

JOHN HANCOCK VARIABLE INSURANCE TRUST

FORM 497K (Mutual Fund Summary Prospectus)

Filed 10/01/24

Address	C/O JOHN HANCOCK FUNDS 200 BERKELEY STREET BOSTON, MA, 02116
Telephone	617-663-3000
CIK	0000756913
Symbol	JAADX
SIC Code	0000 - Unknown
Fiscal Year	06/30



Prospectus Supplement

**John Hancock Variable Insurance Trust (the Trust)
Science & Technology Trust (the fund)**

Supplement dated October 1, 2024 to the current Summary Prospectus, as may be supplemented (the Summary Prospectus)

The following information supplements and supersedes any information to the contrary relating to the fund contained in the Summary Prospectus.

At a special meeting of shareholders of the fund held on October 1, 2024, the fund's shareholders approved a proposal to change the fund's diversification status from diversified to non-diversified effective on October 1, 2024 (the Effective Date).

Accordingly, as of the Effective Date, the following disclosure is added as the final paragraph of the fund's "Principal investment strategies":

The fund is a non-diversified fund, which means that it may invest in a smaller number of issuers than a diversified fund and may invest more of its assets in the securities of a single issuer.

Additionally, as of the Effective Date, the following risk is added to the fund's "Principal risks":

Non-diversified risk. Adverse events affecting a particular issuer or group of issuers may magnify losses for non-diversified funds, which may invest a large portion of assets in any one issuer or a small number of issuers.

You should read this supplement in conjunction with the Summary Prospectus and retain it for your future reference.

