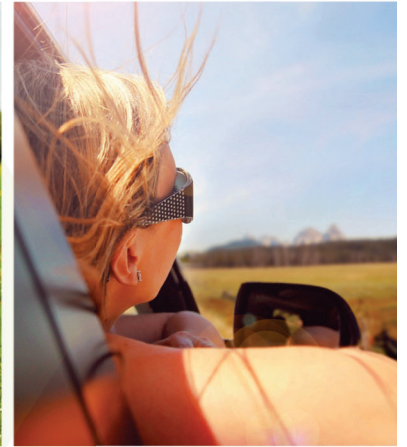




Plan for tomorrow

MAKE A SMART DECISION ABOUT YOUR FUTURE TODAY



LITHKO CONTRACTING, LLC RETIREMENT SAVINGS PLAN



John Hancock Retirement Plan Services, LLC and Lithko Contracting, LLC Retirement Savings Plan are not affiliated and neither are responsible for the liabilities of the other. John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

Welcome

Your financial future – it's in your hands

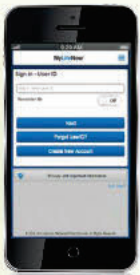
You are now eligible to participate in your retirement savings plan.



Joining is easy



Enroll now into your retirement savings plan.



Mobile

Download our **mylifeflow™** app or scan the QR code.



Online

Visit **myplan.johnhancock.com**.



Over the phone

Speak with a John Hancock representative at **800-294-3575**.
Available from 8 a.m. to 10 p.m. (EST), Monday to Friday or 1-888-440-0022 for assistance in Spanish between 10 a.m. to 8 p.m.

The benefits of participating



A retirement plan can be one of the best ways to help you prepare for retirement.

By starting today, you'll be taking important steps to save for your future. Your retirement plan can provide you with a number of savings advantages including:

- Saving on your taxes with tax deferred¹ earnings
- Helping you realize your financial goals with the power of compound earnings
- Lowering average investment costs by dollar cost averaging²
- Effortlessly saving through automatic payroll deductions

¹ Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%.

² Dollar cost averaging does not guarantee a profit or protect against a loss. Systematic investing involves continuous investment in securities regardless of price level fluctuation. Participants should consider their resources to continue the strategy over the long term.



It's never too early or too late to start.

To see the benefit time can have on your investments, try the compound earnings calculator today. Visit www.jhetools.com/earnings or scan the QR code.

What does retirement look like to you?



It's impossible to predict everything about retirement.

But if you take the time to envision some of the things that you know will be important, you can start to lay the foundation today.

To help picture yourself in retirement, we've made it easier by providing you with six different profiles that give you an idea of the level of income you might need annually in retirement.



Check out our retirement profile videos at www.jhetools.com/profiles or scan the QR code.

Which profile best matched your desired retirement lifestyle?





Consider tax-deferred contribution limits.

It is important to know there are limits to how much you can contribute. For more information about annual IRS and plan contribution limits, refer to your '**Summary Plan Description**' (SPD).

How much should you contribute?



Your retirement reality check.

The financial freedom you plan on enjoying during retirement largely depends on money saving practices you use today. And when you consider all the variables such as income, Social Security benefit, savings, age at retirement, and your health, you can conclude that virtually every retirement is going to be unique.

You're always in control

If you start contributing at age 22 with a contribution rate of 10% while earning \$40,000 a year, you'd end up with over **\$1.42 million dollars** at the age of 65 (average annualized rate of return of 7%). However, if you wait until the age of 30 to start saving, you would only end up with **\$763K**. Getting that extra start could mean **more than \$657K** in your retirement nest egg.*

If 10% doesn't seem affordable and is not part of your reality right now, start small and use the advantage of time to gradually increase your contribution rate each year. Each small step can help bring you closer to your retirement planning goal.

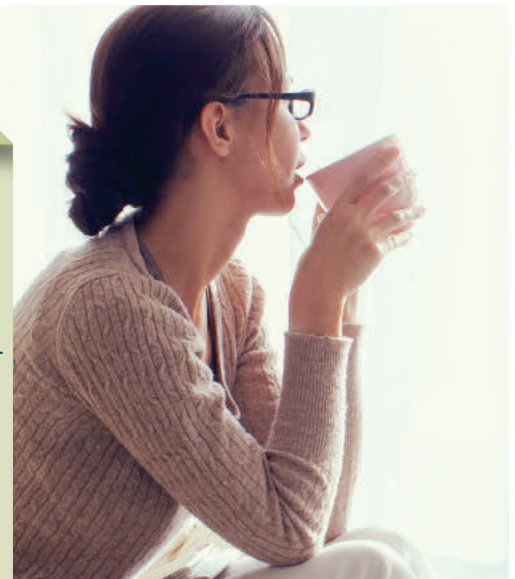
* This is hypothetical illustration used for informational purposes only, assuming a 2% salary inflation rate. There is no guarantee that the results shown will be achieved, and the assumptions provided may not be reflective of your situation.



Try the contribution calculator.

To figure out how much you should be contributing, visit www.jhetools.com/contribution or scan the QR code.

How to get help with investing your contributions?



Personalized Advice

Customized advice with a managed account

The John Hancock Personalized Retirement Advice program provides the same personalized investment recommendations you would receive with Retirement Manager, and for a fee, you'll also benefit from:

- Ongoing oversight from investment professionals
- Automatic rebalancing and adjustments to keep your investment portfolio in line with your goals
- Progress reports detailing performance
- Support that is available online or over the phone

Fees for this service are based on a tiered schedule and vary by account balance. They are paid directly from your account so there is no reduction in your take home pay, and you can cancel at any time. For a full fee schedule, refer to the Acknowledgement and Agreement section of the John Hancock Personalized Retirement Advice Investment Advisory Agreement.

Participation in John Hancock Personalized Retirement Advice does not guarantee investment success. All investing involves risk including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the John Hancock Personalized Retirement Advice Investment Advisory Agreement. John Hancock Personal Financial Services LLC ("JHPFS"), a registered investment adviser and affiliate of John Hancock Retirement Plan Services LLC, is the investment manager of the John Hancock Personalized Retirement Advice program. JHPFS has selected Morningstar Investment Management LLC, a registered investment adviser and wholly-owned subsidiary of Morningstar, Inc., to act as the independent "financial expert" (as defined in the U.S. Department of Labor's Advisory Opinion 2001-09A) for John Hancock Personalized Retirement Advice. JHPFS monitors Morningstar Investment Management's performance. Morningstar Investment Management LLC is not affiliated with John Hancock Retirement Plan Services, JHPFS or their affiliates. JHPFS acts as a fiduciary with respect to the management of John Hancock Personalized Retirement Advice investments.

Understanding investments



Important investment concepts:

- Risk versus return
- Using diversification to manage risk

The relationship between risk and return

Each type of investment has risk and return characteristics. Generally, as risk increases, so does the potential for greater returns or losses. While investments have risk that you may lose part (or all) of the original money you invested, there is also risk of not meeting your retirement goals. It's not always better to avoid risk because you may also be avoiding the returns you need for the retirement you want.

It's important to consider the following:

- Investments with greater risk have a higher volatility, but also offer greater potential for higher return.
- Conservative investments have a lower volatility, but tend to grow more slowly and steadily.



The investment options you choose and how much money you put into each has a big impact on your overall risk and potential return.

Using diversification to manage risk

Having all of your retirement savings in a single investment or asset class may be risky. If something should happen to that investment or asset class, your savings could be put at a risk. By spreading your money across different types of investments, you are diversifying your portfolio and creating a mix with a level of risk you are comfortable with.

How diversification works

Imagine two investors, Bob and Janet, each with \$30,000 invested. Bob has put all his money in just one investment. Janet, however, has split her \$30,000 equally between two investments.



Now imagine what happens if Investment A loses some of its value, while Investment B remains stable. Bob, who held only Investment A, sees his portfolio decline by 20% in this case by \$6,000. Janet, however, who was diversified, is less impacted – the investment that dropped by 20% caused her portfolio to decline by only \$3,000 or 10%. Since Janet spread out her investment, her risk was reduced.

*Hypothetical example for illustrative purposes only. Diversification does not guarantee a profit or assure against a loss. There is no guarantee that any investment strategy will achieve its objectives.



Want more information on investments?

Ready to invest? We can help. See how easy we've made investing.

Visit myplan.johnhancock.com and from the 'Menu' select 'Investment Strategies'.

Ways to invest



When investing your money, you may want to think about a number of factors including your anticipated retirement date, how much you'll need to save, and your tolerance to risk.



Target Date Portfolios

- One step diversification
- Asset mix is professionally managed
- Low involvement by you



Build Your Own Portfolio

- Asset mix is managed personally by you
- Revisit your strategy as needed
- High involvement level by you

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.



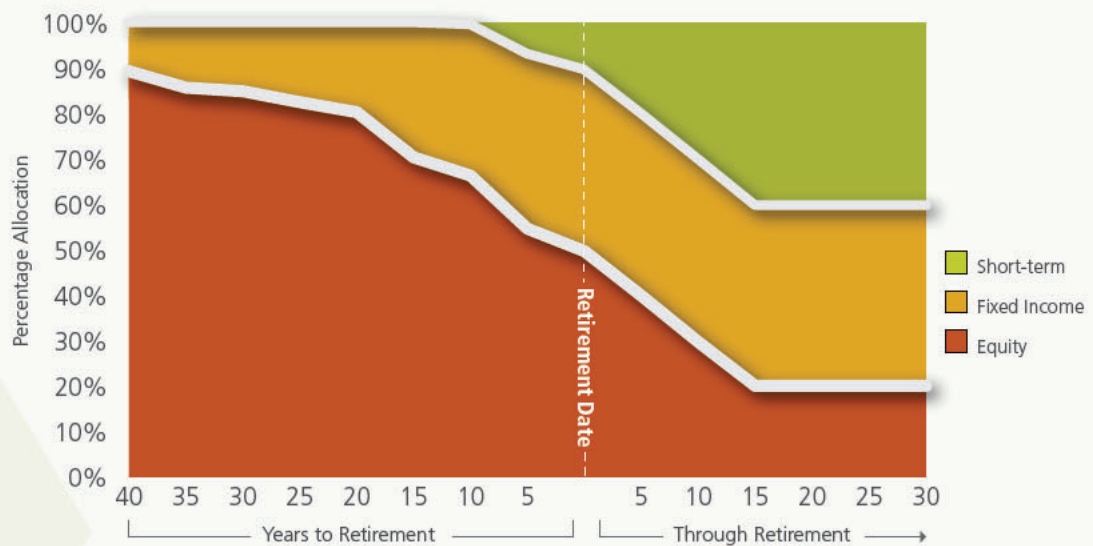
View your plan's investment options.

To view all the available plan investment options, including individual fund fact sheets, visit myplan.johnhancock.com/investment_info and enter your plan code LI1202.



Professionally managed asset allocation based on age — Target Date Portfolios

These portfolios are professionally managed and provide one-step diversification based on a target date. Over time, the portfolio automatically 'glides' from equities and stocks to a more conservative investment mix, as it gets closer to a target retirement date.



How do you know which one to pick?

As an example, Joe was born in 1971 and wants to retire at age 67 (approximately in year 2038). He reviews his personal circumstances and retirement needs and determines the portfolio date closest to his target retirement date is the right choice. It can be as simple as that.

When making investment decisions, it's important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.

Each Target Date Portfolio has an associated target date based on the year in which participants plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of an investment in these Portfolios is not guaranteed at any time, including at or after the target date.



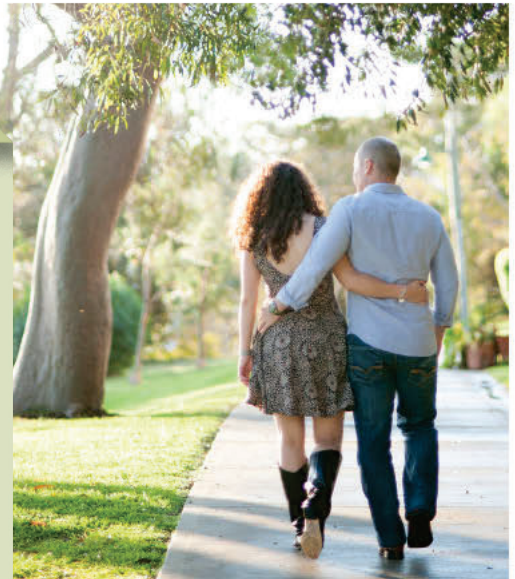
Build your own portfolio

When considering building your own portfolio it is important to consider what type of investor you are as it relates to risk. Based on all this information and using the investment options available to you, you can construct your portfolio. You may want to think about risk versus return, and diversification as you select investment options. Make sure to take your entire situation into consideration, including life events or assets held in other accounts.

You can quickly determine your personal risk tolerance by answering a few simple questions with our risk quiz available at www.jhetools.com/riskquiz.

Diversification does not guarantee a profit or assure against a loss.

Get started



Enroll now. Take control of your financial future today.

Instantly

Enroll today with a few simple clicks. Download our **mylifenow™** mobile app and enroll today. Later, you can use the app to update your contribution rate, keep track of your account balance, investments, and personal rate of return.

Anytime

Visit **myplan.johnhancock.com** to easily enroll online. We will provide you with an overview of your plan's options and walk you through the process, step-by-step to help you make the decisions that are right for you.

One-on-one Support

Speak with a John Hancock representative to enroll over the phone. Our representatives can help answer any questions you may have regarding joining your plan. Contact us at **800-294-3575**, available from 8 a.m. to 10 p.m. (EST), Monday to Friday or 1-888-440-0022 for assistance in Spanish between 10 a.m. to 8 p.m.



Don't delay — join now.

Go online to enroll at **myplan.johnhancock.com** or download the mylifenow™ app by scanning the QR code.

Lithko Contracting, LLC Retirement Savings Plan (“Plan”)

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

You have the right to direct the investment of contributions in your account in any of the investment options available under the Plan. If you do not make an investment election, contributions made on your behalf will be invested in the Plan's “default” fund.

The Plan's default fund (“Default Fund”) is the Target Date fund that is based on your date of birth, according to the following chart:

Year	Default Investment
1942 or earlier	T Rowe Price Retire 2005 Adv
1943 — 1947	T Rowe Price Retire 2010 Adv
1948 — 1952	T Rowe Price Retire 2015 Adv
1953 — 1957	T Rowe Price Retire 2020 Adv
1958 — 1962	T Rowe Price Retire 2025 Adv
1963 — 1967	T Rowe Price Retire 2030 Adv
1968 — 1972	T Rowe Price Retire 2035 Adv
1973 — 1977	T Rowe Price Retire 2040 Adv
1978 — 1982	T Rowe Price Retire 2045 Adv
1983 — 1987	T Rowe Price Retire 2050 Adv
1988 — 1992	T Rowe Price Retire 2055 Adv
1993 or later	T Rowe Price Retire 2060 Adv

The enclosed Fund Fact Sheet for the Default Fund contains a description of the investment objectives, risk and return characteristics, and fees and expenses.

Investment information concerning the other investment options available under the Plan is provided in the enclosed Fund Fact Sheets and can be obtained by contacting John Hancock at mylife.jhrps.com or by calling 800.294.3575.

About Risk

The “target date” in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund's principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities. An investment in a target-date fund is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that the fund will provide adequate income at and through retirement. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 800.294.3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.

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

John Hancock Retirement Plan Services, LLC offers plan administrative and 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. 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. John Hancock Trust Company LLC provides trust and custodial services to such plans.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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American Century Mid Cap Value Fund (Class R6)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks long-term capital growth; income is a secondary consideration. Under normal market conditions, the portfolio managers will invest at least 80% of the fund's net assets in medium size companies. The portfolio managers consider medium size companies to include those whose market capitalizations at the time of purchase are within the capitalization range of the Russell 3000® Index, excluding the largest 100 such companies.

