

**IMPORTANT INFORMATION REGARDING
Twin City Iron Workers Defined Contribution Plan**

John Hancock
P.O. Box 940
Norwood, MA 02062

**IMPORTANT INFORMATION REGARDING
Twin City Iron Workers Defined Contribution Plan**

12345
John Sample
65 Sample Street
Sample City, MA 12345

To: John Sample
From: Plan Administrator of Twin City Iron Workers Defined Contribution Plan (the "Plan")
Plan Sponsor: Twin City Iron Workers (the "Company")
Date: November 1, 2024

This is an annual notice which only applies to the 2025 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review the Plan's Summary Plan Description ("SPD"), a copy of which was provided to you. If you need an additional copy, see "FOR ADDITIONAL INFORMATION," at the end of this notice, for information on how you can obtain one.

NOTE: Many of your Plan elections are made by contacting John Hancock Retirement Plan Services LLC ("John Hancock"). If you wish to contact John Hancock, you may do so:

- 24 hours a day via either the internet at myplan.johnhancock.com or an automated telephone system at 833.388.6466, or if the Plan is sponsored by a union, at 833.38.UNION (833-388-6466).
- 8AM to 10PM Eastern Time by calling 833.388.6466, or if the Plan is sponsored by a union, at 833.38.UNION (833-388-6466) to speak with a Participant Service Representative.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan's default investment, Target Date 2051 investment option, unless you make an alternative investment election by contacting John Hancock.

This investment is intended to satisfy the requirements for a "qualified default investment alternative" ("QDIA") under the Employee Retirement Income Security Act of 1974 ("ERISA"). A copy of the Fund Fact Sheet for the Plan's default investment is attached to this Notice.

If some or all your account is invested in the QDIA, you have the continuing right to direct the investments of your account in one or more of the investment options available to you under the Plan. If you decide to direct your investments, your transfer from the QDIA is not subject to any restrictions, transfer fees or redemption fees during the first 90 days after the date of your first investment in the QDIA; however, other types of investment related fees may apply.

The enclosed Fund Fact Sheet for the Plan's QDIA contains a complete description of the fund's investment objectives, specific risk and return characteristics, and fees and expenses. You should also review the other available investment options within the Plan. To learn more about your investment options, go to myplan.johnhancock.com or call John Hancock at 800.294.3575, or if the Plan is sponsored by a union, at 833.38.UNION. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing to ensure these characteristics are consistent with your risk tolerance.

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There are additional risks associated with investing in bonds, small cap, mid cap, and foreign securities. Small and mid-cap stocks are generally less established and may be more volatile and less liquid than stocks of larger companies. Such funds also invest in bonds, which are subject to interest-rate risk and can lose principal value when interest rates rise. There is no guarantee that the investment objectives will be met. Investors should understand that the potential return may not be as high as that of a fund composed only of stocks and that share price may be volatile during short-term periods.

FOR ADDITIONAL INFORMATION

You should consult the Plan document and SPD for a complete explanation of the Plan's features and information regarding your rights under the Plan, including but not limited to, a description of withdrawal provisions, the type and amount of pay that may be deferred, and whether Company contributions under the Plan (if any) may be made on your behalf and if so any vesting provisions that may apply. You may also view and/or obtain a copy of the SPD by contacting John Hancock. You can also obtain additional information about the Plan by contacting John Hancock or the Plan Sponsor. This Notice is not intended to, nor should you construe it as, modifying any aspect of the current Plan document or SPD.

All investing involves risk including possible loss of principal. There is no guarantee that the investment objectives of any investment option will be met.

A fund's investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus (or offering memorandums/trust documents) contains this and other important information about the fund. To obtain a prospectus (or offering memorandums/trust documents), contact John Hancock Retirement Plan Services LLC at 833.388.6466, or if the Plan is sponsored by a union, at 833.38.UNION (833-388-6466) or visit myplan.johnhancock.com. Please read the prospectus (or offering memorandums/trust documents) carefully before investing or sending money. The fund's prospectus (or offering memorandums/trust documents) provides information regarding details for the applicable fee waivers. Prospectuses (or offering memorandums/trust documents) may only be available in English.

John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan through an open-architecture platform. John Hancock Trust Company LLC, a New Hampshire non-depository trust company, provides trust and custodial services to such plans, offers an Individual Retirement Accounts product, and maintains specific Collective Investment Trusts. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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MS0710243680414



Target Date 2051

AS OF 2024-09-30

INVESTMENT STRATEGY: This is not a mutual fund. The initial percentage of the Portfolio's assets allocated to each investment option is indicated in the portfolio composition chart, but those percentages may change annually when Quantitative Strategies reassesses the Portfolio. Because this Portfolio is designed to pursue an income objective, it is most heavily weighted in income producing asset classes, and less heavily weighted in the growth asset classes. This Portfolio may generally be less volatile than the other Portfolios, and generally will have a lower potential return. This Portfolio may be appropriate for investors who seek to preserve the value of their investment while seeking a reasonable level of return and who are comfortable with moderate fluctuations in share price.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2023-09-01
Gross Expense Ratio ^{f1} (%)	0.13
Net Expense Ratio ^{f1} (%)	0.13

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk. See disclosure for details.

Average Annual Total Returns %

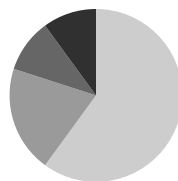
As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Target Date 2051	17.94	31.80	--	--	--	--
Morningstar Lifetime Moderate ⁹³	15.54	28.55	5.97	9.92	8.39	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

The inception date displayed is the inception date for the overall strategy. Performance data shown is a weighted average calculation of the underlying investment options, assuming the longest common track record.

Portfolio Snapshot^{b2} (%)



60.00	Institutional Index Fund	10.00	Small Cap Growth Index Fund
20.00	Intl Equity Index Fund	10.00	Small Cap Value Fund

^{f1}. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change. Marketing support services are provided by John Hancock Distributors LLC.



