

**CENTRAL MIDWEST REGIONAL COUNCIL OF CARPENTERS
DEFINED CONTRIBUTION PENSION PLAN (CMRCC)
QUALIFIED DEFAULT INVESTMENT ALTERNATIVE**

You have the right to direct the investments in the Plan. A default fund is a required element of every retirement plan. If a participant does not make an investment election, contributions allocated to his/her account will be invested in the Plan's Qualified Default Investment Alternative based on their age.

Age Bands		Default Investment
Age 30 or Younger		CMRCC Aggressive Fund
Age 31 – 40		CMRCC Moderately Aggressive Fund
Age 41 – 50		CMRCC Moderate Fund
Age 51 – 60		CMRCC Moderately Conservative Fund
Age 61 or Older		CMRCC Conservative Fund

As your age increases to a new age band, your default investment fund (for current and future amounts allocation to your account for which there is not an investment election in effect) will automatically change to the CMRCC Age-Based Investment Portfolio based on your new age band.

If your date of birth is not on file, your default investment fund (for current and future amounts allocated to your account for which there is not an investment election in effect) is the CMRCC Moderately Conservative Fund. If your date of birth is obtained, both such current and future amounts allocated to your account will be transferred to, and default invested in, the appropriate CMRCC Age-Based Investment Portfolio based on your age in accordance with the New QDIA listed in the chart above.

Review the enclosed fund profiles for the QDIA. Information concerning the investment options can be obtained by contacting John Hancock via the internet at myplan.johnhancock.com or via phone at 1.833.388.6466.

If you have any questions about this notice, please contact the Participant Service Center at 1.833.388.6466. Representatives are available to assist you Monday – Friday from 8:00 a.m. – 10:00 p.m. Eastern Time on New York Stock Exchange business days.

About Risk

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.

The Portfolio is a “fund of funds” which invests in a number of underlying funds. The portfolio managers control security selection and asset allocation. The Portfolio’s ability to achieve its investment objective will depend largely on the ability of the subadviser to select the appropriate mix of underlying funds and on the underlying funds’ ability to meet their investment objectives. There can be no assurance that either the Portfolio or the underlying funds will achieve their investment objectives. The Portfolio is subject to the same risks as the underlying funds in which it invests.

These Portfolios range from a conservative to aggressive investment strategy. Each seeks to maintain a consistent level of risk over time regardless of the market environment. Each Portfolio is diversified across a mix of stocks, bonds and other capital preserving investments and while this may reduce the overall portfolio risk and volatility, diversification does not ensure a gain or guarantee a protection against a loss.

For a more complete description of these and other risks, please review the fund’s prospectus.

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 833.388.6466 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money, the fund's prospectus provides information regarding details for the applicable fee waivers. Prospectus may only be available in English.

John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and 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.

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MS-P34257-GE 10/19-34257

MS0807201293754



CMRCC Aggressive Fund

AS OF 2025-03-31

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

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2015-10-07
Gross Expense Ratio ^{f1} (%)	0.48
Net Expense Ratio ^{f1} (%)	0.48
Fund Total Net Assets (\$M)	148.70

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
UBC DC Russell 3000 Idx Trust	49.79
John Hancock Bond Fund R6	23.39
Vanguard FTSE All Wld Idx Inst	18.45
BlackRock Low Dur Bond K	4.73
Vanguard Fed Money Market	1.57
NYLI MK High Yield Corp Bnd R6	1.56
Intercontl Enh Cr US RE Inc	0.51

PRINCIPAL RISKS

Principal Risks include: Administrative Fee, Portfolio Risk, Private Fund and Underlying Fund/Fund of Funds. See disclosure for details.

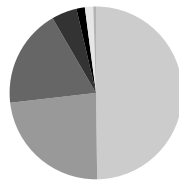
Average Annual Total Returns %

As of 2025-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
CMRCC Aggressive Fund	-0.79	5.98	4.88	11.21	--	7.83
Morningstar Aggressive Target ^{a83}	0.69	6.30	5.80	14.14	8.39	--

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

Portfolio Snapshot^{b2} (%)



49.79	UBC DC Russell 3000 Idx Trust	1.57	Vanguard Fed Money Market
23.39	John Hancock Bond Fund R6	1.56	NYLI MK High Yield Corp Bnd R6
18.45	Vanguard FTSE All Wld Idx Inst	0.51	Intercontl Enh Cr US RE Inc
4.73	BlackRock Low Dur Bond K		

^{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.



CMRCC Conservative Fund

AS OF 2025-03-31

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

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2015-10-15
Gross Expense Ratio ^{f1} (%)	0.63
Net Expense Ratio ^{f1} (%)	0.62
Fund Total Net Assets (\$M)	172.44

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
John Hancock Bond Fund R6	52.84
UBC DC Russell 3000 Idx Trust	20.66
BlackRock Low Dur Bond K	10.70
Vanguard FTSE All Wld Idx Inst	7.67
Vanguard Fed Money Market	3.56
NYLI MK High Yield Corp Bnd R6	3.52
Intercontl Enh Cr US RE Inc	1.05

PRINCIPAL RISKS

Principal Risks include: Administrative Fee, Portfolio Risk, Private Fund and Underlying Fund/Fund of Funds. See disclosure for details.

