keep in mind these are estimates and subject to change.

**Q: Going forward, what can I expect to receive from John Hancock Funds?**

A: If you reinvest your distributions, we will mail you a confirmation shortly after the payable date. If you take your distributions in cash, we will mail you a check. Remember, you can reinvest your check into the fund and account from which it came within 120 days of the payment date without incurring any sales charge.

**Q: What about my other John Hancock funds that do not appear in the chart?**

A: If your fund is not included in the lists above, it is not currently estimated to pay a capital gain, annual income or calendar year-end income distribution. In the event that there is a change in status, you will receive notification from John Hancock Funds shortly after the applicable distribution, as well as a Form 1099-DIV in late January. We will also post final distribution information to the John Hancock Funds Web site, [www.jhffunds.com](http://www.jhffunds.com), when it is available. In general, it is advisable to wait until you receive Form 1099-DIV before calculating your taxes.

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