Important Notes

Other:

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Index Description:

i93. The Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

Principal Risks

Portfolio Risk: This not a mutual fund, prospectuses are not required, and prices are not available in local publications. The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds. Asset allocation does not ensure a profit or protection against a loss. Please note that asset allocation may not be appropriate for all participants particularly those interested in directing investment options on their own. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. An investor should examine the asset allocation of the portfolio to ensure it is consistent with their own risk tolerance.

Twin City Iron Workers Defined Contribution Plan

September 30, 2024

Disclosure Document

This document includes important information to help you carefully compare the investment options available under your retirement plan. For participant directed individual account plans, it is being distributed and contains retirement plan fee information to comply with federal regulation. If you want additional information about your investment options, you can go to the specific web address shown in the tables below or you can contact John Hancock Retirement Plan Services, LLC ("John Hancock") at myplan.johnhancock.com or at 833-388-6466 from 8 a.m. to 10 p.m. on New York Stock Exchange business days.

Si tiene preguntas acerca de esta información, llame al 888.440.0022. Los Agentes de servicio a los participantes están disponibles de 10:00 a.m. a 8 p.m. Hora del Este, todos los días hábiles de la Bolsa de Valores de Nueva York. Para protección suya, todas las llamadas a nuestros agentes son grabadas.

PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, myplan.johnhancock.com/investment_info. Please enter code "LU1003" to view your plan investment option details.

Total returns include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower.

For funds with redemption fees, performance shown does not reflect the deduction of this fee which would reduce performance.

Investment options are grouped according to investment objective. Within each investment objective grouping, funds are listed in alphabetical order. For more specific information, please refer to the investments' specific disclosure information.

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. For the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at 833-388-6466.

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Money Market										
An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.										
JPMorgan U.S. Government Money Market Fund (Class Capital)	OGVXX	0.41	1.30	3.95	5.33	3.48	2.24	1.56	N/A	06/14/1993
BENCHMARK: FTSE Treasury Bill 3 Month Index ²⁰		0.44	1.37	4.17	5.63	3.63	2.38	1.67	N/A	
Vanguard Federal Money Market Fund (Investor Shares)	VMFXX	0.42	1.32	4.01	5.41	3.54	2.29	1.61	N/A	07/13/1981
BENCHMARK: FTSE Treasury Bill 3 Month Index ²⁰		0.44	1.37	4.17	5.63	3.63	2.38	1.67	N/A	
Income										
DFA Inflation-Protected Securities Portfolio (Class I)	DIPSX	1.54	4.27	5.33	10.15	-0.68	2.63	2.59	N/A	09/18/2006
BENCHMARK: Bloomberg U.S. Treasury U.S. TIPS Index ²²		1.50	4.12	4.85	9.79	-0.57	2.62	2.54	N/A	
Vanguard Intermediate-Term Bond Index Fund (Institutional Shares)	VBIMX	1.45	5.63	5.10	12.33	-1.25	0.72	2.33	N/A	01/26/2006
BENCHMARK: Bloomberg US Government/Credit Index ¹⁵		1.40	5.10	4.39	11.31	-1.50	0.41	2.00	N/A	
Growth & Income										
Fidelity Real Estate Index Fund	FSRNX	3.30	17.15	13.59	34.14	2.57	2.96	6.25	N/A	09/08/2011
BENCHMARK: Dow Jones Real Estate Index ¹⁸		3.24	17.08	13.72	34.17	3.05	4.85	7.74	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	VINIX	2.13	5.88	22.04	36.30	11.87	15.95	13.35	N/A	07/31/1990
BENCHMARK: S&P 500 Index ²³		2.14	5.89	22.08	36.35	11.91	15.98	13.38	N/A	
Growth										
AB Small Cap Value Fund (Advisor Class)	SCYVX	-1.04	8.36	9.70	23.55	1.24	8.28	N/A	7.43	12/03/2014
BENCHMARK: Russell 2000 Value Index ¹⁴		0.06	10.15	9.22	25.88	3.77	9.29	8.22	7.72	
DFA U.S. Sustainability Core 1 Portfolio	DFSIX	2.01	7.17	20.68	35.69	10.95	16.11	13.01	N/A	03/12/2008
BENCHMARK: Russell 3000 Index ¹⁷		2.07	6.23	20.63	35.19	10.29	15.26	12.83	N/A	