Fund Category:
Stock

Morningstar Category²⁸:
Mid-Cap Value

PORTFOLIO DETAILS

Ticker	AMDVX
Inception Date	2013-07-26
Gross Expense Ratio ^{f1} (%)	0.63
Net Expense Ratio ^{f1} (%)	0.63
Fund Total Net Assets (\$M)	2,066.39
Management Company	American Century Investment Management
Portfolio Managers	Kevin Toney Brian Woglom Phillip N. Davidson Michael Liss

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Century Mid Cap Value Fund	-27.49	-17.23	-3.94	1.89	--	5.20
Russell Midcap Value Index ²⁶	-31.71	-24.13	-5.97	-0.76	7.22	--
Mid-Cap Value ³⁰	-32.53	-25.38	-6.89	-1.79	5.69	--

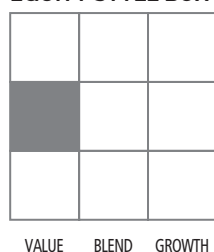
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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 mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2019-12-31

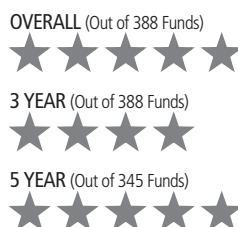
	% of Assets
iShares Russell Mid-Cap Value ETF	3.10
Zimmer Biomet Holdings Inc	2.91
Truist Financial Corp	2.47
Northern Trust Corp	2.46
Xcel Energy Inc	1.90
Weyerhaeuser Co	1.85
Emerson Electric Co	1.85
Hubbell Inc	1.64
Quest Diagnostics Inc	1.56
Comerica Inc	1.55

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}



Morningstar Volatility Analysis

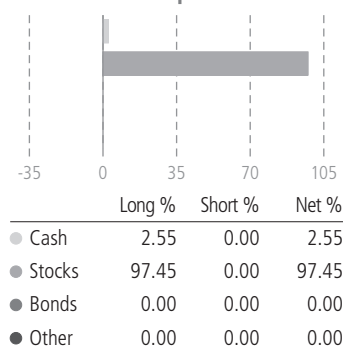


In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

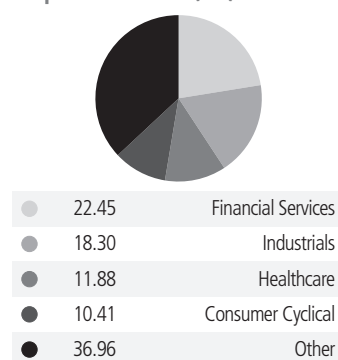
KEY STATISTICS

Turnover Ratio (%) (annualized)	53
Beta ^{b1} (3y) (Russell Mid Cap Value TR USD)	0.90
R-squared ^{b53} (%) (3y) (Russell Mid Cap Value TR USD)	96.49
Sharpe Ratio ^{b54} (3y)	-0.23
# of Stock Holdings	92
# of Bond Holdings	0

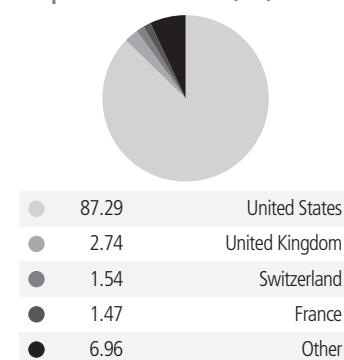
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: Foreign Securities, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Not FDIC Insured and Shareholder Activity. See disclosure for details.

^{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.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money.



American Funds - EuroPacific Growth Fund (Class R3)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Fund Category:
Stock
Morningstar Category¹¹:
Foreign Large Growth

PORTFOLIO DETAILS

Ticker	RERCX
Inception Date	2002-05-21
Gross Expense Ratio ¹ (%)	1.14
Net Expense Ratio ¹ (%)	1.14
Fund Total Net Assets (\$M)	2,406.88
Management Company	Capital Research and Management Company
Portfolio Managers	Jonathan Knowles Sung Lee Nicholas J. Grace Jesper Lyckeus Noriko H. Chen

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds - EuroPacific Growth Fund	-22.58	-13.28	-0.38	0.26	3.30	--
MSCI EAFE Index ³⁸	-22.83	-14.38	-1.82	-0.62	2.72	--
Foreign Large Growth ^{b13}	-19.08	-8.32	2.03	1.79	4.46	--

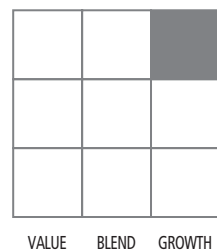
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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
Reliance Industries Ltd	2.72
Airbus SE	2.66
HDFC Bank Ltd	2.20
AIA Group Ltd	2.19
ASML Holding NV	2.16
Nintendo Co Ltd	2.16
Daiichi Sankyo Co Ltd	1.51
Taiwan Semiconductor Manufacturing Co Lt	1.39
Recruit Holdings Co Ltd	1.39
Keyence Corp	1.38

Morningstar Category

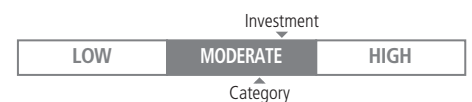
EQUITY STYLE BOX



MORNINGSTAR RATING¹²

OVERALL (Out of 409 Funds)
★ ★
3 YEAR (Out of 409 Funds)
★ ★
5 YEAR (Out of 340 Funds)
★ ★
10 YEAR (Out of 248 Funds)
★ ★

Morningstar Volatility Analysis

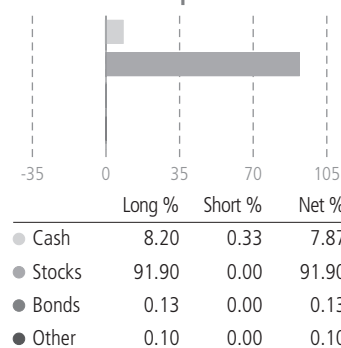


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

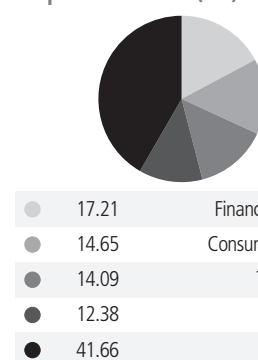
KEY STATISTICS

Turnover Ratio (%) (annualized)	35
Beta ^{b1} (3y) (MSCI ACWI Ex USA NR USD)	1.01
R-squared ^{b53} (%) (3y) (MSCI ACWI Ex USA NR USD)	96.90
Sharpe Ratio ^{b54} (3y)	-0.06
# of Stock Holdings	310
# of Bond Holdings	8

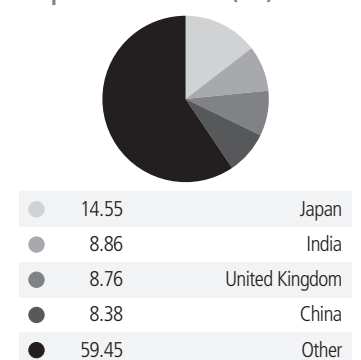
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Foreign Securities, Growth Investing, Issuer, Lending, Long-Term Outlook and Projections, Loss of Money, Market/Market Volatility and Not FDIC Insured. See disclosure for details.

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.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money.



BlackRock Equity Dividend Fund (Class A)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks long-term total return and current income. The fund seeks to achieve its objective by investing primarily in a diversified portfolio of equity securities. Under normal circumstances, it will invest at least 80% of its assets in equity securities and at least 80% of its assets in dividend paying securities. The fund may invest in securities of companies with any market capitalization, but will generally focus on large cap securities. It may also invest in convertible securities and non-convertible preferred stock. The fund may invest up to 25% of its total assets in securities of foreign issuers.

Fund Category:
Stock

Morningstar Category²³:
Large Value

PORTFOLIO DETAILS

Ticker	MDDVX
Inception Date	1994-10-21
Gross Expense Ratio ^{f1} (%)	0.97
Net Expense Ratio ^{f1} (%)	0.97
Fund Total Net Assets (\$M)	3,610.64
Management Company	BlackRock Advisors LLC
Portfolio Managers	Franco Tapia David Zhao Tony DeSpirito

TOP TEN HOLDINGS AS OF 2020-02-29

	% of Assets
Verizon Communications Inc	3.97
JPMorgan Chase & Co	3.80
Citigroup Inc	3.05
Wells Fargo & Co	2.99
Bank of America Corp	2.57
Medtronic PLC	2.44
Royal Philips NV	2.06
Anthem Inc	2.04
Comcast Corp Class A	1.93
BP PLC	1.86

KEY STATISTICS

Turnover Ratio (%) (annualized)	43
Beta ^{b1} (3y) (Russell 1000 Value TR USD)	0.91
R-squared ^{b53} (%) (3y) (Russell 1000 Value TR USD)	97.68
Sharpe Ratio ^{b54} (3y)	-0.02
# of Stock Holdings	85
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Convertible Securities, Equity Securities, Foreign Securities, Industry and Sector Investing, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured and Preferred Stocks. See disclosure for details.

Average Annual Total Returns %

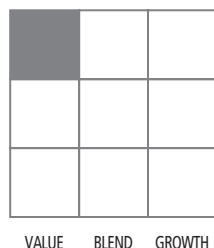
As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Equity Dividend Fund	-24.41	-12.71	0.19	3.90	7.69	--
Russell 1000 Value Index ²⁰	-26.73	-17.17	-2.18	1.90	7.67	--
Large Value ^{b25}	-26.77	-17.73	-2.11	1.42	6.89	--

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 mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 1107 Funds)



3 YEAR (Out of 1107 Funds)



5 YEAR (Out of 957 Funds)



10 YEAR (Out of 703 Funds)

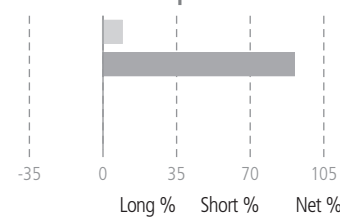


Morningstar Volatility Analysis

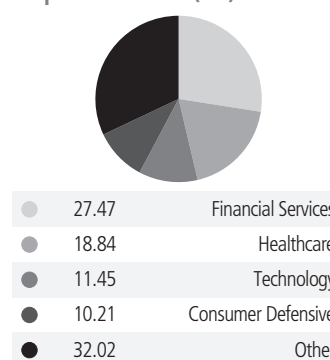


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

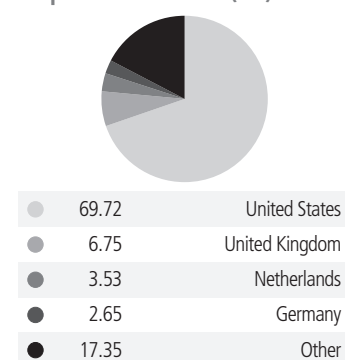
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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DWS RREEF Real Estate Securities Fund (Class A)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks long-term capital appreciation and current income. The fund will invest at least 80% of its net assets, plus the amount of any borrowing for investment purposes (calculated at the time of any investment), in equity securities of real estate investment trusts (REITs) and real estate companies. It may also invest a portion of its assets in other types of securities. These securities may include short-term securities, bonds, notes, securities of companies not principally engaged in the real estate industry and other similar securities. The fund is non-diversified.

Fund Category:
Stock

Morningstar Category³⁴:
Real Estate

PORTFOLIO DETAILS

Ticker	RRRAX
Inception Date	2002-09-03
Gross Expense Ratio ^{f1} (%)	0.97
Net Expense Ratio ^{f1} (%)	0.97
Fund Total Net Assets (\$M)	180.97
Management Company	DWS Investment Management Americas, Inc.
Portfolio Managers	David W. Zonavetch John W. Vojticek Robert Thomas

TOP TEN HOLDINGS AS OF 2020-02-29

	% of Assets
Prologis Inc	8.10
Equinix Inc	6.98
InterXion Holding NV	4.33
Realty Income Corp	4.29
Equity Residential	3.98
Equity Lifestyle Properties Inc	3.95
Mid-America Apartment Communities Inc	3.91
Invitation Homes Inc	3.90
Alexandria Real Estate Equities Inc	3.68
Healthpeak Properties Inc	3.56

KEY STATISTICS

Turnover Ratio (%) (annualized)	134
Beta ^{b1} (3y) (S&P 500 TR USD)	0.72
R-squared ^{b53} (%) (3y) (S&P 500 TR USD)	45.71
Sharpe Ratio ^{b54} (3y)	0.00
# of Stock Holdings	35
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, High Portfolio Turnover, Industry and Sector Investing, Interest Rate, Lending, Loss of Money, Management, Market/Market Volatility, Maturity/Duration, Nondiversification, Not FDIC Insured, Pricing, Real Estate/REIT Sector and Restricted/Illiquid Securities. See disclosure for details.

Average Annual Total Returns %

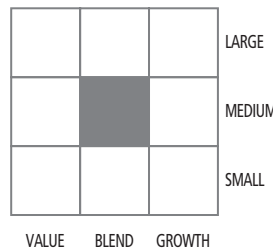
As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
DWS RREEF Real Estate Securities Fund	-22.90	-14.44	0.41	1.38	8.19	--
Dow Jones Real Estate Index ³⁷	-24.39	-16.74	-0.15	1.60	7.89	--
Real Estate ^{b36}	-26.35	-19.21	-2.77	-0.46	7.08	--

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 mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 226 Funds)



3 YEAR (Out of 226 Funds)



5 YEAR (Out of 199 Funds)



10 YEAR (Out of 136 Funds)

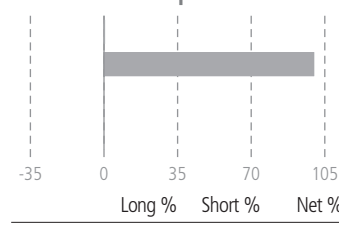


Morningstar Volatility Analysis

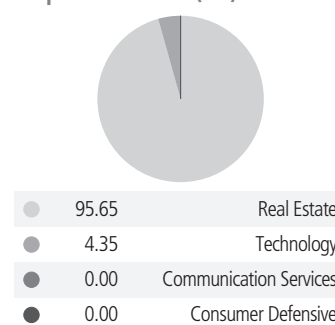


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

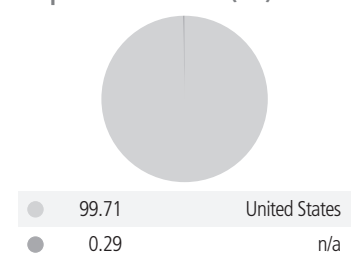
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

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Goldman Sachs Small Cap Value Fund (Institutional Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at the time of purchase) ("net assets") in a diversified portfolio of equity investments in small-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell 2000® Value Index at the time of investment. Although it will invest primarily in publicly traded U.S. securities, including real estate investment trusts, it may also invest in foreign securities.

Fund Category:
Stock

Morningstar Category³¹:
Small Blend

PORTFOLIO DETAILS

Ticker	GSSIX
Inception Date	1997-08-15
Gross Expense Ratio ^{f1} (%)	0.97
Net Expense Ratio ^{f1} (%)	0.95
Waiver Type	Contractual (2020-12-27)
Fund Total Net Assets (\$M)	2,030.44
Management Company	Goldman Sachs Asset Management, L.P.
Portfolio Managers	Sean A. Butkus Robert G. Crystal Sally Pope Davis

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Goldman Sachs Small Cap Value Fund	-36.11	-30.06	-9.22	-2.73	6.13	--
Russell 2000 Value Index ²²	-35.66	-29.64	-9.51	-2.42	4.79	--
Small Blend ³³	-32.37	-26.41	-6.82	-1.76	5.96	--

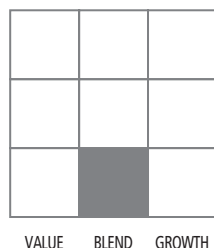
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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 mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
Portland General Electric Co	1.25
Marriott Vacations Worldwide Corp	1.22
SkyWest Inc	1.05
Rexnord Corp	1.03
Glacier Bancorp Inc	0.99
Lumentum Holdings Inc	0.97
KBR Inc	0.96
Healthcare Realty Trust Inc	0.92
Stag Industrial Inc	0.91
CenterState Bank Corp	0.91

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 628 Funds)



3 YEAR (Out of 628 Funds)



5 YEAR (Out of 501 Funds)



10 YEAR (Out of 362 Funds)



Morningstar Volatility Analysis

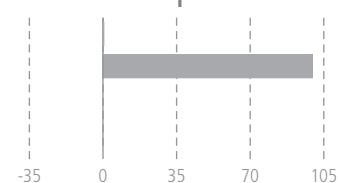


In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

KEY STATISTICS

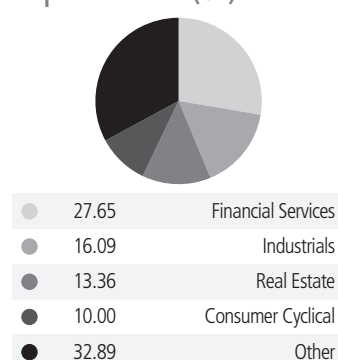
Turnover Ratio (%) (annualized)	47
Beta ^{b1} (3y) (Russell 2000 Value TR USD)	0.98
R-squared ^{b53} (%) (3y) (Russell 2000 Value TR USD)	98.55
Sharpe Ratio ^{b54} (3y)	-0.40
# of Stock Holdings	239
# of Bond Holdings	0

Portfolio Snapshot^{b2}

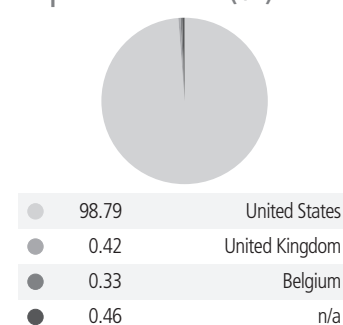


	Cash	Stocks	Bonds	Other
0.45	99.54	0.00	0.00	
0.00	0.00	0.00	0.00	
0.00	0.00	0.00	0.00	

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: Emerging Markets, Equity Securities, Foreign Securities, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Not FDIC Insured, Real Estate/REIT Sector, Shareholder Activity and Small Cap. See disclosure for details.

