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IMPORTANT ANNOUNCEMENT REGARDING
THE AMERICAN HOME HEALTH 401k PLAN

03/10/2011

The Trustees of the American Home Health 401k plan ("The Trustees") have recently reviewed the investment options offered within your 401k plan and have determined some changes were necessary in order to help you achieve your personal retirement goals.

Effective on or about April 15th, 2011, there will be a series of changes taking place with the current investment options offered under this plan. Certain investment options will no longer be available and new options will be offered. The Trustees evaluated each option and have revamped the menu to provide "best-in-class" options as well as a well diversified menu.

For your convenience, we have provided a chart below illustrating the changes that will be taking place to the American Home Health 401k plan investment lineup.

FUND MAPPING

Your current account balances and ongoing contributions will be transitioned to the new investment options. The objective of the mapping process is to identify investment options that have similar risk and reward characteristics as the existing investment options. The following exhibit illustrates your employer's (the Trustees) mapping decisions, and clearly shows the new John Hancock options to which your monies will map.

Name of Fund Being Eliminated	Replaced by Name of Fund
Columbia Mid Cap Value Opportunity R4	JHT Value Trust Ser I
DFA International Value I	American Funds EuroPacific Gr R5
JH Funds2 Intl Opportunities I	Oppenheimer International Growth A

FUND ADDITIONS

In additional to the fund mapping your employer has added the following new investment options.

Name of New Fund Being Added
Prudential Jennison 20/20 Focus Fund
Growth Index Fund (Vanguard)
Oppenheimer International Bond Fund
Oppenheimer International Growth Fund
DFA Emerging Markets Value Fund

If you would like your current investment in any of the affected Funds to continue to be invested after the changes, no action is required on your part. You may also elect to transfer your assets between Funds, including any of the affected funds, at any time, using the regular transfer procedures. If you have any questions or concerns about the proposed Fund changes, please feel free to contact our investment advisor during regular office hours at 847.463.7119 or jhartley@assuranceagency.com

Sincerely,

Edward Lara
HR and Finance Director

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SPRING 2011 FUND CHANGES FOR JOHN HANCOCK

In addition to the plan level fund changes, John Hancock has proposed mergers that are scheduled to take place on or about April 18, 2011. Further details about each of these Funds can be found below.

MANAGER NAME CHANGES (have no impact on expense ratios or warranty qualification)			
Fund	**Type of Change**	**Current**	**New**
RiverSource Mid Cap Value Fund R4	Columbia Mid Cap Value Opportunity Fund Z	RiverSource Mid Cap Value Fund R4	Columbia Mid Cap Value Opportunity Fund Z
Value Fund	No Change	JHT – Value Trust	JHVIT – Value Trust
Small Cap Value Fund	No Change	JHT – Small Cap Value Trust	JHVIT – Small Cap Value Trust
Small Cap Index Fund	No Change	JHT – Small Cap Index Trust	JHVIT – Small Cap Index Trust
Mid Cap Index Fund	No Change	JHT – Mid Cap Index Trust	JHVIT – Mid Cap Index Trust
Total Stock Market Index Fund	No Change	JHT – Total Stock Market Index Trust	JHVIT – Total Stock Market Index Trust
500 Index Fund	No Change	MFC Global Investment Mgmt	John Hancock Asset Management
Total Bond Market Fund	No Change	JHT – Total Bond Market Trust	JHVIT – Total Bond Market Trust
Utilities Fund	No Change	JHT – Utilities Trust	JHVIT – Utilities Trust
Lifestyle Fund – Aggressive Portfolio	No Change	MFC Global Investment Mgmt	John Hancock Asset Management
Lifestyle Fund –Growth Portfolio	No Change	MFC Global Investment Mgmt	John Hancock Asset Management
Lifestyle Fund – Balanced Portfolio	No Change	MFC Global Investment Mgmt	John Hancock Asset Management
Lifestyle Fund – Moderate Portfolio	No Change	MFC Global Investment Mgmt	John Hancock Asset Management
Lifestyle Fund – Conservative	No Change	MFC Global Investment Mgmt	John Hancock Asset Management

Please call 1-800-395-1113 to obtain John Hancock group annuity investment option Fund sheets for each sub-account and to request prospectuses for each separate sub-account's underlying investment vehicle. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York). John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contracts.

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