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
DFA US Small Cap Portfolio (Institutional Class)	DFSTX	0.88	8.63	10.92	26.09	6.62	12.18	9.64	N/A	03/19/1992
BENCHMARK: Russell 2000 Index ¹⁶		0.70	9.27	11.17	26.76	1.84	9.39	8.78	N/A	
T. Rowe Price Large-Cap Growth Fund (Class I)	TRLGX	1.69	2.59	24.63	42.40	7.82	17.44	16.08	N/A	10/31/2001
BENCHMARK: Russell 1000 Growth Index ¹³		2.83	3.19	24.55	42.19	12.02	19.74	16.52	N/A	
Vanguard Small-Cap Growth Index Fund (Institutional Shares)	VSGIX	2.45	7.08	11.14	25.75	-0.94	8.62	9.19	N/A	05/24/2000
BENCHMARK: MSCI US Small Cap Growth Index ²¹		1.16	7.18	11.08	26.05	0.42	11.05	9.91	N/A	
International										
Goldman Sachs GQG Partners International Opportunities Fund (Class R6)	GSIXY	-1.82	0.30	17.37	32.04	9.23	12.23	N/A	13.03	12/15/2016
BENCHMARK: MSCI ACWI ex USA Investable Market Index ⁴		2.74	8.18	13.90	25.06	3.74	7.66	5.33	7.39	
Nuveen International Equity Index Fund (Class R6) ¹	TCIEX	0.73	7.24	13.17	25.43	5.80	8.31	5.86	N/A	10/01/2002
BENCHMARK: MSCI EAFE Index ¹⁹		0.92	7.26	12.99	24.77	5.48	8.20	5.71	N/A	
Portfolios										
Target Date 2025		1.53	5.74	11.58	21.52	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2025 Index ⁶		1.86	6.45	10.50	20.94	2.01	5.96	6.00	N/A	
Target Date 2027		1.55	5.80	12.33	22.67	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2025 Index ⁶		1.86	6.45	10.50	20.94	2.01	5.96	6.00	N/A	
Target Date 2029		1.54	5.89	12.85	23.57	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2030 Index ⁷		1.96	6.73	11.42	22.56	2.62	6.74	6.62	N/A	
Target Date 2031		1.55	5.96	13.60	24.73	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2030 Index ⁷		1.96	6.73	11.42	22.56	2.62	6.74	6.62	N/A	
Target Date 2033		1.54	6.05	14.12	25.63	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2035 Index ⁸		2.07	6.99	12.70	24.54	3.66	7.83	7.33	N/A	
Target Date 2035		1.56	6.12	14.88	26.78	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2035 Index ⁸		2.07	6.99	12.70	24.54	3.66	7.83	7.33	N/A	
Target Date 2037		1.55	6.21	15.40	27.68	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2035 Index ⁸		2.07	6.99	12.70	24.54	3.66	7.83	7.33	N/A	
Target Date 2039		1.57	6.27	16.15	28.84	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2040 Index ⁹		2.17	7.21	14.06	26.49	4.80	8.91	7.94	N/A	
Target Date 2041		1.56	6.36	16.67	29.74	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2040 Index ⁹		2.17	7.21	14.06	26.49	4.80	8.91	7.94	N/A	
Target Date 2043		1.58	6.43	17.42	30.90	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2045 Index ¹⁰		2.26	7.36	15.07	27.90	5.61	9.63	8.29	N/A	
Target Date 2045		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2045 Index ¹⁰		2.26	7.36	15.07	27.90	5.61	9.63	8.29	N/A	

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Target Date 2048		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2050 Index ¹¹		2.31	7.46	15.54	28.55	5.97	9.92	8.39	N/A	
Target Date 2051		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2050 Index ¹¹		2.31	7.46	15.54	28.55	5.97	9.92	8.39	N/A	
Target Date 2054		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2055 Index ¹²		2.34	7.52	15.60	28.66	5.98	9.93	8.36	N/A	
Target Date 2057		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2055 Index ¹²		2.34	7.52	15.60	28.66	5.98	9.93	8.36	N/A	
Target Date 2060		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2060 Index ²		2.37	7.57	15.55	28.62	5.91	9.87	8.28	N/A	
Target Date 2063		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2065 Index ³		2.39	7.62	15.46	28.51	5.81	9.79	N/A	N/A	
Target Date 2066		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2065 Index ³		2.39	7.62	15.46	28.51	5.81	9.79	N/A	N/A	
Target Date 2069		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2065 Index ³		2.39	7.62	15.46	28.51	5.81	9.79	N/A	N/A	
Target Date Income		1.54	5.64	11.06	20.62	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate Income Index ⁵		1.59	5.57	9.23	17.18	2.70	5.32	4.75	N/A	

Total returns are historical and include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower. Note - This Investment Return report is designed to provide investors with an illustration of the performance of only those funds and/or investments in the Plan's lineup as of the report date provided at the top of the first page. This report does not report performance figures for those funds and/or investments that were once in the Plan's lineup, and have since been removed from the lineup prior to the report date at the top of the first page. Further, the performance returns reported on this document represents performance for each respective fund; however, this does not represent the actual performance experience of individual participants within the Plan, due to participant's variability in cash flows, timing of cash flows, etc. For actual performance experience, participants should refer to the Personal rate of Return function online at mylife.jhhrs.com, our Voice Response System (VRS), John Hancock participant service center, or periodic participant statements.

¹Redemptions in this fund may be subject to a short term redemption fee and/or other trading restrictions. Performance shown does not reflect this fee, which, if reflected, would lower performance. For further details, please review the Frequently Asked Questions sheet for this fund family located in myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

²The Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

³The Morningstar Lifetime Moderate 2065 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2065. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁴MSCI ACWI ex USA Investable Market Index (IMI) captures large, mid and small cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States) and 21 Emerging Markets (EM) countries. The index covers approximately 99% of the global equity opportunity set outside the US. It is not possible to invest directly in an index.

⁵The Morningstar Lifetime Moderate Income Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target of moderate income. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁶The Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made

directly into an index.

⁷The Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁸The Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁹The Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

¹⁰The Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

¹¹The Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

¹²The Morningstar Lifetime Moderate 2055 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

¹³Russell 1000 Growth Index: The Russell 1000 Growth Index is an unmanaged index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁴Russell 2000 Value Index: The Russell 2000 Value Index is an unmanaged index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁵Bloomberg US Government/Credit Index is an unmanaged index composed of all bonds that are of investment grade with at least one year until maturity. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁶Russell 2000 Index: The Russell 2000 Index is an unmanaged index that measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which includes the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁷Russell 3000 Index: The Russell 3000 Index is an unmanaged index that measures the performance of the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁸Dow Jones Equity REIT Index is an unmanaged, capitalization-weighted index composed of 114 U.S.-listed Equity Real Estate Investment Trusts (REITs) comprising 95% of the equity REIT investable universe. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁹MSCI EAFE Index: The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the 22 developed market country indices in Europe, Australasia and the Far East. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

²⁰FTSE Treasury Bill 3 Month Index is an unmanaged, market capitalization weighted, index of 3-month Treasury bills. An investment cannot be made directly into an index.

²¹The MSCI US Small Cap Growth Index represents the growth companies of the MSCI US Small Cap 1750 Index. The MSCI US Small Cap 1750 Index represents the universe of small capitalization companies in the US equity market. An investment cannot be made directly into an index.