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INVESTMENT STRATEGY: The investment seeks to provide high total return from a portfolio of selected equity securities. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of U.S. companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. In implementing its strategy, the fund primarily invests in common stocks of large- and medium-capitalization U.S. companies but it may also invest up to 20% of its assets in common stocks of foreign companies, including depositary receipts.

Fund Category:
Stock

Morningstar Category²¹:
Large Blend

PORTFOLIO DETAILS

Ticker	JMUEX
Inception Date	1993-09-17
Gross Expense Ratio ¹ (%)	0.60
Net Expense Ratio ¹ (%)	0.60
Fund Total Net Assets (\$M)	1,201.03
Management Company	J.P. Morgan Investment Management, Inc.
Portfolio Managers	Scott Davis David Small Susan Bao
Blackout Holding Period (Days)	60
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
JPMorgan US Equity Fund	-17.10	-3.57	5.47	6.56	10.55	--
S&P 500 Index ⁴⁷	-19.60	-6.98	5.10	6.73	10.53	--
Large Blend ^{b23}	-20.92	-9.97	2.80	4.46	8.84	--

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TOP TEN HOLDINGS AS OF 2020-02-29

	% of Assets
Microsoft Corp	6.59
Amazon.com Inc	5.12
Alphabet Inc A	4.34
Mastercard Inc A	3.48
Apple Inc	3.38
Coca-Cola Co	3.18
Northrop Grumman Corp	2.73
Prologis Inc	2.69
UnitedHealth Group Inc	2.59
Salesforce.com Inc	2.52

KEY STATISTICS

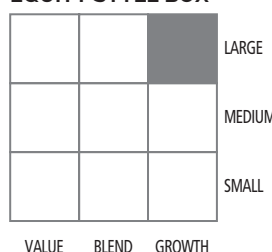
Beta ^{b1} (3y) (S&P 500 TR USD)	1.02
R-squared ^{b53} (%) (3y) (S&P 500 TR USD)	98.31
Sharpe Ratio ^{b54} (3y)	0.31
# of Stock Holdings	63
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Derivatives, Equity Securities, Foreign Securities, Industry and Sector Investing, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Not FDIC Insured, Shareholder Activity, Suitability and Value Investing. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 1214 Funds)



3 YEAR (Out of 1214 Funds)



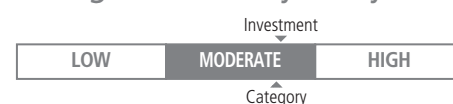
5 YEAR (Out of 1048 Funds)



10 YEAR (Out of 800 Funds)

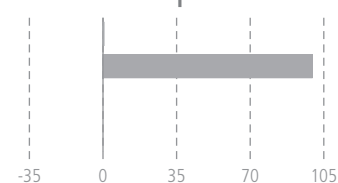


Morningstar Volatility Analysis



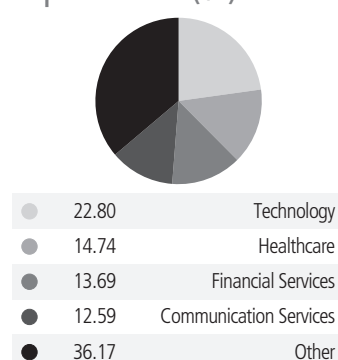
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Portfolio Snapshot^{b2}

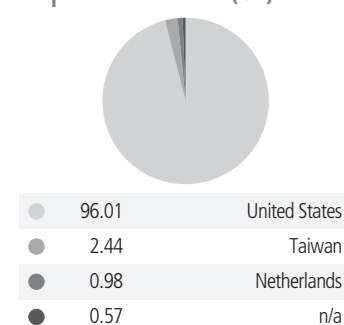


	Long %	Short %	Net %
● Cash	0.57	0.00	0.57
● Stocks	99.43	0.00	99.43
● Bonds	0.00	0.00	0.00
● Other	0.00	0.00	0.00

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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John Hancock Stable Value Guaranteed Income Fund

AS OF 2020-03-31

INVESTMENT STRATEGY: The John Hancock Stable Value Guaranteed Income Fund seeks to preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term. The fund is a stable value product that guarantees principal and accumulated interest. Guarantees are provided to participating retirement plans through a group annuity contract issued by John Hancock Life Insurance Company. The interest rate is declared in advance of the semi-annual rate reset period. The rate is generally guaranteed for six months. Crediting Rate is set on January 1 and July 1 of each year. If the weighted value of certain indexes changes by more than 2%, John Hancock reserves the right to reset the crediting rate on October 1 or April 1. Crediting Rate is set in advance and is guaranteed by John Hancock Life Insurance Company (USA) and will not be less than 1%. Withdrawals for plan distributions, loans, hardship withdrawals, and transfers to other investments will be paid at full value. Withdrawals caused by the Plan sponsor may either be paid out immediately (subject to a market value adjustment) or at the full contract value over a period of five years. For further details regarding risk and other risks that may apply please refer to the John Hancock Stable Value Guaranteed Income Fund Product Guide.

Fund Category:
Cash

PORTFOLIO DETAILS

Inception Date	2020-07-01
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PRINCIPAL RISKS

Principal Risks include: Capital Preservation, Contract Risk, Equity Wash, John Hancock Credit Risk and Private Fund. See disclosure for details.

Average Annual Total Returns %

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Stable Value Guaranteed Income Fund	--	--	--	--	--	--
FTSE Treasury Bill 3 Month Ind ⁴¹	--	--	--	--	--	--

Net crediting rate: 1.90%

For the most up-to-date crediting rate, please call (800)-294-3575. The crediting rate is net of expenses that may be deducted by the offering insurer. Investments in the fund will accrue interest at the applicable crediting rate which is set periodically but may be adjusted from time to time as described in the contract or other offering documents.

The inception date of this investment is July 1, 2020. As a result, this fact sheet does not contain current total return or total fund asset information. The September 30, 2020 fact sheet will contain updated information.

In addition to fees charged by JHRPS for its services to the plan, affiliates of JHRPS receive investment management and other fees from the John Hancock Funds and other funds advised or sub-advised by JHRPS's affiliates.

Marketing support services are provided by John Hancock Distributors LLC.



PIMCO Real Return Fund (Administrative Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks maximum real return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 80% of its net assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and corporations, which may be represented by forwards or derivatives such as options, futures contracts or swap agreements.

Fund Category:
Bond

Morningstar Category²⁰:
Inflation-Protected Bond

PORTFOLIO DETAILS

Ticker	PARRX
Inception Date	2000-04-28
Gross Expense Ratio ^{f1} (%)	1.23
Net Expense Ratio ^{f1} (%)	1.23
Fund Total Net Assets (\$M)	307.68
Management Company	Pacific Investment Management Company, L
Portfolio Managers	Stephen A. Rodosky Daniel He

TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
Fin Fut Euro-Schatz 2yr Eux 03/06/20	-18.45
United States Treasury Bonds 3.62%	7.79
Federal National Mortgage Association 4%	7.13
United States Treasury Bonds 2.38%	6.48
United States Treasury Notes 0.62%	6.45
United States Treasury Bonds 1.38%	5.59
Fin Fut Eur-Bund 10yr Eux 03/06/20	5.14
Fin Fut Eux Short Euro-Btp 03/06/20	5.13
Irs Usd 1.75000 09/12/24-5y Cme	-4.73
United States Treasury Notes 0.62%	4.67

KEY STATISTICS

Turnover Ratio (%) (annualized)	254
Beta ^{b1} (3y) (BBgBarc US Treasury US TIPS TR USD)	0.96
R-squared ^{b53} (%) (3y) (BBgBarc US Treasury US TIPS TR USD)	94.46
Sharpe Ratio ^{b54} (3y)	0.31
# of Stock Holdings	1
# of Bond Holdings	777

PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Currency, Derivatives, Emerging Markets, Equity Securities, Foreign Securities, High-Yield Securities, Interest Rate, Issuer, Leverage, Loss of Money, Management, Market/Market Volatility, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Prepayment (Call), Restricted/Illiquid Securities, Short Sale and Sovereign Debt. See disclosure for details.

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
PIMCO Real Return Fund	0.71	5.35	2.77	2.05	3.08	--
Bloomberg Barclays U.S. Treasu ^{d46}	1.69	6.85	3.46	2.67	3.48	--
Inflation-Protected Bond ^{b22}	-0.16	4.37	2.49	1.91	2.78	--

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Morningstar Category

MORNINGSTAR RATING^{m4}

OVERALL (Out of 196 Funds)



3 YEAR (Out of 196 Funds)



5 YEAR (Out of 173 Funds)



10 YEAR (Out of 115 Funds)



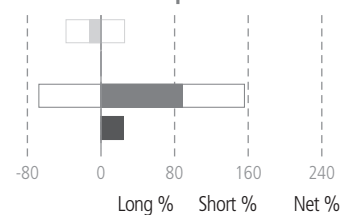
Morningstar Volatility Analysis

Investment



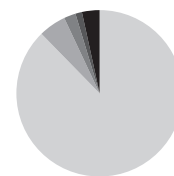
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot^{b2}



	Long %	Short %	Net %
● Cash	25.62	38.02	-12.40
● Stocks	0.04	0.00	0.04
● Bonds	155.91	67.53	88.38
● Other	23.99	0.00	23.99

Top Countries^{b2} (%)



● 93.90	United States
● 5.71	United Kingdom
● 2.45	Germany
● 1.37	Italy
● 3.66	Other

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Pioneer Fundamental Growth Fund (Class Y)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks long-term capital growth. The fund normally invests at least 80% of its net assets (plus the amount of borrowings, if any, for investment purposes) in equity securities of large companies, that is, companies similar in size to issuers included in the Russell 1000 Growth Index. It primarily invests in securities of U.S. issuers. The fund may also invest in investment grade and below investment grade debt securities (known as "junk bonds"), including below investment grade convertible debt securities and securities of issuers that are in default.

Fund Category:
Stock

Morningstar Category²²:
Large Growth

PORTFOLIO DETAILS

Ticker	FUNYX
Inception Date	2009-04-07
Gross Expense Ratio ^{f1} (%)	0.77
Net Expense Ratio ^{f1} (%)	0.77
Fund Total Net Assets (\$M)	3,232.02
Management Company	Amundi Pioneer Asset Management, Inc.
Portfolio Managers	Andrew Acheson Paul Cloonan

TOP TEN HOLDINGS AS OF 2020-01-31

	% of Assets
Microsoft Corp	8.20
Alphabet Inc Class C	6.55
Mastercard Inc A	5.29
Apple Inc	4.58
PepsiCo Inc	3.96
Amazon.com Inc	3.93
The Home Depot Inc	3.32
Intercontinental Exchange Inc	3.16
Marsh & McLennan Companies Inc	3.04
Thermo Fisher Scientific Inc	3.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	26
Beta ^{b1} (3y) (Russell 1000 Growth TR USD)	0.87
R-squared ^{b53} (%) (3y) (Russell 1000 Growth TR USD)	94.38
Sharpe Ratio ^{b54} (3y)	0.53
# of Stock Holdings	38
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Derivatives, Fixed-Income Securities, Foreign Securities, Growth Investing, IPO, Increase in Expenses, Industry and Sector Investing, Issuer, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Other, Preferred Stocks, Pricing, Real Estate/REIT Sector, Restricted/Illiquid Securities, Shareholder Activity, Underlying Fund/Fund of Funds and Warrants. See disclosure for details.

Average Annual Total Returns %

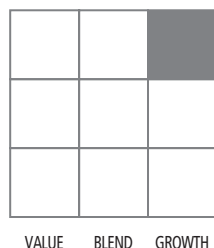
As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pioneer Fundamental Growth Fund	-16.30	-1.84	8.39	8.29	11.71	--
Russell 1000 Growth Index ¹⁹	-14.10	0.91	11.32	10.36	12.97	--
Large Growth ^{b24}	-15.48	-3.72	8.65	7.64	10.99	--

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Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 1231 Funds)



3 YEAR (Out of 1231 Funds)



5 YEAR (Out of 1086 Funds)



10 YEAR (Out of 812 Funds)

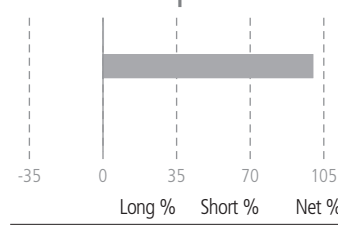


Morningstar Volatility Analysis

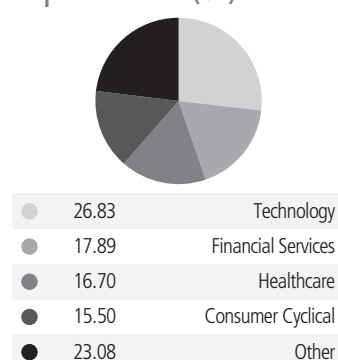


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

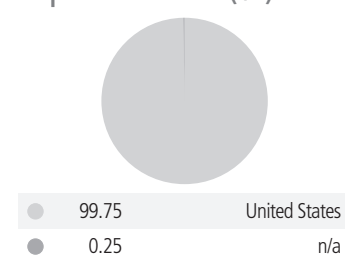
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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T. Rowe Price QM U.S. Small-Cap Growth Equity Fund

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks long-term growth of capital by investing primarily in common stocks of small growth companies. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in equity securities issued by small-cap U.S. growth companies. While most assets will typically be invested in U.S. equity securities, the fund may invest up to 10% of its total assets in foreign securities, including securities of emerging market issuers.

Fund Category:
Stock

Morningstar Category³²:
Small Growth

PORTFOLIO DETAILS

Ticker	PRDSX
Inception Date	1997-06-30
Gross Expense Ratio ^{f1} (%)	0.80
Net Expense Ratio ^{f1} (%)	0.80
Fund Total Net Assets (\$M)	3,914.90
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Sudhir Nanda
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price QM U.S. Small-Cap Growth Equity Fund	-23.85	-13.77	2.53	3.89	11.20	--
MSCI US Small Cap Growth Index ¹¹⁰	-25.55	-18.04	0.45	1.94	9.41	--
Small Growth ^{b34}	-24.59	-17.66	1.69	2.77	8.81	--

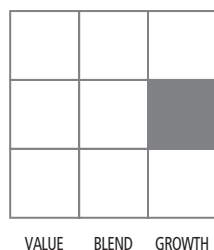
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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
Cable One Inc	1.12
Fair Isaac Corp	1.02
Euronet Worldwide Inc	1.02
Churchill Downs Inc	0.88
Pool Corp	0.87
Molina Healthcare Inc	0.78
PRA Health Sciences Inc	0.77
Chemed Corp	0.77
Helen Of Troy Ltd	0.76
Primerica Inc	0.76

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m3}

OVERALL (Out of 577 Funds)



3 YEAR (Out of 577 Funds)



5 YEAR (Out of 502 Funds)



10 YEAR (Out of 381 Funds)



Morningstar Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

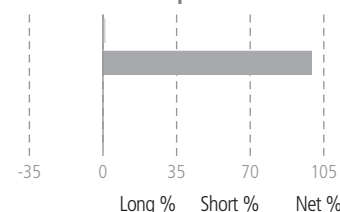
KEY STATISTICS

Turnover Ratio (%) (annualized)	21
Beta ^{b1} (3y) (MSCI US Small Cap Growth GR USD)	0.90
R-squared ^{b53} (%) (3y) (MSCI US Small Cap Growth GR USD)	97.59
Sharpe Ratio ^{b54} (3y)	0.14
# of Stock Holdings	280
# of Bond Holdings	0

PRINCIPAL RISKS

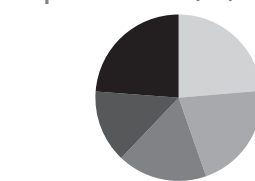
Principal Risks include: Active Management, Equity Securities, Foreign Securities, Loss of Money, Management, Not FDIC Insured, Quantitative Investing and Small Cap. See disclosure for details.