²²Bloomberg U.S. Treasury U.S. TIPS Index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L). An investment cannot be made directly into an index.

²³S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

An investment cannot be made directly into an index.

The mutual fund performance and statistical data included here is supplied by Morningstar, Inc. and was collected from company reports, financial reporting services, periodicals and other sources believed to be reliable. Although carefully verified, data are not guaranteed by Morningstar, Inc. or John Hancock Retirement Plan Services, LLC.

FEE AND EXPENSE INFORMATION

The following table shows fee and expense information for the plan's investment options. The Total Annual Operating Expenses are expenses that reduce the rates of return of the investment option. This table also shows any redemption fees charged by an investment option upon the sale or exchange of shares and the minimum number of days one must hold the investment in order to avoid a redemption fee.

Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

Fees and Expenses					
NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Money Market					
JPMorgan U.S. Government Money Market Fund (Class Capital)	0.18%	\$ 1.80	N/A	N/A	
Vanguard Federal Money Market Fund (Investor Shares)	0.11%	\$ 1.10	N/A	N/A	
Income					
DFA Inflation-Protected Securities Portfolio (Class I)	0.11%	\$ 1.10	N/A	N/A	
Vanguard Intermediate-Term Bond Index Fund (Institutional Shares)	0.05%	\$ 0.50	N/A	N/A	
Growth & Income					
Fidelity Real Estate Index Fund	0.07%	\$ 0.70	N/A	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
Growth					
AB Small Cap Value Fund (Advisor Class)	0.92%	\$ 9.20	N/A	N/A	
DFA U.S. Sustainability Core 1 Portfolio	0.17%	\$ 1.70	N/A	N/A	
DFA US Small Cap Portfolio (Institutional Class)	0.28%	\$ 2.80	N/A	N/A	
T. Rowe Price Large-Cap Growth Fund (Class I)	0.56%	\$ 5.60	N/A	N/A	
Vanguard Small-Cap Growth Index Fund (Institutional Shares)	0.06%	\$ 0.60	N/A	N/A	
International					
Goldman Sachs GQG Partners International Opportunities Fund (Class R6)	0.78%	\$ 7.80	N/A	N/A	
Nuveen International Equity Index Fund (Class R6)	0.05%	\$ 0.50	N/A	N/A	
Portfolios					
Target Date 2025	0.11%	\$ 1.10	N/A	N/A	
Target Date 2027	0.10%	\$ 1.00	N/A	N/A	
Target Date 2029	0.11%	\$ 1.10	N/A	N/A	
Target Date 2031	0.11%	\$ 1.10	N/A	N/A	
Target Date 2033	0.12%	\$ 1.20	N/A	N/A	
Target Date 2035	0.11%	\$ 1.10	N/A	N/A	
Target Date 2037	0.12%	\$ 1.20	N/A	N/A	
Target Date 2039	0.12%	\$ 1.20	N/A	N/A	
Target Date 2041	0.13%	\$ 1.30	N/A	N/A	
Target Date 2043	0.12%	\$ 1.20	N/A	N/A	
Target Date 2045	0.13%	\$ 1.30	N/A	N/A	
Target Date 2048	0.13%	\$ 1.30	N/A	N/A	
Target Date 2051	0.13%	\$ 1.30	N/A	N/A	

Fees and Expenses					
NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Target Date 2054	0.13%	\$ 1.30	N/A	N/A	
Target Date 2057	0.13%	\$ 1.30	N/A	N/A	
Target Date 2060	0.13%	\$ 1.30	N/A	N/A	
Target Date 2063	0.13%	\$ 1.30	N/A	N/A	
Target Date 2066	0.13%	\$ 1.30	N/A	N/A	
Target Date 2069	0.13%	\$ 1.30	N/A	N/A	
Target Date Income	0.10%	\$ 1.00	N/A	N/A	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit myplan.johnhancock.com for a glossary of investment terms relevant to this plan. The glossary is intended to help you better understand your options.

PLAN-RELATED INFORMATION

PLAN ADMINISTRATIVE EXPENSES

The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with plan investment options, otherwise their service fees may be paid from a segregated account under the plan and/or may be charged against participants' or beneficiaries' accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis.

ACCESS TO INFORMATION

As a participant in the plan, you have the right to request paper copies, free of charge, of any information required to be available on the plan website. This includes past and current statements. To request this, you can contact a John Hancock participant service representative at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our representatives are recorded. In addition, your past and current statements are available through our secure website at mylife.jhrps.com/statements.

PARTICIPANT EXPENSES

The following fees are applicable. If any of these fees apply to you, they will appear on your quarterly account statement.

Loan Fees	\$ 75.00
Monthly Loan Maintenance Fee	\$ 4.00

Distribution Fee	\$ 50.00
Insufficient Funds Fee	\$ 25.00

ABILITY TO DIRECT INVESTMENTS

You have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed in the Fees and Expenses section above. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The plan's named fiduciary, or its delegate, exercises voting, tender and any similar rights associated with the plan's designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction. Please review the funds' prospectuses for more information. To change any of your investments, you can go to myplan.johnhancock.com at any time, or you can call us at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

RESTRICTED INVESTMENTS

The following funds have restrictions as described below:

1. JPMorgan U.S. Government Money Market Fund (Class Capital): This investment may have restrictions regarding contributions and liquidations.

Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. Please review the funds' prospectuses for more information.

ABOUT RISK

All investing involves risk. It is possible that your investment objectives may not be met. All mutual funds are subject to market risk and may fluctuate in value.

Neither John Hancock Retirement Plan Services, LLC, its affiliates nor its representatives provide tax, legal or accounting advice. Please contact your own advisors.

Please contact John Hancock at 833-388-6466 for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus, contains this and other information about the investment company. Please read this information carefully before investing.

Marketing support services are provided by John Hancock Distributors LLC.

John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

RS120715225908

**IMPORTANT INFORMATION REGARDING
Twin City Iron Workers Defined Contribution Plan**

John Hancock
P.O. Box 940
Norwood, MA 02062

**IMPORTANT INFORMATION REGARDING
Twin City Iron Workers Defined Contribution Plan**

12345
John Sample
65 Sample Street
Sample City, MA 12345

To: John Sample
From: Plan Administrator of Twin City Iron Workers Defined Contribution Plan (the "Plan")
Plan Sponsor: Twin City Iron Workers (the "Company")
Date: November 1, 2024

This is an annual notice which only applies to the 2025 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review the Plan's Summary Plan Description ("SPD"), a copy of which was provided to you. If you need an additional copy, see "FOR ADDITIONAL INFORMATION," at the end of this notice, for information on how you can obtain one.

NOTE: Many of your Plan elections are made by contacting John Hancock Retirement Plan Services LLC ("John Hancock"). If you wish to contact John Hancock, you may do so:

- 24 hours a day via either the internet at myplan.johnhancock.com or an automated telephone system at 833.388.6466, or if the Plan is sponsored by a union, at 833.38.UNION (833-388-6466).
- 8AM to 10PM Eastern Time by calling 833.388.6466, or if the Plan is sponsored by a union, at 833.38.UNION (833-388-6466) to speak with a Participant Service Representative.

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan's default investment, Target Date 2039 investment option, unless you make an alternative investment election by contacting John Hancock.

This investment is intended to satisfy the requirements for a "qualified default investment alternative" ("QDIA") under the Employee Retirement Income Security Act of 1974 ("ERISA"). A copy of the Fund Fact Sheet for the Plan's default investment is attached to this Notice.

If some or all your account is invested in the QDIA, you have the continuing right to direct the investments of your account in one or more of the investment options available to you under the Plan. If you decide to direct your investments, your transfer from the QDIA is not subject to any restrictions, transfer fees or redemption fees during the first 90 days after the date of your first investment in the QDIA; however, other types of investment related fees may apply.

The enclosed Fund Fact Sheet for the Plan's QDIA contains a complete description of the fund's investment objectives, specific risk and return characteristics, and fees and expenses. You should also review the other available investment options within the Plan. To learn more about your investment options, go to myplan.johnhancock.com or call John Hancock at 800.294.3575, or if the Plan is sponsored by a union, at 833.38.UNION. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing to ensure these characteristics are consistent with your risk tolerance.

IMPORTANT INFORMATION REGARDING
Twin City Iron Workers Defined Contribution Plan

There are additional risks associated with investing in bonds, small cap, mid cap, and foreign securities. Small and mid-cap stocks are generally less established and may be more volatile and less liquid than stocks of larger companies. Such funds also invest in bonds, which are subject to interest-rate risk and can lose principal value when interest rates rise. There is no guarantee that the investment objectives will be met. Investors should understand that the potential return may not be as high as that of a fund composed only of stocks and that share price may be volatile during short-term periods.

FOR ADDITIONAL INFORMATION

You should consult the Plan document and SPD for a complete explanation of the Plan's features and information regarding your rights under the Plan, including but not limited to, a description of withdrawal provisions, the type and amount of pay that may be deferred, and whether Company contributions under the Plan (if any) may be made on your behalf and if so any vesting provisions that may apply. You may also view and/or obtain a copy of the SPD by contacting John Hancock. You can also obtain additional information about the Plan by contacting John Hancock or the Plan Sponsor. This Notice is not intended to, nor should you construe it as, modifying any aspect of the current Plan document or SPD.

All investing involves risk including possible loss of principal. There is no guarantee that the investment objectives of any investment option will be met.

A fund's investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus (or offering memorandums/trust documents) contains this and other important information about the fund. To obtain a prospectus (or offering memorandums/trust documents), contact John Hancock Retirement Plan Services LLC at 833.388.6466, or if the Plan is sponsored by a union, at 833.38.UNION (833-388-6466) or visit myplan.johnhancock.com. Please read the prospectus (or offering memorandums/trust documents) carefully before investing or sending money. The fund's prospectus (or offering memorandums/trust documents) provides information regarding details for the applicable fee waivers. Prospectuses (or offering memorandums/trust documents) may only be available in English.

John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan through an open-architecture platform. John Hancock Trust Company LLC, a New Hampshire non-depository trust company, provides trust and custodial services to such plans, offers an Individual Retirement Accounts product, and maintains specific Collective Investment Trusts. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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Target Date 2039

AS OF 2024-09-30

INVESTMENT STRATEGY: Portfolios Asset Allocations are also offered as investment options in the Plan. Each Portfolio seeks to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by the portfolio's investment vehicles. The percentage of assets allocated to each asset class will be rebalanced by John Hancock Retirement Plan Services, LLC according to the rebalancing rules provided by the client or financial intermediary. The Portfolios themselves are not mutual funds.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2023-09-01
Gross Expense Ratio ^{f1} (%)	0.12
Net Expense Ratio ^{f1} (%)	0.12

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk. See disclosure for details.

Average Annual Total Returns %

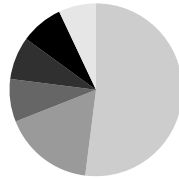
As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Target Date 2039	16.15	28.84	--	--	--	--
Morningstar Lifetime Moderate ^{b1}	14.06	26.49	4.80	8.91	7.94	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnancock.com or call a John Hancock representative at (800) 294-3575.

The inception date displayed is the inception date for the overall strategy. Performance data shown is a weighted average calculation of the underlying investment options, assuming the longest common track record.

Portfolio Snapshot^{b2} (%)



52.00	Institutional Index Fund	8.00	Small Cap Value Fund
17.00	Intl Equity Index Fund	8.00	Small Cap Growth Index Fund
8.00	I-T Bond Index Fund	7.00	Inflation Prot Securities Fund

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change. Marketing support services are provided by John Hancock Distributors LLC.