Portfolio Snapshot^{b2}



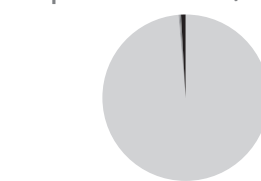
● Cash	0.87	0.00	0.87
● Stocks	99.13	0.00	99.13
● Bonds	0.00	0.00	0.00
● Other	0.00	0.00	0.00

Top Sectors^{b2} (%)



● 23.65	Healthcare
● 20.99	Technology
● 17.46	Industrials
● 14.09	Consumer Cyclical
● 23.81	Other

Top Countries^{b2} (%)



● 98.61	United States
● 0.23	Switzerland
● 0.22	Canada
● 0.07	Israel
● 0.87	Other

^{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.

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T. Rowe Price Retirement 2005 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. It is managed based on the specific retirement year (target date 2005) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category^{3B}:
**Target-Date
2000-2010**

PORTFOLIO DETAILS

Ticker	PARGX
Inception Date	2007-05-31
Gross Expense Ratio ^{f1} (%)	0.77
Net Expense Ratio ^{f1} (%)	0.77
Fund Total Net Assets (\$M)	49.92
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

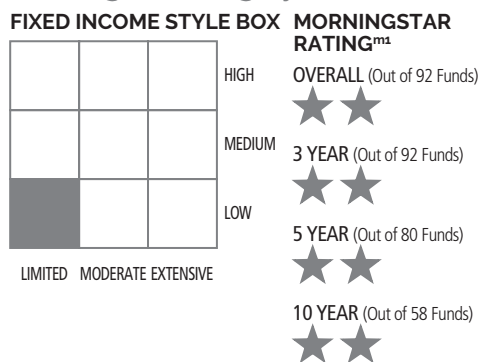
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2005 Fund	-10.47	-3.56	1.94	2.59	4.77	--
S&P Target Date Retirement Inc ⁵	-6.69	0.17	3.06	2.89	4.52	--
Target-Date 2000-2010 ³⁹⁹	-7.94	-1.14	2.75	2.95	5.09	--

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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price New Income	19.63
T. Rowe Price Equity Index 500	18.94
T. Rowe Price Ltd Dur Infl Focus Bd	18.17
T. Rowe Price Intl Bd (USD Hdgd)	6.54
T. Rowe Price Emerging Markets Bond	5.39
T. Rowe Price Dynamic Global Bond Inv	4.41
T. Rowe Price High Yield	4.10
T. Rowe Price Overseas Stock	3.28
T. Rowe Price International Stock	3.08
T. Rowe Price International Value Eq	2.91

Morningstar Category



Morningstar Volatility Analysis



This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

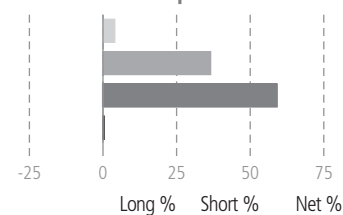
KEY STATISTICS

Turnover Ratio (%) (annualized)	17
Sharpe Ratio ^{b54} (3y)	0.06

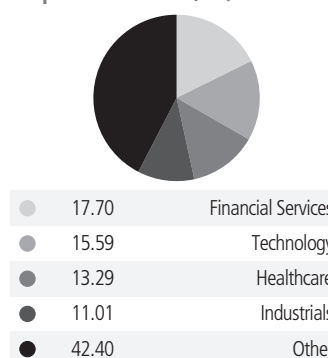
PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illicit Securities, Small Cap and Target Date. See disclosure for details.

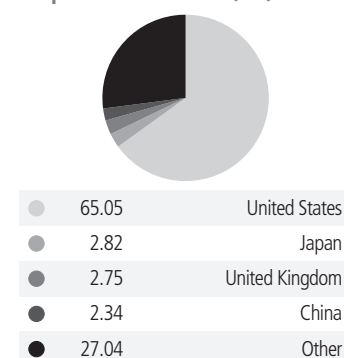
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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T. Rowe Price Retirement 2010 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2010) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
Balanced/Asset Allocation

Morningstar Category^{3B}:
Target-Date 2000-2010

PORTFOLIO DETAILS

Ticker	PARAX
Inception Date	2003-10-31
Gross Expense Ratio ^{f1} (%)	0.77
Net Expense Ratio ^{f1} (%)	0.77
Fund Total Net Assets (\$M)	242.45
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2010 Fund	-11.42	-4.14	1.97	2.71	5.17	--
S&P Target Date 2010 Total Ret ⁷³	-7.74	-0.71	3.02	3.08	5.05	--
Target-Date 2000-2010 ⁸⁹	-7.94	-1.14	2.75	2.95	5.09	--

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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Equity Index 500	21.78
T. Rowe Price New Income	18.04
T. Rowe Price Ltd Dur Infl Focus Bd	16.15
T. Rowe Price Intl Bd (USD Hdgd)	6.07
T. Rowe Price Emerging Markets Bond	4.86
T. Rowe Price Dynamic Global Bond Inv	4.07
T. Rowe Price Overseas Stock	3.72
T. Rowe Price High Yield	3.70
T. Rowe Price International Stock	3.58
T. Rowe Price International Value Eq	3.36

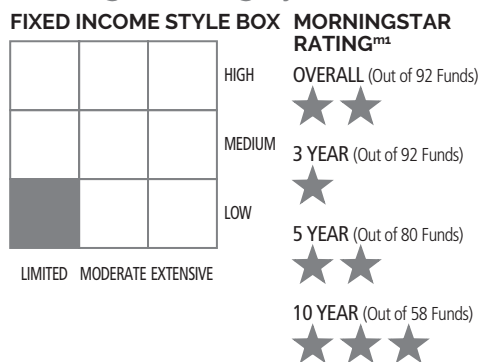
KEY STATISTICS

Turnover Ratio (%) (annualized)	16
Sharpe Ratio ^{b54} (3y)	0.06

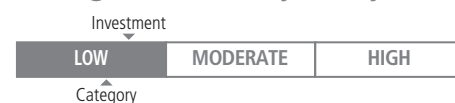
PRINCIPAL RISKS

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Morningstar Category

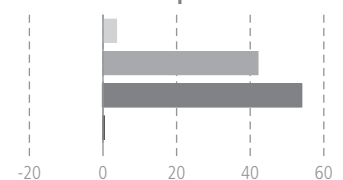


Morningstar Volatility Analysis

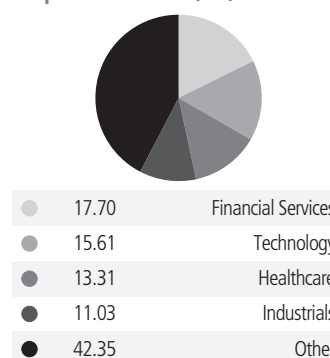


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

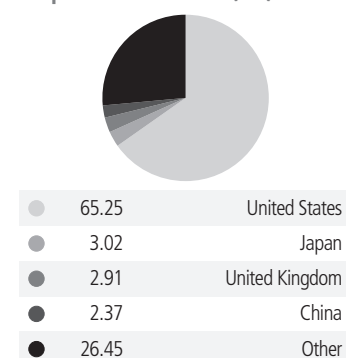
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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T. Rowe Price Retirement 2015 Fund (Advisor Class)

AS OF 2020-03-31

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Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category³⁹:
Target-Date 2015

PORTFOLIO DETAILS

Ticker	PARHX
Inception Date	2007-05-31
Gross Expense Ratio ^{f1} (%)	0.80
Net Expense Ratio ^{f1} (%)	0.80
Fund Total Net Assets (\$M)	296.14
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

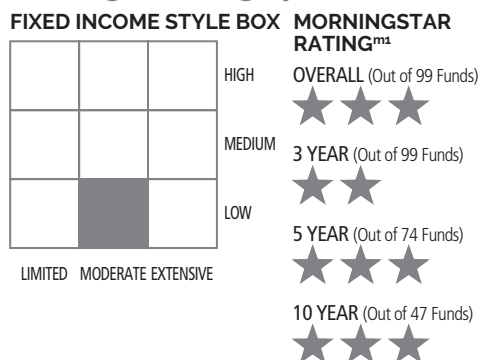
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2015 Fund	-12.52	-5.00	2.06	2.87	5.73	--
S&P Target Date 2015 Total Ret ⁷⁴	-9.16	-1.93	2.90	3.21	5.54	--
Target-Date 2015 ^{b40}	-9.48	-2.27	2.78	2.89	5.43	--

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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Equity Index 500	18.47
T. Rowe Price New Income	16.78
T. Rowe Price Ltd Dur Infl Focus Bd	13.29
T. Rowe Price Intl Bd (USD Hdgd)	5.65
T. Rowe Price Overseas Stock	4.34
T. Rowe Price Emerging Markets Bond	4.33
T. Rowe Price International Stock	4.09
T. Rowe Price International Value Eq	3.85
T. Rowe Price Dynamic Global Bond Inv	3.78
T. Rowe Price High Yield	3.31

Morningstar Category



Morningstar Volatility Analysis



This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

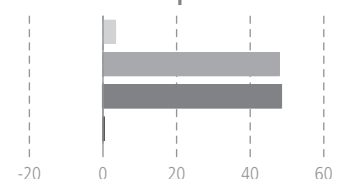
KEY STATISTICS

Turnover Ratio (%) (annualized)	16
Sharpe Ratio ^{b54} (3y)	0.08

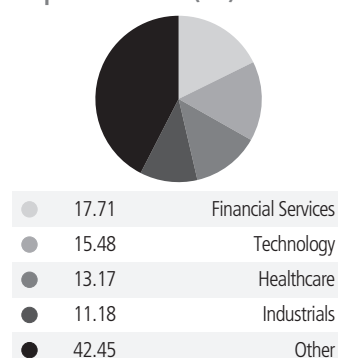
PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illicit Securities, Small Cap and Target Date. See disclosure for details.

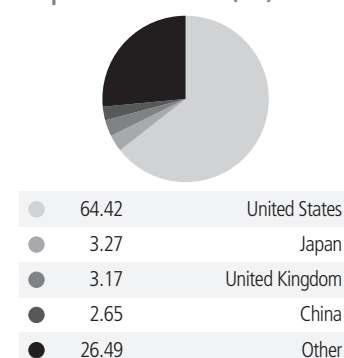
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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T. Rowe Price Retirement 2020 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2020) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁰:
Target-Date 2020

PORTFOLIO DETAILS

Ticker	PARBX
Inception Date	2003-10-31
Gross Expense Ratio ^{f1} (%)	0.83
Net Expense Ratio ^{f1} (%)	0.83
Fund Total Net Assets (\$M)	1,338.99
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2020 Fund	-14.23	-6.17	2.13	3.05	6.24	--
S&P Target Date 2020 Total Ret ⁶	-10.55	-2.99	2.82	3.34	5.95	--
Target-Date 2020 ^{b41}	-10.04	-2.82	2.65	2.84	5.46	--

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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Equity Index 500	18.29
T. Rowe Price New Income	14.85
T. Rowe Price Ltd Dur Infl Focus Bd	8.47
T. Rowe Price Growth Stock	5.51
T. Rowe Price Value	5.18
T. Rowe Price Overseas Stock	5.18
T. Rowe Price Intl Bd (USD Hdgd)	5.00
T. Rowe Price International Stock	4.96
T. Rowe Price International Value Eq	4.66
T. Rowe Price Emerging Markets Bond	3.70

KEY STATISTICS

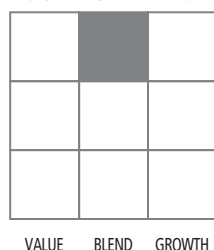
Turnover Ratio (%) (annualized)	15
Sharpe Ratio ^{b54} (3y)	0.09

PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illiquid Securities, Small Cap and Target Date. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 198 Funds)



3 YEAR (Out of 198 Funds)



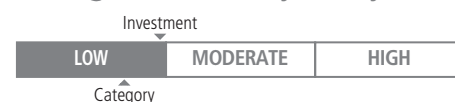
5 YEAR (Out of 156 Funds)



10 YEAR (Out of 94 Funds)

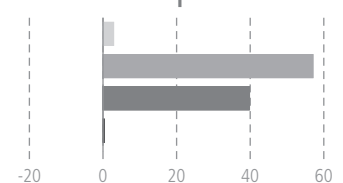


Morningstar Volatility Analysis

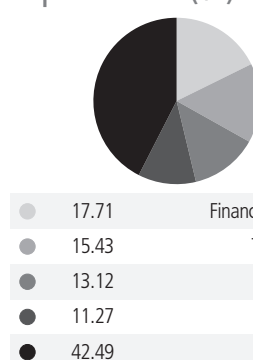


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

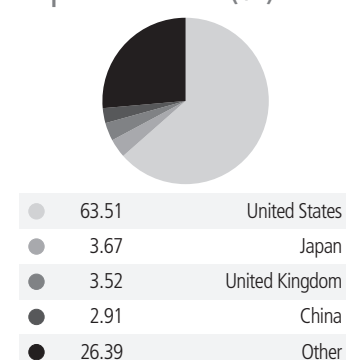
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money.



T. Rowe Price Retirement 2025 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2025) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴¹:
Target-Date 2025

PORTFOLIO DETAILS

Ticker	PARJX
Inception Date	2007-05-31
Gross Expense Ratio ^{f1} (%)	0.87
Net Expense Ratio ^{f1} (%)	0.87
Fund Total Net Assets (\$M)	1,092.19
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2025 Fund	-15.94	-7.54	2.05	3.11	6.60	--
S&P Target Date 2025 Total Ret ⁷	-12.93	-4.89	2.52	3.32	6.20	--
Target-Date 2025 ^{b42}	-12.19	-4.31	2.54	2.91	5.86	--

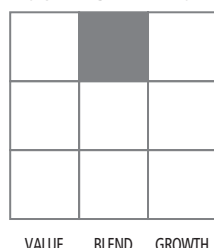
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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Equity Index 500	15.43
T. Rowe Price New Income	12.70
T. Rowe Price Growth Stock	9.27
T. Rowe Price Value	8.72
T. Rowe Price Overseas Stock	5.98
T. Rowe Price International Stock	5.73
T. Rowe Price International Value Eq	5.41
T. Rowe Price Ltd Dur Infl Focus Bd	4.54
T. Rowe Price Intl Bd (USD Hdgd)	4.27
T. Rowe Price Emerging Markets Stock	3.64

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 199 Funds)



3 YEAR (Out of 199 Funds)



5 YEAR (Out of 160 Funds)



10 YEAR (Out of 84 Funds)



Morningstar Volatility Analysis



This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

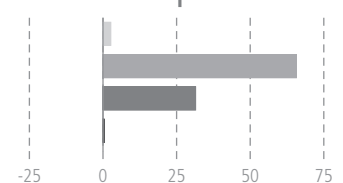
KEY STATISTICS

Turnover Ratio (%) (annualized)	18
Sharpe Ratio ^{b54} (3y)	0.08

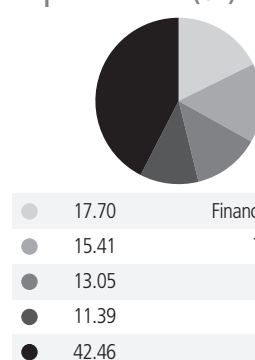
PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illiquid Securities, Small Cap and Target Date. See disclosure for details.