Important Notes

Other:

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Index Description:

i91. The Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

Principal Risks

Portfolio Risk: This not a mutual fund, prospectuses are not required, and prices are not available in local publications. The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds. Asset allocation does not ensure a profit or protection against a loss. Please note that asset allocation may not be appropriate for all participants particularly those interested in directing investment options on their own. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. An investor should examine the asset allocation of the portfolio to ensure it is consistent with their own risk tolerance.

Twin City Iron Workers Defined Contribution Plan

September 30, 2024

Disclosure Document

This document includes important information to help you carefully compare the investment options available under your retirement plan. For participant directed individual account plans, it is being distributed and contains retirement plan fee information to comply with federal regulation. If you want additional information about your investment options, you can go to the specific web address shown in the tables below or you can contact John Hancock Retirement Plan Services, LLC ("John Hancock") at myplan.johnhancock.com or at 833-388-6466 from 8 a.m. to 10 p.m. on New York Stock Exchange business days.

Si tiene preguntas acerca de esta información, llame al 888.440.0022. Los Agentes de servicio a los participantes están disponibles de 10:00 a.m. a 8 p.m. Hora del Este, todos los días hábiles de la Bolsa de Valores de Nueva York. Para protección suya, todas las llamadas a nuestros agentes son grabadas.

PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, myplan.johnhancock.com/investment_info. Please enter code "LU1003" to view your plan investment option details.

Total returns include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower.

For funds with redemption fees, performance shown does not reflect the deduction of this fee which would reduce performance.

Investment options are grouped according to investment objective. Within each investment objective grouping, funds are listed in alphabetical order. For more specific information, please refer to the investments' specific disclosure information.

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. For the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at 833-388-6466.

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Money Market										
An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.										
JPMorgan U.S. Government Money Market Fund (Class Capital)	OGVXX	0.41	1.30	3.95	5.33	3.48	2.24	1.56	N/A	06/14/1993
BENCHMARK: FTSE Treasury Bill 3 Month Index ²⁰		0.44	1.37	4.17	5.63	3.63	2.38	1.67	N/A	
Vanguard Federal Money Market Fund (Investor Shares)	VMFXX	0.42	1.32	4.01	5.41	3.54	2.29	1.61	N/A	07/13/1981
BENCHMARK: FTSE Treasury Bill 3 Month Index ²⁰		0.44	1.37	4.17	5.63	3.63	2.38	1.67	N/A	
Income										
DFA Inflation-Protected Securities Portfolio (Class I)	DIPSX	1.54	4.27	5.33	10.15	-0.68	2.63	2.59	N/A	09/18/2006
BENCHMARK: Bloomberg U.S. Treasury U.S. TIPS Index ²²		1.50	4.12	4.85	9.79	-0.57	2.62	2.54	N/A	
Vanguard Intermediate-Term Bond Index Fund (Institutional Shares)	VBIMX	1.45	5.63	5.10	12.33	-1.25	0.72	2.33	N/A	01/26/2006
BENCHMARK: Bloomberg US Government/Credit Index ¹⁵		1.40	5.10	4.39	11.31	-1.50	0.41	2.00	N/A	
Growth & Income										
Fidelity Real Estate Index Fund	FSRNX	3.30	17.15	13.59	34.14	2.57	2.96	6.25	N/A	09/08/2011
BENCHMARK: Dow Jones Real Estate Index ¹⁸		3.24	17.08	13.72	34.17	3.05	4.85	7.74	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	VINIX	2.13	5.88	22.04	36.30	11.87	15.95	13.35	N/A	07/31/1990
BENCHMARK: S&P 500 Index ²³		2.14	5.89	22.08	36.35	11.91	15.98	13.38	N/A	
Growth										
AB Small Cap Value Fund (Advisor Class)	SCYVX	-1.04	8.36	9.70	23.55	1.24	8.28	N/A	7.43	12/03/2014
BENCHMARK: Russell 2000 Value Index ¹⁴		0.06	10.15	9.22	25.88	3.77	9.29	8.22	7.72	
DFA U.S. Sustainability Core 1 Portfolio	DFSIX	2.01	7.17	20.68	35.69	10.95	16.11	13.01	N/A	03/12/2008
BENCHMARK: Russell 3000 Index ¹⁷		2.07	6.23	20.63	35.19	10.29	15.26	12.83	N/A	