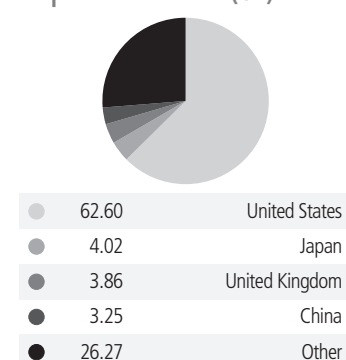
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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T. Rowe Price Retirement 2030 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2030) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴²:
Target-Date 2030

PORTFOLIO DETAILS

Ticker	PARCX
Inception Date	2003-10-31
Gross Expense Ratio ^{f1} (%)	0.90
Net Expense Ratio ^{f1} (%)	0.90
Fund Total Net Assets (\$M)	1,855.89
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2030 Fund	-17.41	-8.71	1.97	3.17	6.93	--
S&P Target Date 2030 Total Ret ⁴⁸	-15.38	-6.88	2.13	3.22	6.39	--
Target-Date 2030 ^{b43}	-14.26	-5.98	2.30	2.93	6.03	--

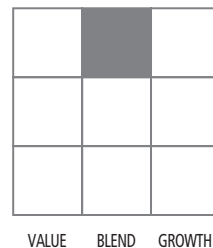
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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Growth Stock	12.74
T. Rowe Price Equity Index 500	12.52
T. Rowe Price Value	11.94
T. Rowe Price New Income	10.30
T. Rowe Price Overseas Stock	6.69
T. Rowe Price International Stock	6.38
T. Rowe Price International Value Eq	6.04
T. Rowe Price Emerging Markets Stock	4.07
T. Rowe Price Intl Bd (USD Hgdg)	3.47
T. Rowe Price Mid-Cap Growth	3.38

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 209 Funds)



3 YEAR (Out of 209 Funds)



5 YEAR (Out of 167 Funds)



10 YEAR (Out of 96 Funds)



Morningstar Volatility Analysis



This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

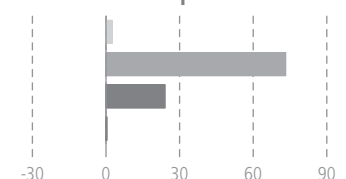
KEY STATISTICS

Turnover Ratio (%) (annualized)	18
Sharpe Ratio ^{b54} (3y)	0.08

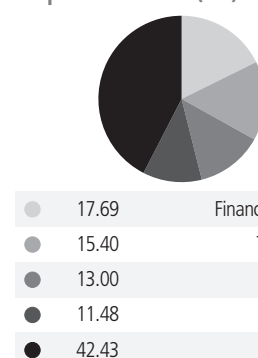
PRINCIPAL RISKS

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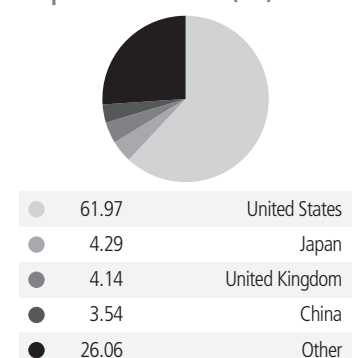
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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T. Rowe Price Retirement 2035 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2035) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴³:
Target-Date 2035

PORTFOLIO DETAILS

Ticker	PARKX
Inception Date	2007-05-31
Gross Expense Ratio ^{f1} (%)	0.93
Net Expense Ratio ^{f1} (%)	0.93
Fund Total Net Assets (\$M)	945.39
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Growth Stock	15.56
T. Rowe Price Value	14.59
T. Rowe Price Equity Index 500	10.16
T. Rowe Price New Income	8.51
T. Rowe Price Overseas Stock	7.26
T. Rowe Price International Stock	6.93
T. Rowe Price International Value Eq	6.57
T. Rowe Price Emerging Markets Stock	4.41
T. Rowe Price Mid-Cap Growth	3.67
T. Rowe Price Mid-Cap Value	3.30

KEY STATISTICS

Turnover Ratio (%) (annualized)	18
Sharpe Ratio ^{b54} (3y)	0.07

PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illiquid Securities, Small Cap and Target Date. See disclosure for details.

Average Annual Total Returns %

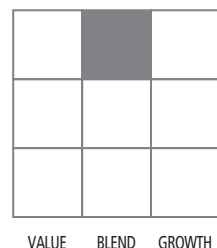
As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2035 Fund	-18.59	-9.71	1.85	3.16	7.11	--
S&P Target Date 2035 Total Ret ⁹	-17.69	-8.81	1.71	3.10	6.53	--
Target-Date 2035 ^{b44}	-16.56	-7.75	2.01	2.86	6.30	--

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Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 196 Funds)



3 YEAR (Out of 196 Funds)



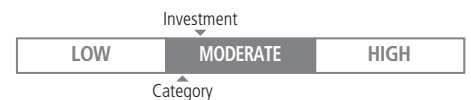
5 YEAR (Out of 157 Funds)



10 YEAR (Out of 81 Funds)

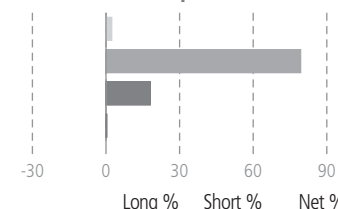


Morningstar Volatility Analysis

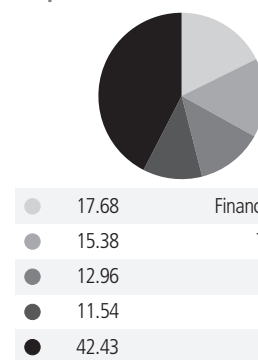


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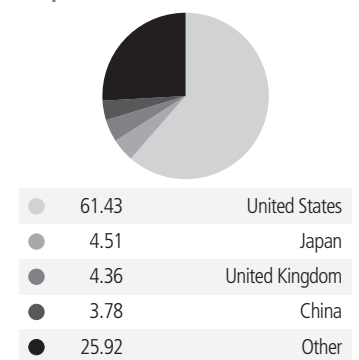
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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T. Rowe Price Retirement 2040 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2040) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁴:
Target-Date 2040

PORTFOLIO DETAILS

Ticker	PARDX
Inception Date	2003-10-30
Gross Expense Ratio ^{f1} (%)	0.95
Net Expense Ratio ^{f1} (%)	0.95
Fund Total Net Assets (\$M)	1,420.33
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2040 Fund	-19.54	-10.48	1.78	3.17	7.24	--
S&P Target Date 2040 Total Ret ¹⁰	-19.24	-10.10	1.44	3.02	6.64	--
Target-Date 2040 ^{b45}	-18.27	-9.31	1.59	2.70	6.25	--

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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Growth Stock	18.14
T. Rowe Price Value	16.92
T. Rowe Price Equity Index 500	7.84
T. Rowe Price Overseas Stock	7.78
T. Rowe Price International Stock	7.30
T. Rowe Price International Value Eq	7.00
T. Rowe Price New Income	6.11
T. Rowe Price Emerging Markets Stock	4.72
T. Rowe Price Mid-Cap Growth	3.92
T. Rowe Price Mid-Cap Value	3.54

KEY STATISTICS

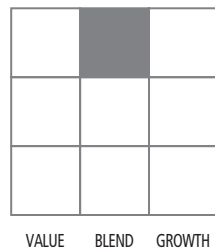
Turnover Ratio (%) (annualized)	18
Sharpe Ratio ^{b54} (3y)	0.07

PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illicit Securities, Small Cap and Target Date. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 209 Funds)



3 YEAR (Out of 209 Funds)



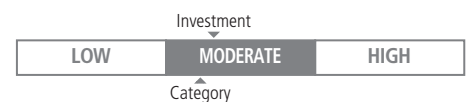
5 YEAR (Out of 167 Funds)



10 YEAR (Out of 96 Funds)

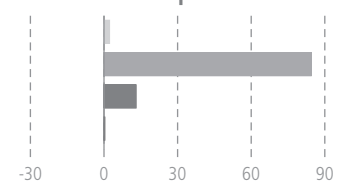


Morningstar Volatility Analysis

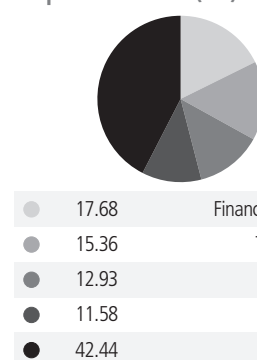


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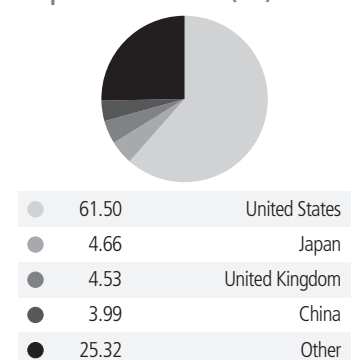
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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T. Rowe Price Retirement 2045 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2045) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁵:
Target-Date 2045

PORTFOLIO DETAILS

Ticker	PARLX
Inception Date	2007-05-31
Gross Expense Ratio ^{f1} (%)	0.96
Net Expense Ratio ^{f1} (%)	0.96
Fund Total Net Assets (\$M)	681.43
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2045 Fund	-20.38	-11.24	1.59	3.08	7.20	--
S&P Target Date 2045 Total Ret ^{f1}	-20.15	-10.86	1.23	2.98	6.73	--
Target-Date 2045 ^{b46}	-19.60	-10.36	1.37	2.62	6.35	--

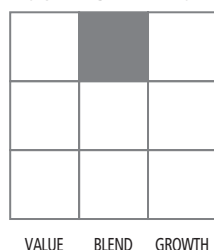
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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 mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Growth Stock	19.82
T. Rowe Price Value	18.55
T. Rowe Price Overseas Stock	8.10
T. Rowe Price International Stock	7.77
T. Rowe Price International Value Eq	7.39
T. Rowe Price Equity Index 500	6.77
T. Rowe Price Emerging Markets Stock	4.96
T. Rowe Price New Income	4.16
T. Rowe Price Mid-Cap Growth	4.09
T. Rowe Price Mid-Cap Value	3.69

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATINGtm

OVERALL (Out of 196 Funds)



3 YEAR (Out of 196 Funds)



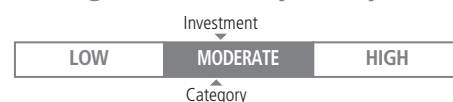
5 YEAR (Out of 157 Funds)



10 YEAR (Out of 80 Funds)



Morningstar Volatility Analysis



This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

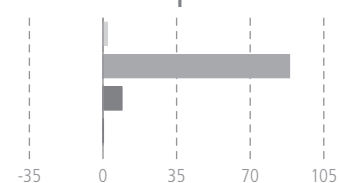
KEY STATISTICS

Turnover Ratio (%) (annualized)	22
Sharpe Ratio ^{b54} (3y)	0.06

PRINCIPAL RISKS

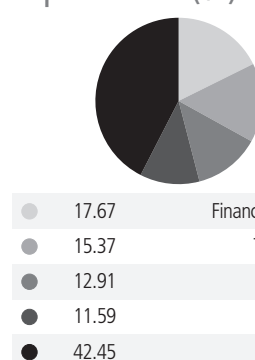
Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illiquid Securities, Small Cap and Target Date. See disclosure for details.

Portfolio Snapshot^{b2}

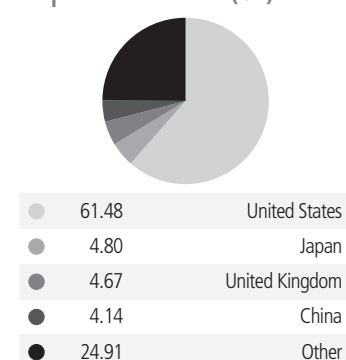


	Long %	Short %	Net %
● Cash	2.09	0.00	2.09
● Stocks	88.72	0.00	88.72
● Bonds	8.99	0.03	8.96
● Other	0.25	0.00	0.25

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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T. Rowe Price Retirement 2050 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2050) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁸:
Target-Date 2050

PORTFOLIO DETAILS

Ticker	PARFX
Inception Date	2006-12-29
Gross Expense Ratio ^{f1} (%)	0.96
Net Expense Ratio ^{f1} (%)	0.96
Fund Total Net Assets (\$M)	816.67
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2050 Fund	-20.32	-11.13	1.61	3.09	7.19	--
S&P Target Date 2050 Total Ret ²	-20.56	-11.23	1.18	3.01	6.84	--
Target-Date 2050 ^{b48}	-20.04	-10.82	1.17	2.55	6.29	--

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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Growth Stock	19.81
T. Rowe Price Value	18.51
T. Rowe Price Overseas Stock	8.07
T. Rowe Price International Stock	7.74
T. Rowe Price International Value Eq	7.36
T. Rowe Price Equity Index 500	7.04
T. Rowe Price Emerging Markets Stock	4.95
T. Rowe Price New Income	4.16
T. Rowe Price Mid-Cap Growth	4.08
T. Rowe Price Mid-Cap Value	3.66

KEY STATISTICS

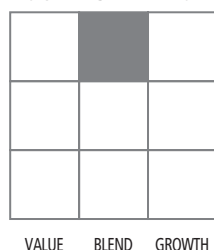
Turnover Ratio (%) (annualized)	25
Sharpe Ratio ^{b54} (3y)	0.06

PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illicit Securities, Small Cap and Target Date. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING^{m2}

OVERALL (Out of 209 Funds)



3 YEAR (Out of 209 Funds)



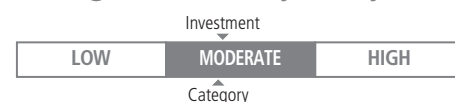
5 YEAR (Out of 167 Funds)



10 YEAR (Out of 78 Funds)

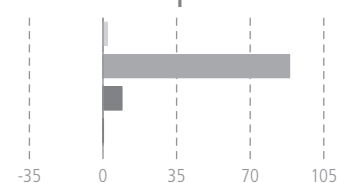


Morningstar Volatility Analysis



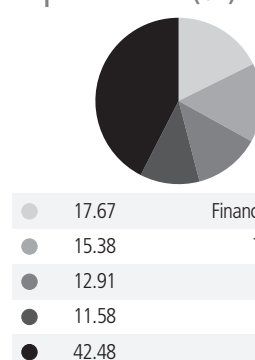
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}

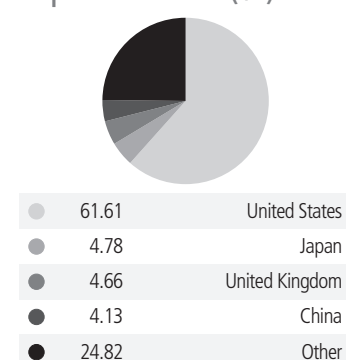


	Long %	Short %	Net %
● Cash	2.08	0.00	2.08
● Stocks	88.74	0.00	88.74
● Bonds	8.97	0.03	8.94
● Other	0.25	0.00	0.25

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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T. Rowe Price Retirement 2055 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2055) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁶:
Target-Date 2055

PORTFOLIO DETAILS

Ticker	PAROX
Inception Date	2007-05-31
Gross Expense Ratio ^{f1} (%)	0.96
Net Expense Ratio ^{f1} (%)	0.96
Fund Total Net Assets (\$M)	416.86
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2055 Fund	-20.39	-11.24	1.55	3.06	7.19	--
S&P Target Date 2055+ Total Re ³	-20.84	-11.47	1.12	3.02	6.94	--
Target-Date 2055 ^{b47}	-20.37	-11.02	1.19	2.57	6.32	--

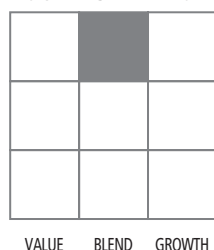
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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Growth Stock	19.80
T. Rowe Price Value	18.62
T. Rowe Price Overseas Stock	8.05
T. Rowe Price International Stock	7.64
T. Rowe Price International Value Eq	7.36
T. Rowe Price Equity Index 500	6.77
T. Rowe Price Emerging Markets Stock	4.94
T. Rowe Price New Income	4.19
T. Rowe Price Mid-Cap Growth	4.11
T. Rowe Price Mid-Cap Value	3.71

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 194 Funds)



3 YEAR (Out of 194 Funds)



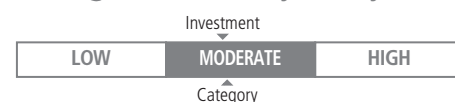
5 YEAR (Out of 150 Funds)



10 YEAR (Out of 31 Funds)



Morningstar Volatility Analysis



This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

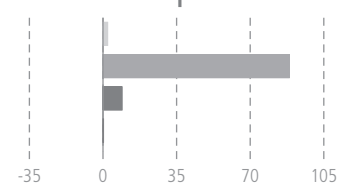
KEY STATISTICS

Turnover Ratio (%) (annualized)	24
Sharpe Ratio ^{b54} (3y)	0.06

PRINCIPAL RISKS

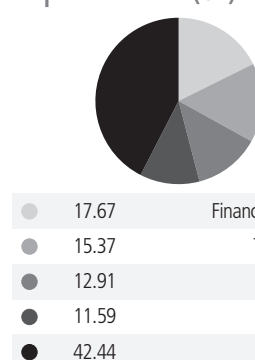
Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illicit Securities, Small Cap and Target Date. See disclosure for details.

Portfolio Snapshot^{b2}

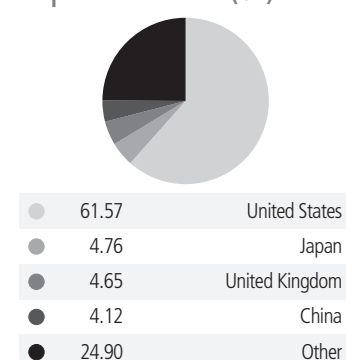


	Long %	Short %	Net %
● Cash	2.19	0.00	2.19
● Stocks	88.57	0.00	88.57
● Bonds	9.03	0.03	9.00
● Other	0.25	0.00	0.25

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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T. Rowe Price Retirement 2060 Fund (Advisor Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the highest total return over time consistent with an emphasis on both capital growth and income. The fund pursues its objective by investing in a diversified portfolio of other T. Rowe Price stock and bond funds. Its allocation between T. Rowe Price stock and bond funds will change over time in relation to its target retirement date. The fund is managed based on the specific retirement year (target date 2060) included in its name and assumes a retirement age of 65. While the fund is non-diversified, it invests in diversified underlying holdings.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category^{b2}:
Target-Date 2060+

PORTFOLIO DETAILS

Ticker	TRRYX
Inception Date	2014-06-23
Gross Expense Ratio ^{f1} (%)	0.96
Net Expense Ratio ^{f1} (%)	0.96
Fund Total Net Assets (\$M)	85.68
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Jerome A. Clark Wyatt A. Lee Kim E. DeDominicis Andrew Jacobs van Merlen
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2060 Fund	-20.35	-11.22	1.56	3.08	--	3.27
S&P Target Date 2055+ Total Re ³	-20.84	-11.47	1.12	3.02	6.94	--
Target-Date 2060+ ^{b52}	-20.71	-11.12	1.31	2.88	0.00	--

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TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
T. Rowe Price Growth Stock	19.78
T. Rowe Price Value	18.55
T. Rowe Price Overseas Stock	8.01
T. Rowe Price International Stock	7.69
T. Rowe Price International Value Eq	7.29
T. Rowe Price Equity Index 500	6.94
T. Rowe Price Emerging Markets Stock	4.94
T. Rowe Price New Income	4.19
T. Rowe Price Mid-Cap Growth	4.07
T. Rowe Price Mid-Cap Value	3.67

KEY STATISTICS

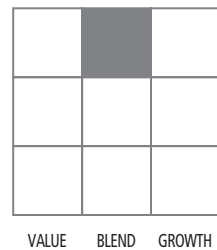
Turnover Ratio (%) (annualized)	23
Sharpe Ratio ^{b54} (3y)	0.06

PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, Foreign Securities, Interest Rate, Loss of Money, Management, Mid-Cap, Not FDIC Insured, Restricted/Illicit Securities, Small Cap and Target Date. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 150 Funds)



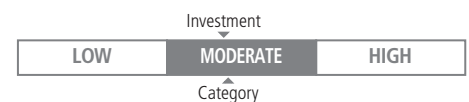
3 YEAR (Out of 150 Funds)



5 YEAR (Out of 54 Funds)

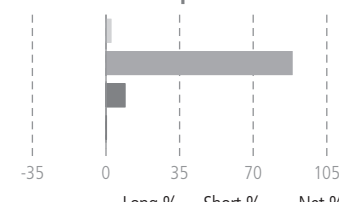


Morningstar Volatility Analysis



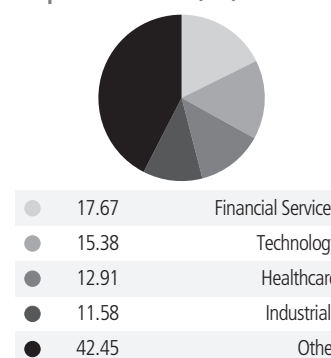
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Portfolio Snapshot^{b2}

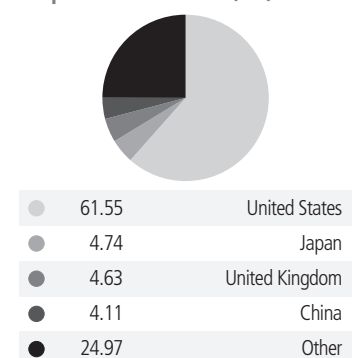


● Cash	2.32	0.00	2.32
● Stocks	88.44	0.00	88.44
● Bonds	9.03	0.03	9.00
● Other	0.25	0.00	0.25

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Vanguard Total Bond Market Index Fund (Admiral Shares)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index represents a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Fund Category:
Bond

Morningstar Category⁴:
Intermediate-Term Bond

PORTFOLIO DETAILS

Ticker	VBTLX
Inception Date	2001-11-12
Gross Expense Ratio ¹ (%)	0.05
Net Expense Ratio ¹ (%)	0.05
Fund Total Net Assets (\$M)	110,483.04
Management Company	Vanguard Group Inc
Portfolio Managers	Joshua C. Barrickman
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Total Bond Market Index Fund	3.27	9.06	4.83	3.33	3.84	--
Bloomberg Barclays US Aggregat ³⁰	3.15	8.93	4.82	3.36	3.88	--
Intermediate-Term Bond ^{b6}	1.57	6.78	3.90	2.74	3.51	--

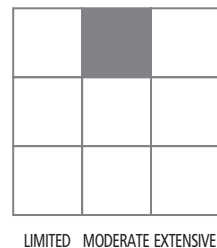
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TOP TEN HOLDINGS AS OF 2020-02-29

	% of Assets
Federal National Mortgage Association 3%	0.52
United States Treasury Notes 2%	0.42
United States Treasury Bonds 2.38%	0.41
United States Treasury Notes 1.62%	0.39
United States Treasury Notes 2%	0.39
United States Treasury Notes 2.88%	0.39
United States Treasury Notes 2.12%	0.38
United States Treasury Notes 1.38%	0.38
United States Treasury Notes 3.12%	0.37
United States Treasury Bonds 2.88%	0.37

Morningstar Category

FIXED INCOME STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 384 Funds)



3 YEAR (Out of 384 Funds)



5 YEAR (Out of 331 Funds)



10 YEAR (Out of 253 Funds)



Morningstar Volatility Analysis

Investment



Category

This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

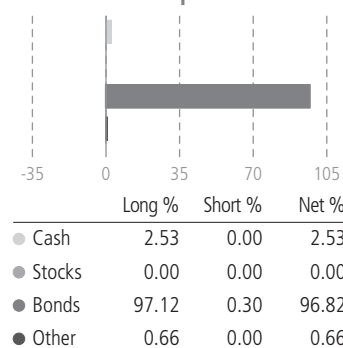
KEY STATISTICS

Turnover Ratio (%) (annualized)	31
Beta ^{b1} (3y) (BBgBarc US Agg Float Adj TR USD)	0.99
R-squared ^{b53} (%) (3y) (BBgBarc US Agg Float Adj TR USD)	99.38
Sharpe Ratio ^{b54} (3y)	0.94
# of Stock Holdings	0
# of Bond Holdings	17590

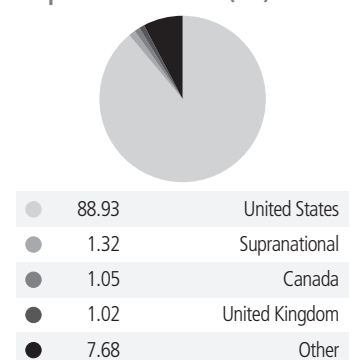
PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, ETF, Early Close/Late Close/Trading Halt, Extension, Income, Index Correlation/Tracking Error, Interest Rate, Loss of Money, Market Trading, Not FDIC Insured, Prepayment (Call), Restricted/Illiquid Securities and Sampling. See disclosure for details.

Portfolio Snapshot^{b2}



Top Countries^{b2} (%)



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Vanguard Total International Stock Index Fund (Admiral Shares)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. It invests all, or substantially all, of its assets in the common stocks included in its target index.

Fund Category:
Stock

Morningstar Category¹⁰:
Foreign Large Blend

PORTFOLIO DETAILS

Ticker	VTIAX
Inception Date	2010-11-29
Gross Expense Ratio ¹ (%)	0.11
Net Expense Ratio ¹ (%)	0.11
Fund Total Net Assets (\$M)	59,016.57
Management Company	Vanguard Group Inc
Portfolio Managers	Christine D. Franquin Michael Perre
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Total International Stock Index Fund	-24.30	-16.57	-2.55	-0.68	--	1.98
MSCI ACWI ex USA Investable Ma ¹²	-24.11	-16.32	-2.34	-0.66	2.14	--
Foreign Large Blend ¹²	-23.39	-15.67	-2.74	-1.14	2.15	--

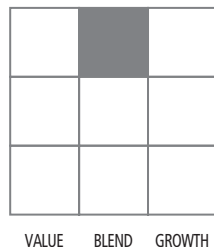
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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 mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2020-02-29

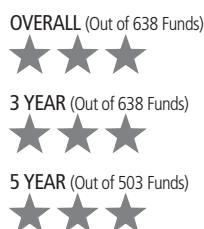
	% of Assets
Alibaba Group Holding Ltd ADR	1.52
Nestle SA	1.25
Tencent Holdings Ltd	1.22
Taiwan Semiconductor Manufacturing Co Lt	1.04
Roche Holding AG Dividend Right Cert.	0.94
Samsung Electronics Co Ltd	0.89
Novartis AG	0.75
Toyota Motor Corp	0.68
HSBC Holdings PLC	0.58
AIA Group Ltd	0.51

Morningstar Category

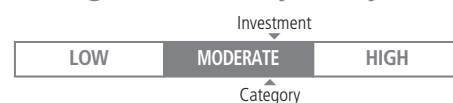
EQUITY STYLE BOX



MORNINGSTAR RATING¹¹



Morningstar Volatility Analysis

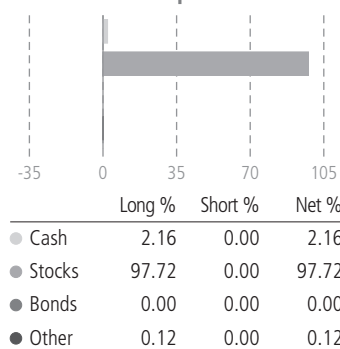


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

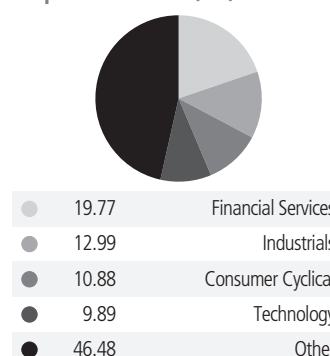
KEY STATISTICS

Turnover Ratio (%) (annualized)	4
Beta ¹¹ (3y) (FTSE Global All Cap ex US (USA) NR USD)	1.01
R-squared ¹³ (%) (3y) (FTSE Global All Cap ex US (USA) NR USD)	98.99
Sharpe Ratio ¹⁴ (3y)	-0.20
# of Stock Holdings	7345
# of Bond Holdings	1

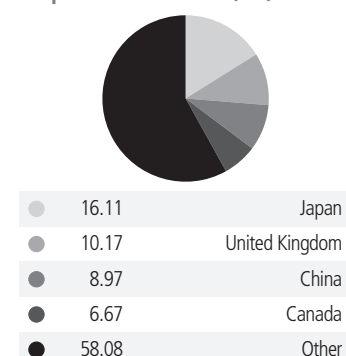
Portfolio Snapshot¹²



Top Sectors¹² (%)



Top Countries¹² (%)



PRINCIPAL RISKS

Principal Risks include: Country or Region, Currency, ETF, Early Close/Late Close/Trading Halt, Emerging Markets, Equity Securities, Loss of Money, Management, Market Trading, Market/Market Volatility and Not FDIC Insured. See disclosure for details.

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Vanguard Total Stock Market Index Fund (Admiral Shares)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of the overall stock market. The fund employs an indexing investment approach designed to track the performance of the CRSP US Total Market Index, which represents approximately 100% of the investable U.S. stock market and includes large-, mid-, small-, and micro-cap stocks regularly traded on the New York Stock Exchange and Nasdaq. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics.

Fund Category:
Stock

Morningstar Category²¹:
Large Blend

PORTFOLIO DETAILS

Ticker	VTSAX
Inception Date	2000-11-13
Gross Expense Ratio ^{f1} (%)	0.04
Net Expense Ratio ^{f1} (%)	0.04
Fund Total Net Assets (\$M)	197,036.92
Management Company	Vanguard Group Inc
Portfolio Managers	Walter Nejman Gerard C. O'Reilly
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Total Stock Market Index Fund	-20.87	-9.24	3.98	5.73	10.15	--
Russell 3000 Index ³⁵	-20.90	-9.13	4.00	5.77	10.15	--
Large Blend ^{b23}	-20.92	-9.97	2.80	4.46	8.84	--

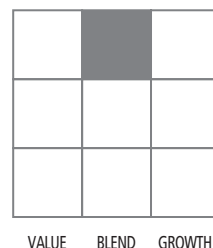
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TOP TEN HOLDINGS AS OF 2020-02-29

	% of Assets
Microsoft Corp	4.22
Apple Inc	3.73
Amazon.com Inc	2.71
Facebook Inc A	1.58
Alphabet Inc A	1.37
Berkshire Hathaway Inc B	1.33
Alphabet Inc Class C	1.33
Johnson & Johnson	1.20
JPMorgan Chase & Co	1.14
Visa Inc Class A	1.06

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 1214 Funds)



3 YEAR (Out of 1214 Funds)



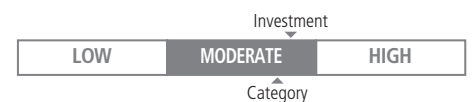
5 YEAR (Out of 1048 Funds)



10 YEAR (Out of 800 Funds)



Morningstar Volatility Analysis

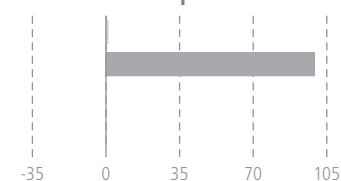


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KEY STATISTICS

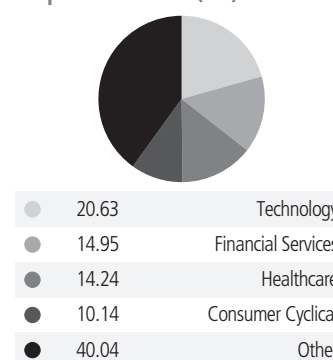
Turnover Ratio (%) (annualized)	4
Beta ^{b1} (3y) (CRSP US Total Market TR USD)	1.00
R-squared ^{b53} (%) (3y) (CRSP US Total Market TR USD)	100.00
Sharpe Ratio ^{b54} (3y)	0.22
# of Stock Holdings	3546
# of Bond Holdings	0

Portfolio Snapshot^{b2}

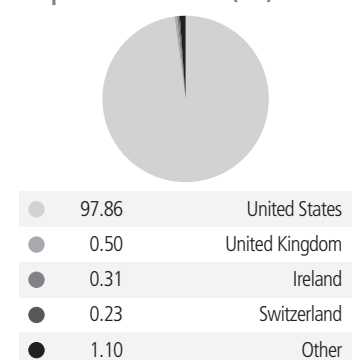


	Long %	Short %	Net %
● Cash	0.86	0.00	0.86
● Stocks	99.14	0.00	99.14
● Bonds	0.00	0.00	0.00
● Other	0.00	0.00	0.00

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: ETF, Early Close/Late Close/Trading Halt, Equity Securities, Index Correlation/Tracking Error, Loss of Money, Market Trading, Market/Market Volatility, Not FDIC Insured and Sampling. See disclosure for details.

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Vanguard Wellington Fund (Admiral Shares)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks to provide long-term capital appreciation and moderate current income. The fund invests 60% to 70% of its assets in dividend-paying and, to a lesser extent, non-dividend-paying common stocks of established large companies. The remaining 30% to 40% of the fund's assets are invested mainly in fixed income securities that the advisor believes will generate a moderate level of current income. These securities include investment-grade corporate bonds, with some exposure to U.S. Treasury and government agency bonds, and mortgage-backed securities.