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
DFA US Small Cap Portfolio (Institutional Class)	DFSTX	0.88	8.63	10.92	26.09	6.62	12.18	9.64	N/A	03/19/1992
BENCHMARK: Russell 2000 Index ¹⁶		0.70	9.27	11.17	26.76	1.84	9.39	8.78	N/A	
T. Rowe Price Large-Cap Growth Fund (Class I)	TRLGX	1.69	2.59	24.63	42.40	7.82	17.44	16.08	N/A	10/31/2001
BENCHMARK: Russell 1000 Growth Index ¹³		2.83	3.19	24.55	42.19	12.02	19.74	16.52	N/A	
Vanguard Small-Cap Growth Index Fund (Institutional Shares)	VSGIX	2.45	7.08	11.14	25.75	-0.94	8.62	9.19	N/A	05/24/2000
BENCHMARK: MSCI US Small Cap Growth Index ²¹		1.16	7.18	11.08	26.05	0.42	11.05	9.91	N/A	
International										
Goldman Sachs GQG Partners International Opportunities Fund (Class R6)	GSIXY	-1.82	0.30	17.37	32.04	9.23	12.23	N/A	13.03	12/15/2016
BENCHMARK: MSCI ACWI ex USA Investable Market Index ⁴		2.74	8.18	13.90	25.06	3.74	7.66	5.33	7.39	
Nuveen International Equity Index Fund (Class R6) ¹	TCIEX	0.73	7.24	13.17	25.43	5.80	8.31	5.86	N/A	10/01/2002
BENCHMARK: MSCI EAFE Index ¹⁹		0.92	7.26	12.99	24.77	5.48	8.20	5.71	N/A	
Portfolios										
Target Date 2025		1.53	5.74	11.58	21.52	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2025 Index ⁶		1.86	6.45	10.50	20.94	2.01	5.96	6.00	N/A	
Target Date 2027		1.55	5.80	12.33	22.67	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2025 Index ⁶		1.86	6.45	10.50	20.94	2.01	5.96	6.00	N/A	
Target Date 2029		1.54	5.89	12.85	23.57	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2030 Index ⁷		1.96	6.73	11.42	22.56	2.62	6.74	6.62	N/A	
Target Date 2031		1.55	5.96	13.60	24.73	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2030 Index ⁷		1.96	6.73	11.42	22.56	2.62	6.74	6.62	N/A	
Target Date 2033		1.54	6.05	14.12	25.63	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2035 Index ⁸		2.07	6.99	12.70	24.54	3.66	7.83	7.33	N/A	
Target Date 2035		1.56	6.12	14.88	26.78	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2035 Index ⁸		2.07	6.99	12.70	24.54	3.66	7.83	7.33	N/A	
Target Date 2037		1.55	6.21	15.40	27.68	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2035 Index ⁸		2.07	6.99	12.70	24.54	3.66	7.83	7.33	N/A	
Target Date 2039		1.57	6.27	16.15	28.84	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2040 Index ⁹		2.17	7.21	14.06	26.49	4.80	8.91	7.94	N/A	
Target Date 2041		1.56	6.36	16.67	29.74	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2040 Index ⁹		2.17	7.21	14.06	26.49	4.80	8.91	7.94	N/A	
Target Date 2043		1.58	6.43	17.42	30.90	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2045 Index ¹⁰		2.26	7.36	15.07	27.90	5.61	9.63	8.29	N/A	
Target Date 2045		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2045 Index ¹⁰		2.26	7.36	15.07	27.90	5.61	9.63	8.29	N/A	

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Target Date 2048		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2050 Index ¹¹		2.31	7.46	15.54	28.55	5.97	9.92	8.39	N/A	
Target Date 2051		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2050 Index ¹¹		2.31	7.46	15.54	28.55	5.97	9.92	8.39	N/A	
Target Date 2054		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2055 Index ¹²		2.34	7.52	15.60	28.66	5.98	9.93	8.36	N/A	
Target Date 2057		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2055 Index ¹²		2.34	7.52	15.60	28.66	5.98	9.93	8.36	N/A	
Target Date 2060		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2060 Index ²		2.37	7.57	15.55	28.62	5.91	9.87	8.28	N/A	
Target Date 2063		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2065 Index ³		2.39	7.62	15.46	28.51	5.81	9.79	N/A	N/A	
Target Date 2066		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2065 Index ³		2.39	7.62	15.46	28.51	5.81	9.79	N/A	N/A	
Target Date 2069		1.57	6.52	17.94	31.80	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate 2065 Index ³		2.39	7.62	15.46	28.51	5.81	9.79	N/A	N/A	
Target Date Income		1.54	5.64	11.06	20.62	N/A	N/A	N/A	N/A	09/01/2023
BENCHMARK: Morningstar Lifetime Moderate Income Index ⁵		1.59	5.57	9.23	17.18	2.70	5.32	4.75	N/A	

Total returns are historical and include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower. Note - This Investment Return report is designed to provide investors with an illustration of the performance of only those funds and/or investments in the Plan's lineup as of the report date provided at the top of the first page. This report does not report performance figures for those funds and/or investments that were once in the Plan's lineup, and have since been removed from the lineup prior to the report date at the top of the first page. Further, the performance returns reported on this document represents performance for each respective fund; however, this does not represent the actual performance experience of individual participants within the Plan, due to participant's variability in cash flows, timing of cash flows, etc. For actual performance experience, participants should refer to the Personal rate of Return function online at mylife.jhhrs.com, our Voice Response System (VRS), John Hancock participant service center, or periodic participant statements.

¹Redemptions in this fund may be subject to a short term redemption fee and/or other trading restrictions. Performance shown does not reflect this fee, which, if reflected, would lower performance. For further details, please review the Frequently Asked Questions sheet for this fund family located in myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

²The Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

³The Morningstar Lifetime Moderate 2065 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2065. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁴MSCI ACWI ex USA Investable Market Index (IMI) captures large, mid and small cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States) and 21 Emerging Markets (EM) countries. The index covers approximately 99% of the global equity opportunity set outside the US. It is not possible to invest directly in an index.

⁵The Morningstar Lifetime Moderate Income Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target of moderate income. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁶The Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made

directly into an index.

⁷The Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁸The Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁹The Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

¹⁰The Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

¹¹The Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

¹²The Morningstar Lifetime Moderate 2055 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

¹³Russell 1000 Growth Index: The Russell 1000 Growth Index is an unmanaged index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁴Russell 2000 Value Index: The Russell 2000 Value Index is an unmanaged index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁵Bloomberg US Government/Credit Index is an unmanaged index composed of all bonds that are of investment grade with at least one year until maturity. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁶Russell 2000 Index: The Russell 2000 Index is an unmanaged index that measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which includes the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁷Russell 3000 Index: The Russell 3000 Index is an unmanaged index that measures the performance of the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁸Dow Jones Equity REIT Index is an unmanaged, capitalization-weighted index composed of 114 U.S.-listed Equity Real Estate Investment Trusts (REITs) comprising 95% of the equity REIT investable universe. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹⁹MSCI EAFE Index: The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the 22 developed market country indices in Europe, Australasia and the Far East. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

²⁰FTSE Treasury Bill 3 Month Index is an unmanaged, market capitalization weighted, index of 3-month Treasury bills. An investment cannot be made directly into an index.

²¹The MSCI US Small Cap Growth Index represents the growth companies of the MSCI US Small Cap 1750 Index. The MSCI US Small Cap 1750 Index represents the universe of small capitalization companies in the US equity market. An investment cannot be made directly into an index.

²²Bloomberg U.S. Treasury U.S. TIPS Index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L). An investment cannot be made directly into an index.

²³S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

An investment cannot be made directly into an index.

The mutual fund performance and statistical data included here is supplied by Morningstar, Inc. and was collected from company reports, financial reporting services, periodicals and other sources believed to be reliable. Although carefully verified, data are not guaranteed by Morningstar, Inc. or John Hancock Retirement Plan Services, LLC.

FEE AND EXPENSE INFORMATION

The following table shows fee and expense information for the plan's investment options. The Total Annual Operating Expenses are expenses that reduce the rates of return of the investment option. This table also shows any redemption fees charged by an investment option upon the sale or exchange of shares and the minimum number of days one must hold the investment in order to avoid a redemption fee.

Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

Fees and Expenses					
NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Money Market					
JPMorgan U.S. Government Money Market Fund (Class Capital)	0.18%	\$ 1.80	N/A	N/A	
Vanguard Federal Money Market Fund (Investor Shares)	0.11%	\$ 1.10	N/A	N/A	
Income					
DFA Inflation-Protected Securities Portfolio (Class I)	0.11%	\$ 1.10	N/A	N/A	
Vanguard Intermediate-Term Bond Index Fund (Institutional Shares)	0.05%	\$ 0.50	N/A	N/A	
Growth & Income					
Fidelity Real Estate Index Fund	0.07%	\$ 0.70	N/A	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
Growth					
AB Small Cap Value Fund (Advisor Class)	0.92%	\$ 9.20	N/A	N/A	
DFA U.S. Sustainability Core 1 Portfolio	0.17%	\$ 1.70	N/A	N/A	
DFA US Small Cap Portfolio (Institutional Class)	0.28%	\$ 2.80	N/A	N/A	
T. Rowe Price Large-Cap Growth Fund (Class I)	0.56%	\$ 5.60	N/A	N/A	
Vanguard Small-Cap Growth Index Fund (Institutional Shares)	0.06%	\$ 0.60	N/A	N/A	
International					
Goldman Sachs GQG Partners International Opportunities Fund (Class R6)	0.78%	\$ 7.80	N/A	N/A	
Nuveen International Equity Index Fund (Class R6)	0.05%	\$ 0.50	N/A	N/A	
Portfolios					
Target Date 2025	0.11%	\$ 1.10	N/A	N/A	
Target Date 2027	0.10%	\$ 1.00	N/A	N/A	
Target Date 2029	0.11%	\$ 1.10	N/A	N/A	
Target Date 2031	0.11%	\$ 1.10	N/A	N/A	
Target Date 2033	0.12%	\$ 1.20	N/A	N/A	
Target Date 2035	0.11%	\$ 1.10	N/A	N/A	
Target Date 2037	0.12%	\$ 1.20	N/A	N/A	
Target Date 2039	0.12%	\$ 1.20	N/A	N/A	
Target Date 2041	0.13%	\$ 1.30	N/A	N/A	
Target Date 2043	0.12%	\$ 1.20	N/A	N/A	
Target Date 2045	0.13%	\$ 1.30	N/A	N/A	
Target Date 2048	0.13%	\$ 1.30	N/A	N/A	
Target Date 2051	0.13%	\$ 1.30	N/A	N/A	

Fees and Expenses					
NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Target Date 2054	0.13%	\$ 1.30	N/A	N/A	
Target Date 2057	0.13%	\$ 1.30	N/A	N/A	
Target Date 2060	0.13%	\$ 1.30	N/A	N/A	
Target Date 2063	0.13%	\$ 1.30	N/A	N/A	
Target Date 2066	0.13%	\$ 1.30	N/A	N/A	
Target Date 2069	0.13%	\$ 1.30	N/A	N/A	
Target Date Income	0.10%	\$ 1.00	N/A	N/A	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit myplan.johnhancock.com for a glossary of investment terms relevant to this plan. The glossary is intended to help you better understand your options.

PLAN-RELATED INFORMATION

PLAN ADMINISTRATIVE EXPENSES

The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with plan investment options, otherwise their service fees may be paid from a segregated account under the plan and/or may be charged against participants' or beneficiaries' accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis.

ACCESS TO INFORMATION

As a participant in the plan, you have the right to request paper copies, free of charge, of any information required to be available on the plan website. This includes past and current statements. To request this, you can contact a John Hancock participant service representative at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our representatives are recorded. In addition, your past and current statements are available through our secure website at mylife.jhrps.com/statements.

PARTICIPANT EXPENSES

The following fees are applicable. If any of these fees apply to you, they will appear on your quarterly account statement.

Loan Fees	\$ 75.00
Monthly Loan Maintenance Fee	\$ 4.00

Distribution Fee	\$ 50.00
Insufficient Funds Fee	\$ 25.00

ABILITY TO DIRECT INVESTMENTS

You have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed in the Fees and Expenses section above. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The plan's named fiduciary, or its delegate, exercises voting, tender and any similar rights associated with the plan's designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction. Please review the funds' prospectuses for more information. To change any of your investments, you can go to myplan.johnhancock.com at any time, or you can call us at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

RESTRICTED INVESTMENTS

The following funds have restrictions as described below:

1. JPMorgan U.S. Government Money Market Fund (Class Capital): This investment may have restrictions regarding contributions and liquidations.

Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. Please review the funds' prospectuses for more information.

ABOUT RISK

All investing involves risk. It is possible that your investment objectives may not be met. All mutual funds are subject to market risk and may fluctuate in value.

Neither John Hancock Retirement Plan Services, LLC, its affiliates nor its representatives provide tax, legal or accounting advice. Please contact your own advisors.

Please contact John Hancock at 833-388-6466 for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus, contains this and other information about the investment company. Please read this information carefully before investing.

Marketing support services are provided by John Hancock Distributors LLC.

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