Fund Category:
Balanced/Asset Allocation

Morningstar Category²⁴:
Allocation--50% to 70% Equity

PORTFOLIO DETAILS

Ticker	VWENX
Inception Date	2001-05-14
Gross Expense Ratio ^{f1} (%)	0.17
Net Expense Ratio ^{f1} (%)	0.17
Fund Total Net Assets (\$M)	79,402.81
Management Company	Wellington Management Company LLP
Portfolio Managers	Michael E. Stack Daniel J. Pozen Loren L. Moran Edward P. Bousa
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
Microsoft Corp	3.59
JPMorgan Chase & Co	2.68
Bank of America Corp	2.54
Verizon Communications Inc	2.50
Alphabet Inc A	2.21
Comcast Corp Class A	1.59
Chevron Corp	1.57
Pfizer Inc	1.48
Apple Inc	1.48
AstraZeneca PLC ADR	1.29

KEY STATISTICS

Turnover Ratio (%) (annualized)	28
Sharpe Ratio ^{b54} (3y)	0.30
# of Stock Holdings	88
# of Bond Holdings	1087

PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, Equity Securities, Fixed-Income Securities, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call) and Restricted/Illiquid Securities. See disclosure for details.

Average Annual Total Returns %

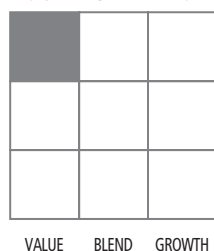
As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Wellington Fund	-13.79	-2.73	4.28	5.29	7.97	--
S&P 500 Index ^{d7}	-19.60	-6.98	5.10	6.73	10.53	--
Allocation--50% to 70% Equity ^{b26}	-14.74	-7.01	1.48	2.40	5.75	--

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Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING^{ms}

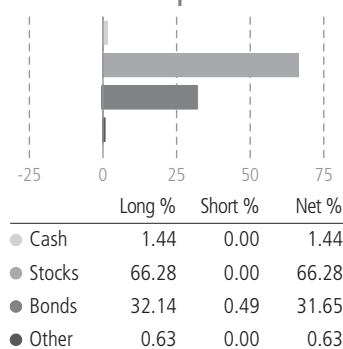


Morningstar Volatility Analysis

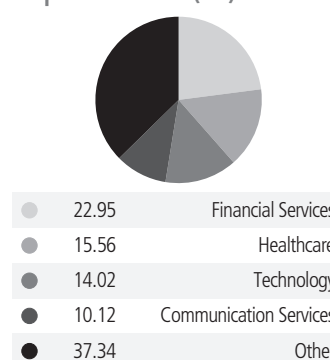


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

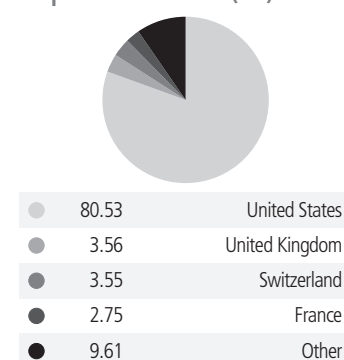
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Voya Mid Cap Opportunities Fund (Class W)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks long-term capital appreciation. Under normal market conditions, the fund invests at least 80% of its net assets (plus borrowings for investment purposes) in common stocks of mid-sized U.S. companies. It normally invests in companies that the sub-adviser ("Sub-Adviser") believes have above average prospects for growth. For this fund, mid-sized companies are those companies with market capitalizations that fall within the range of companies in the Russell Midcap® Growth Index at the time of purchase. The fund may invest in real estate-related securities including real estate investment trusts.

Fund Category:
Stock

Morningstar Category²⁶:
Mid-Cap Growth

PORTFOLIO DETAILS

Ticker	IMOWX
Inception Date	2009-06-01
Gross Expense Ratio ¹ (%)	1.01
Net Expense Ratio ¹ (%)	1.01
Fund Total Net Assets (\$M)	42.37
Management Company	Voya Investments, LLC
Portfolio Managers	Jeffrey Bianchi Michael Pytosh Kristy Finnegan

TOP TEN HOLDINGS AS OF 2020-02-29

	% of Assets
DexCom Inc	3.26
Fiserv Inc	3.14
O'Reilly Automotive Inc	2.81
Global Payments Inc	2.67
Trane Tech	2.46
Advanced Micro Devices Inc	2.42
Lam Research Corp	2.36
Quanta Services Inc	2.21
Fair Isaac Corp	2.12
MSCI Inc	2.09

KEY STATISTICS

Turnover Ratio (%) (annualized)	103
Beta ^{b1} (3y) (Russell Mid Cap Growth TR USD)	0.92
R-squared ^{b53} (%) (3y) (Russell Mid Cap Growth TR USD)	97.62
Sharpe Ratio ^{b54} (3y)	0.22
# of Stock Holdings	70
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Active Management, Currency, Derivatives, Foreign Securities, Growth Investing, Issuer, Lending, Loss of Money, Market/Market Volatility, Mid-Cap, Not FDIC Insured, Quantitative Investing, Real Estate/REIT Sector, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

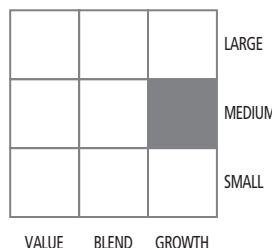
As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Voya Mid Cap Opportunities Fund	-17.43	-7.39	4.09	4.57	9.96	--
Russell Midcap Growth Index ²⁵	-20.04	-9.45	6.53	5.61	10.89	--
Mid-Cap Growth ^{b28}	-20.64	-11.17	4.66	4.33	9.46	--

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Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 567 Funds)



3 YEAR (Out of 567 Funds)



5 YEAR (Out of 498 Funds)



10 YEAR (Out of 386 Funds)

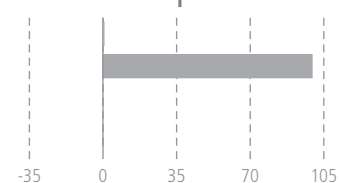


Morningstar Volatility Analysis



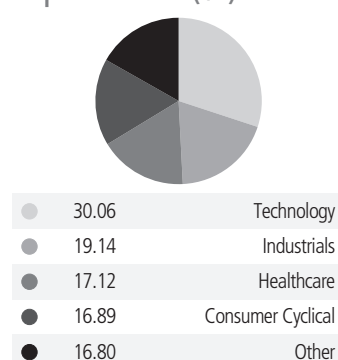
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Portfolio Snapshot^{b2}

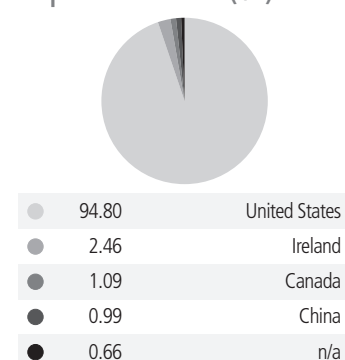


● Cash	0.66	0.00	0.66
● Stocks	99.35	0.00	99.35
● Bonds	0.00	0.00	0.00
● Other	0.00	0.00	0.00

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Western Asset Core Plus Bond Portfolio (Class I)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks to maximize total return, consistent with prudent investment management and liquidity needs. The fund invests in a portfolio of fixed income securities of various maturities and, under normal market conditions, will invest at least 80% of its net assets in debt and fixed income securities. Although the fund may invest in securities of any maturity, it will normally maintain a dollar-weighted average effective duration within 30% of the average duration of the domestic bond market as a whole as estimated by the fund's subadvisers. The fund may invest up to 20% of its total assets in non-U.S. dollar denominated securities.

Fund Category:
Bond

Morningstar Category¹⁰⁰:
**Intermediate
Core-Plus Bond**

PORTFOLIO DETAILS

Ticker	WACPX
Inception Date	1998-07-08
Gross Expense Ratio ¹ (%)	0.52
Net Expense Ratio ¹ (%)	0.45
Waiver Type	Contractual (2020-12-31)
Fund Total Net Assets (\$M)	19,858.55
Management Company	Legg Mason Partners Fund Advisor, LLC
Portfolio Managers	Julien A. Scholnick John L. Bellows Mark S. Lindbloom S. Kenneth Leech Frederick R. Marki

Average Annual Total Returns %

As of 2020-03-31

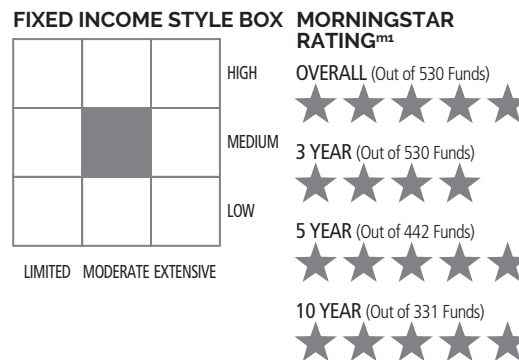
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Western Asset Core Plus Bond Portfolio	-2.24	5.40	4.31	3.74	4.96	--
Bloomberg Barclays US Aggregat ³⁰	3.15	8.93	4.82	3.36	3.88	--
Intermediate Core-Plus Bond ^{b67}	-1.10	4.24	3.27	2.57	3.87	--

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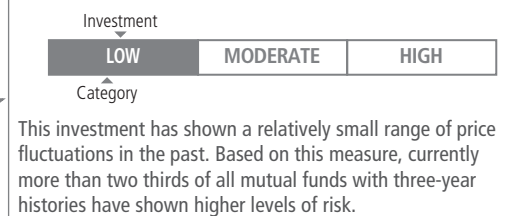
TOP TEN HOLDINGS AS OF 2019-12-31

	% of Assets
United States Treasury Bonds 3.12%	2.32
United States Treasury Bonds 2.88%	1.91
Federal National Mortgage Association 3%	1.41
United States Treasury Bonds 3.75%	1.38
United States Treasury Bonds 2.75%	1.34
Mexico (United Mexican States) 8%	1.27
Government National Mortgage Association	1.14
United States Treasury Bonds 3.62%	1.06
United States Treasury Bonds 1%	0.92
United States Treasury Bonds 2.88%	0.80

Morningstar Category



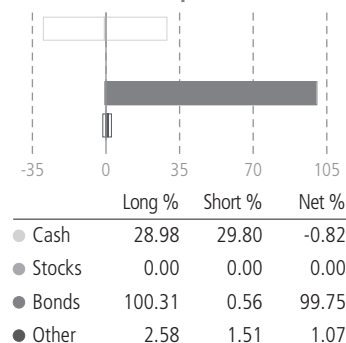
Morningstar Volatility Analysis



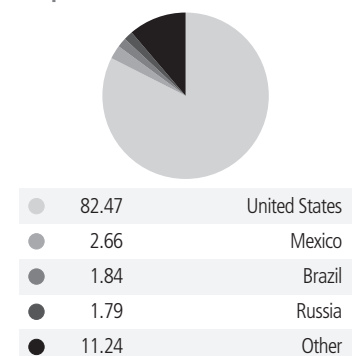
KEY STATISTICS

Turnover Ratio (%) (annualized)	122
Beta ^{b1} (3y) (BBgBarc US Agg Bond TR USD)	1.08
R-squared ^{b53} (%) (3y) (BBgBarc US Agg Bond TR USD)	56.48
Sharpe Ratio ^{b54} (3y)	0.57
# of Stock Holdings	0
# of Bond Holdings	2347

Portfolio Snapshot^{b2}



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: Cash Drag, Credit and Counterparty, Currency, Derivatives, Emerging Markets, Extension, Foreign Securities, Hedging Strategies, High-Yield Securities, Interest Rate, Leverage, Loss of Money, Management, Market/Market Volatility, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Other, Prepayment (Call), Pricing, Restricted/Illiquid Securities, Shareholder Activity, Sovereign Debt and Temporary Defensive Measures. See disclosure for details.

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iShares S&P 500 Index Fund (Service Class)

AS OF 2020-03-31

INVESTMENT STRATEGY: The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500[®] Index. The fund is a "feeder" fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

Fund Category:
Stock

Morningstar Category²¹:
Large Blend

PORTFOLIO DETAILS

Ticker	BSPSX
Inception Date	2013-04-19
Gross Expense Ratio ^{f1} (%)	0.22
Net Expense Ratio ^{f1} (%)	0.22
Fund Total Net Assets (\$M)	255.85
Management Company	BlackRock Fund Advisors
Portfolio Managers	Jennifer Hsui Alan Mason Amy Whitelaw Rachel M. Aguirre Suzanne Henige

Average Annual Total Returns %

As of 2020-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
iShares S&P 500 Index Fund	-19.57	-7.11	4.91	6.51	--	9.58
S&P 500 Index ⁴⁷	-19.60	-6.98	5.10	6.73	10.53	--
Large Blend ^{b23}	-20.92	-9.97	2.80	4.46	8.84	--

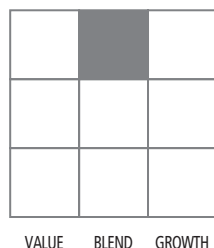
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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 on mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2020-02-29

	% of Assets
Microsoft Corp	4.97
Apple Inc	4.59
Amazon.com Inc	3.16
Facebook Inc A	1.86
Berkshire Hathaway Inc B	1.62
Alphabet Inc Class C	1.61
Alphabet Inc A	1.61
JPMorgan Chase & Co	1.47
Johnson & Johnson	1.42
Visa Inc Class A	1.25

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 1214 Funds)



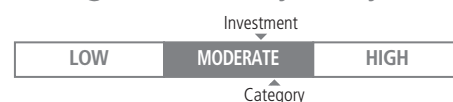
3 YEAR (Out of 1214 Funds)



5 YEAR (Out of 1048 Funds)



Morningstar Volatility Analysis



This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

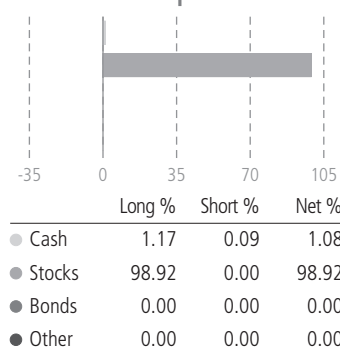
KEY STATISTICS

Turnover Ratio (%) (annualized)	3
Beta ^{b1} (3y) (S&P 500 TR USD)	1.00
R-squared ^{b53} (%) (3y) (S&P 500 TR USD)	100.00
Sharpe Ratio ^{b54} (3y)	0.28
# of Stock Holdings	505
# of Bond Holdings	0

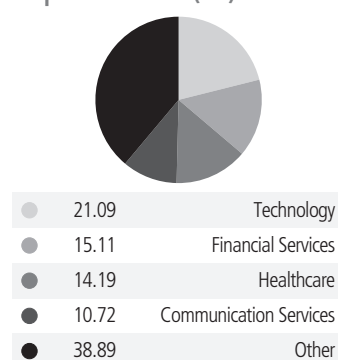
PRINCIPAL RISKS

Principal Risks include: Equity Securities, Index Correlation/Tracking Error, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured and Passive Management. See disclosure for details.

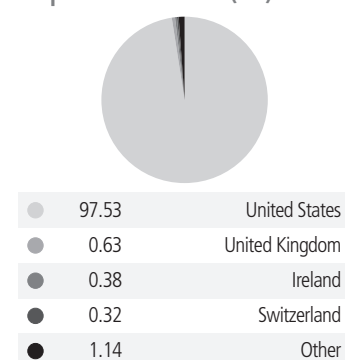
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money.

Important Notes

Other:

m1. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (not including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. The top 10% of funds in each category receive five stars, then next 22.5% receive four stars, the middle 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its three-, five- and 10-year (if applicable) Morningstar Rating™ metrics. The rating formula most heavily weights the three year rating, using the following calculation: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. Past performance does not guarantee future results.

b1. Beta measures the sensitivity of the fund to its benchmark. The beta of the market (as represented by the benchmark) is 1.00. Accordingly, a fund with a 1.10 beta is expected to have 10% more volatility than the market.

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.

b6. Intermediate-Term Bond Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Intermediate-Term Bond category.

b12. Foreign Large Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Foreign Large Blend category.

b13. Foreign Large Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Foreign Large Growth category.

b22. Inflation-Protected Bond Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Inflation-Protected Bond category.

b23. Large Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Large Blend category.

b24. Large Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Large Growth category.

b25. Large Value Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Large Value category.

b26. Allocation--50% to 70% Equity Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Allocation--50% to 70% Equity category.

b28. Mid-Cap Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Mid-Cap Growth category.

b30. Mid-Cap Value Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Mid-Cap Value category.

b33. Small Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Small Blend category.

b34. Small Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Small Growth category.

b36. Real Estate Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Real Estate category.

b39. Target-Date 2000-2010 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2000-2010 category.

b40. Target-Date 2015 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2015 category.

b41. Target-Date 2020 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2020 category.

b42. Target-Date 2025 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2025 category.

b43. Target-Date 2030 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2030 category.

b44. Target-Date 2035 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2035 category.

b45. Target-Date 2040 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2040 category.

b46. Target-Date 2045 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2045 category.

b47. Target-Date 2055 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2055 category.

b48. Target-Date 2050 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2050 category.

b52. Target-Date 2060+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2060+ category.

b53. R-squared measures the degree to which the fund and its benchmark index are correlated. The closer it is to 100%, the more similar the historical performance between the two.

b54. Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance.

b87. Intermediate Core-Plus Bond Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Intermediate Core-Plus Bond category.

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Index Description:

i2. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i3. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i5. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i6. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i7. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i8. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i9. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i10. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i11. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i19. Russell 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.

i20. Russell 1000 Value Index: The Russell 1000 Value Index is an unmanaged index that measures the performance of those Russell 1000 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.

i22. Russell 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.

i25. Russell Midcap Growth Index: The Russell Midcap Growth Index is an unmanaged index that measures the performance of those Russell Midcap 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.

i26. Russell Midcap Value Index: A market-weighted total return index that measures the performance of companies within the Russell Midcap Index having lower price-to-book ratios and lower forecasted growth values. The Russell Midcap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index. The Russell 3000 Index represents 98% of the investable US equity market. An investment cannot be made directly into an index.

i30. Bloomberg Barclays US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

i35. Russell 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.

i37. Dow Jones Real Estate 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.

i38. MSCI EAFE Index: The Morgan Stanley Capital International (MSCI) Europe, Australasia, and Far East Index - the EAFE Index - is an unmanaged, capitalization-weighted index containing approximately 985 equity securities located outside the U.S. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

i41. FTSE 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.

i46. Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index includes all publicly issued, U.S. Treasury inflation-protected securities that have at least one year remaining to maturity, are rated investment grade, and have \$250 million or more of outstanding face value. It is not possible to invest directly in an index.

i47. S&P 500 Index is a market capitalization-weighted index, composed of 500 widely-held common stocks. This index is designed to be a leading indicator of U.S. equities and is meant to reflect the risk/return characteristics of the large-cap universe. An investment cannot be made directly into an index.

i72. MSCI 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.

i73. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i74. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i110. The 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.

Morningstar Category Description:

c4. Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.

c10. Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

c11. Foreign large-growth portfolios focus on high-priced growth stocks, mainly outside of the United States. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

c20. Inflation-protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer for these types of securities.

c21. Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

c22. Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

c23. Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

c24. Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 50% and 70%.

c26. Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. The U.S. mid-cap range for market capitalization typically falls between \$1 billion and \$8 billion and represents 20% of the total capitalization of the U.S. equity market. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

c28. Some mid-cap value portfolios focus on medium-size companies while others land here because they own a mix of small-, mid-, and large-cap stocks. All look for U.S. stocks that are less expensive or growing more slowly than the market. The U.S. mid-cap range for market capitalization typically falls between \$1 billion and \$8 billion and represents 20% of the total capitalization of the U.S. equity market. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

c31. Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

c32. Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fast-growing and often richly valued, their stocks tend to be volatile. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

c34. Real estate portfolios invest primarily in real estate investment trusts of various types. REITs are companies that develop and manage real estate properties. There are several different types of REITs, including apartment, factory-outlet, health-care, hotel, industrial, mortgage, office, and shopping center REITs. Some portfolios in this category also invest in real estate operating companies.

c38. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2000-2010) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c39. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2011-2015) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c40. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c41. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c42. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c43. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c44. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c45. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c46. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c48. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c52. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c100. Intermediate-term core-plus bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, but generally have greater flexibility than core offerings to hold non-core sectors such as corporate high yield, bank loan, emerging-markets debt, and non-U.S. currency exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.

Principal Risks

Active Management: The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.

Capital Preservation: The fund seeks capital preservation, but there can be no assurances that it will achieve this goal.

Cash Drag: The portfolio may fail to meet its investment objective because of positions in cash and equivalents.

Contract Risk: There are some risks associated with the group annuity contract, including, but not limited to the risk that the issuer defaults on its obligations under the contract or that other events could render the contract invalid; the risk that the contract is terminated and, as a result, payments from the contract are subject to a negative market value adjustment or are paid over an extended period of time, depending on the terms of the particular contract; the risk that certain actions taken by an employer or plan sponsor (for example, mergers, spin-offs, lay-offs, early retirement incentives, bankruptcy of the plan sponsor) could, depending on the type of contract, result in participant withdrawals and transfers being subject to payment restrictions, withdrawal charges or negative market value adjustments.

Convertible Securities: Investments in convertible securities may be subject to increased interest-rate risks, rising in value as interest rates decline and falling in value when interest rates rise, in addition to their market value depending on the performance of the common stock of the issuer. Convertible securities, which are typically unrated or rated lower than other debt obligations, are secondary to debt obligations in order of priority during a liquidation in the event the issuer defaults.

Country or Region: Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.

Credit and Counterparty: The issuer or guarantor of a fixed-income security, counterparty to an OTC derivatives contract, or other borrower may not be able to make timely principal, interest, or settlement payments on an obligation. In this event, the issuer of a fixed-income security may have its credit rating downgraded or defaulted, which may reduce the potential for income and value of the portfolio.

Currency: Investments in securities traded in foreign currencies or more directly in foreign currencies are subject to the risk that the foreign currency will decline in value relative to the U.S. dollar, which may reduce the value of the portfolio. Investments in currency hedging positions are subject to the risk that the value of the U.S. dollar will decline relative to the currency being hedged, which may result in a loss of money on the investment as well as the position designed to act as a hedge. Cross-currency hedging strategies and active currency positions may increase currency risk because actual currency exposure may be substantially different from that suggested by the portfolio's holdings.

Derivatives: Investments in derivatives may be subject to the risk that the advisor does not correctly predict the movement of the underlying security, interest rate, market index, or other financial asset, or that the value of the derivative does not correlate perfectly with either the overall market or the underlying asset from which the derivative's value is derived. Because derivatives usually involve a small investment relative to the magnitude of liquidity and other risks assumed, the resulting gain or loss from the transaction will be disproportionately magnified. These investments may result in a loss if the counterparty to the transaction does not perform as promised.

ETF: Investments in exchange-traded funds generally reflect the risks of owning the underlying securities they are designed to track, although they may be subject to greater liquidity risk and higher costs than owning the underlying securities directly because of their management fees. Shares of ETFs are subject to market trading risk, potentially trading at a premium or discount to net asset value.

Early Close/Late Close/Trading Halt: The investment may be unable to rebalance its portfolio or accurately price its holdings if an exchange or market closes early, closes late, or issues trading halts on specific securities or restricts the ability to buy or sell certain securities or financial instruments. Any of these scenarios may cause the investment to incur substantial trading losses.

Emerging Markets: Investments in emerging- and frontier-markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.

Equity Securities: The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

Equity Wash: Transfers from the Stable Value Fund to a competing fund are subject to a standard 90-day equity wash provision. Competing funds include other stable value investments, money markets and most fixed income funds with a duration of 3 years or less.

Extension: The issuer of a security may repay principal more slowly than expected because of rising interest rates. In this event, short- and medium-duration securities are effectively converted into longer-duration securities, increasing their sensitivity to interest-rate changes and causing their prices to decline.

Fixed-Income Securities: The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.

Foreign Securities: Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

Growth Investing: Growth securities may be subject to increased volatility as the value of these securities is highly sensitive to market fluctuations and future earnings expectations. These securities typically trade at higher multiples of current earnings than do other securities and may lose value if it appears their earnings expectations may not be met.

Hedging Strategies: The advisor's use of hedging strategies to reduce risk may limit the opportunity for gains compared with unhedged investments, and there is no guarantee that hedges will actually reduce risk.

High Portfolio Turnover: Active trading may create high portfolio turnover, or a turnover of 100% or more, resulting in increased transaction costs. These higher costs may have an adverse impact on performance and generate short-term capital gains, creating potential tax liability even if an investor does not sell any shares during the year.

High-Yield Securities: Investments in below-investment-grade debt securities and unrated securities of similar credit quality, commonly known as "junk bonds" or "high-yield securities," may be subject to increased interest, credit, and liquidity risks.

IPO: Investing in initial public offerings may increase volatility and have a magnified impact on performance. IPO shares may be sold shortly after purchase, which can increase portfolio turnover and expenses, including commissions and transaction costs. Additionally, IPO shares are subject to increased market, liquidity, and issuer risks.

Income: The investment's income payments may decline depending on fluctuations in interest rates and the dividend payments of its underlying securities. In this event, some investments may attempt to pay the same dividend amount by returning capital.

Increase in Expenses: The actual cost of investing may be higher than the expenses listed in the expense table for a variety of reasons, including termination of a voluntary fee waiver or losing portfolio fee breakpoints if average net assets decrease. The risk of expenses increasing because of a decrease in average net assets is heightened when markets are volatile.

Index Correlation/Tracking Error: A portfolio that tracks an index is subject to the risk that certain factors may cause the portfolio to track its target index less closely, including if the advisor selects securities that are not fully representative of the index. The portfolio will generally reflect the performance of its target index even if the index does not perform well, and it may underperform the index after factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions.

Industry and Sector Investing: Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of market, economic, regulatory, and other factors affecting that industry or sector compared with a more broadly diversified asset allocation.

Interest Rate: Most securities are subject to the risk that changes in interest rates will reduce their market value.

Issuer: A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

John Hancock Credit Risk: The guarantee of principal and interest is backed up solely by the assets of John Hancock Life Insurance Company (U.S.A.) ("John Hancock"). If John Hancock were to fail, there is no certainty that the guarantee could be honored.

Large Cap: Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.

Lending: Investing in loans creates risk for the borrower, lender, and any other participants. A borrower may fail to make payments of principal, interest, and other amounts in connection with loans of cash or securities or fail to return a borrowed security in a timely manner, which may lead to impairment of the collateral provided by the borrower. Investments in loan participations may be subject to increased credit, pricing, and liquidity risks, with these risks intensified for below investment-grade loans.

Leverage: Leverage transactions may increase volatility and result in a significant loss of value if a transaction fails. Because leverage usually involves investment exposure that exceeds the initial investment, the resulting gain or loss from a relatively small change in an underlying indicator will be disproportionately magnified.

Long-Term Outlook and Projections: The investment is intended to be held for a substantial period of time, and investors should tolerate fluctuations in their investment's value.

Loss of Money: Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Management: Performance is subject to the risk that the advisor's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

Market Trading: Because shares of the investment are traded on the secondary market, investors are subject to the risks that shares may trade at a premium or discount to net asset value. There is no guarantee that an active trading market for these shares will be maintained.

Market/Market Volatility: The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

Maturity/Duration: Securities with longer maturities or durations typically have higher yields but may be subject to increased interest-rate risk and price volatility compared with securities with shorter maturities, which have lower yields but greater price stability.

Mid-Cap: Concentrating assets in mid-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Mid-cap companies may be subject to increased liquidity risk compared with large-cap companies and may experience greater price volatility than do those securities because of more-limited product lines or financial resources, among other factors.

Mortgage-Backed and Asset-Backed Securities: Investments in mortgage-backed and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.

Nondiversification: A nondiversified investment, as defined under the Investment Act of 1940, may have an increased potential for loss because its portfolio includes a relatively small number of investments. Movements in the prices of the individual assets may have a magnified effect on a nondiversified portfolio. Any sale of the investment's large positions could adversely affect stock prices if those positions represent a significant part of a company's outstanding stock.

Not FDIC Insured: The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.

Other: The investment's performance may be impacted by its concentration in a certain type of security, adherence to a particular investing strategy, or a unique aspect of its structure and costs.

Passive Management: The investment is not actively managed, and the advisor does not attempt to manage volatility or take defensive positions in declining markets. This passive management strategy may subject the investment to greater losses during general market declines than actively managed investments.

Preferred Stocks: Investments in preferred stocks may be subject to the risks of deferred distribution payments, involuntary redemptions, subordination to debt instruments, a lack of liquidity compared with common stocks, limited voting rights, and sensitivity to interest-rate changes.

Prepayment (Call): The issuer of a debt security may be able to repay principal prior to the security's maturity because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income.

Pricing: Some investments may not have a market observed price; therefore, values for these assets may be determined through a subjective valuation methodology. Fair values determined by a subjective methodology may differ from the actual value realized upon sale. Valuation methodologies may also be used to calculate a daily net asset value.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

Quantitative Investing: Holdings selected by quantitative analysis may perform differently from the market as a whole based on the factors used in the analysis, the weighting of each factor, and how the factors have changed over time.

Real Estate/REIT Sector: Concentrating assets in the real estate sector or REITs may disproportionately subject the portfolio to the risks of that industry, including loss of value because of changes in real estate values, interest rates, and taxes, as well as changes in zoning, building, environmental, and other laws, among other factors. Investments in REITs may be subject to increased price volatility and liquidity risk, and shareholders indirectly bear their proportionate share of expenses because of their management fees.

Restricted/Illiquid Securities: Restricted and illiquid securities may fall in price because of an inability to sell the securities when desired. Investing in restricted securities may subject the portfolio to higher costs and liquidity risk.

Sampling: Although the portfolio tracks an index, it maintains a smaller number of holdings than does the index. Use of this representative sampling approach may lead the portfolio to track the index less closely.

Shareholder Activity: Frequent purchases or redemptions by one or multiple investors may harm other shareholders by interfering with the efficient management of the portfolio, increasing brokerage and administrative costs and potentially diluting the value of shares. Additionally, shareholder purchase and redemption activity may have an impact on the per-share net income and realized capital gains distribution amounts, if any, potentially increasing or reducing the tax burden on the shareholders who receive those distributions.

Short Sale: Selling securities short may be subject to the risk that an advisor does not correctly predict the movement of the security, resulting in a loss if a security must be purchased on the market above its initial borrowing price to return to the lender, in addition to interest paid to the lender for borrowing the security.

Small Cap: Concentrating assets in small-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Smaller, less-seasoned companies may be subject to increased liquidity risk compared with mid- and large-cap companies and may experience greater price volatility than do those securities because of limited product lines, management experience, market share, or financial resources, among other factors.

Sovereign Debt: Investments in debt securities issued or guaranteed by governments or governmental entities are subject to the risk that an entity may delay or refuse to pay interest or principal on its sovereign debt because of cash flow problems, insufficient foreign reserves, or political or other considerations. In this event, there may be no legal process for collecting sovereign debts that a governmental entity has not repaid.

Suitability: Investors are expected to select investments whose investment strategies are consistent with their financial goals and risk tolerance.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

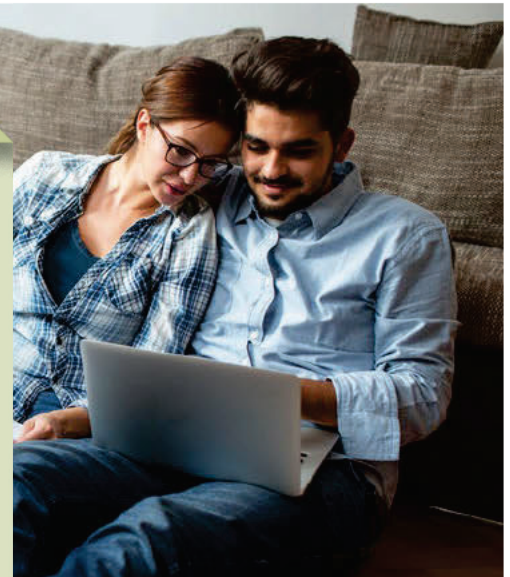
Temporary Defensive Measures: Temporary defensive positions may be used during adverse economic, market, or other conditions. In this event, up to 100% of assets may be allocated to securities, including cash and cash equivalents that are normally not consistent with the investment objective.

Underlying Fund/Fund of Funds: A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

Value Investing: Value securities may be subject to the risk that these securities cannot overcome the adverse factors the advisor believes are responsible for their low price or that the market may not recognize their fundamental value as the advisor predicted. Value securities are not expected to experience significant earnings growth and may underperform growth stocks in certain markets.

Warrants: Investments in warrants may be subject to the risk that the price of the underlying stock does not rise above the exercise price. In this event, the warrant may expire without being exercised and lose all value.

Our website



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The website has something for everyone. Go online to myplan.johnhancock.com to:

- Access and review your account
- Manage your personal goal and track your progress
- Review your statements
- View your investment information and options
- Get tips, tools and information on becoming financially fit

After you've enrolled you may want to:

Add your beneficiary(ies) information to your account and keep it up-to-date.

Visit 'My Profile, Beneficiaries & Settings' from the main menu.

Consider consolidating your accounts.

You may be able to combine your other retirement accounts with your 401(k) plan with John Hancock. Contact us at **1-800-555-5165** for more information.

Speak with a Financial Representative to determine if combining your retirement accounts is suitable for you, as other options are available.



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