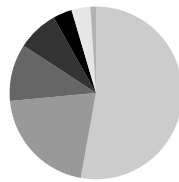
Average Annual Total Returns %

As of 2025-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
CMRCC Conservative Fund	0.96	5.53	2.79	5.30	--	4.40
Morningstar Conservative Targe ¹⁹	2.55	5.41	1.67	2.91	3.06	--

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Portfolio Snapshot^{b2} (%)



52.84	John Hancock Bond Fund R6	3.56	Vanguard Fed Money Market
20.66	UBC DC Russell 3000 Idx Trust	3.52	NYLI MK High Yield Corp Bnd R6
10.70	BlackRock Low Dur Bond K	1.05	Intercontl Enh Cr US RE Inc
7.67	Vanguard FTSE All Wld Idx Inst		

^{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.



CMRCC Moderate Fund

AS OF 2025-03-31

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

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2015-10-08
Gross Expense Ratio ^{f1} (%)	0.56
Net Expense Ratio ^{f1} (%)	0.55
Fund Total Net Assets (\$M)	438.55

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
John Hancock Bond Fund R6	38.36
UBC DC Russell 3000 Idx Trust	34.98
Vanguard FTSE All Wld Idx Inst	12.98
BlackRock Low Dur Bond K	7.77
Vanguard Fed Money Market	2.58
NYLI MK High Yield Corp Bnd R6	2.56
Intercontl Enh Cr US RE Inc	0.77

PRINCIPAL RISKS

Principal Risks include: Administrative Fee, Portfolio Risk, Private Fund and Underlying Fund/Fund of Funds. See disclosure for details.

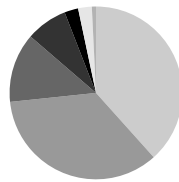
Average Annual Total Returns %

As of 2025-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
CMRCC Moderate Fund	0.09	5.76	3.77	8.22	--	6.14
Morningstar Moderate Target Ri ⁸¹	1.69	5.95	3.87	8.80	6.09	--

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Portfolio Snapshot^{b2} (%)



38.36	John Hancock Bond Fund R6	2.58	Vanguard Fed Money Market
34.98	UBC DC Russell 3000 Idx Trust	2.56	NYLI MK High Yield Corp Bnd R6
12.98	Vanguard FTSE All Wld Idx Inst	0.77	Intercontl Enh Cr US RE Inc
7.77	BlackRock Low Dur Bond K		

^{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.



CMRCC Moderately Aggressive Fund

AS OF 2025-03-31

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

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2015-10-07
Gross Expense Ratio ^{f1} (%)	0.52
Net Expense Ratio ^{f1} (%)	0.52
Fund Total Net Assets (\$M)	243.04

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
UBC DC Russell 3000 Idx Trust	42.32
John Hancock Bond Fund R6	30.91
Vanguard FTSE All Wld Idx Inst	15.68
BlackRock Low Dur Bond K	6.26
Vanguard Fed Money Market	2.08
NYLI MK High Yield Corp Bnd R6	2.06
Intercontl Enh Cr US RE Inc	0.70
Vanguard Small Cap Index Instl	-0.01

PRINCIPAL RISKS

Principal Risks include: Administrative Fee, Portfolio Risk, Private Fund and Underlying Fund/Fund of Funds. See disclosure for details.

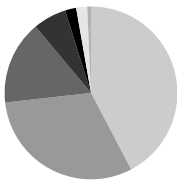
Average Annual Total Returns %

As of 2025-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
CMRCC Moderately Aggressive Fund	-0.34	5.88	4.30	9.70	--	7.04
Morningstar Moderately Aggr Ta ⁸²	1.17	6.21	4.95	11.78	7.42	--

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Portfolio Snapshot^{b2} (%)



42.32	UBC DC Russell 3000 Idx Trust	2.08	Vanguard Fed Money Market
30.91	John Hancock Bond Fund R6	2.06	NYLI MK High Yield Corp Bnd R6
15.68	Vanguard FTSE All Wld Idx Inst	0.70	Intercontl Enh Cr US RE Inc
6.26	BlackRock Low Dur Bond K		

^{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.



CMRCC Moderately Conservative Fund

AS OF 2025-03-31

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

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2004-08-02
Gross Expense Ratio ^{f1} (%)	0.59
Net Expense Ratio ^{f1} (%)	0.59
Fund Total Net Assets (\$M)	423.67

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
John Hancock Bond Fund R6	45.61
UBC DC Russell 3000 Idx Trust	27.73
Vanguard FTSE All Wld Idx Inst	10.29
BlackRock Low Dur Bond K	9.24
Vanguard Fed Money Market	3.07
NYLI MK High Yield Corp Bnd R6	3.04
Intercontl Enh Cr US RE Inc	1.03
Ohio Carpenters / BONY	-0.01

PRINCIPAL RISKS

Principal Risks include: Administrative Fee, Portfolio Risk and Underlying Fund/Fund of Funds. See disclosure for details.

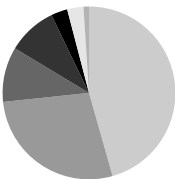
Average Annual Total Returns %

As of 2025-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
CMRCC Moderately Conservative Fund	0.53	5.68	3.28	6.75	4.70	--
Morningstar Moderately Cons Ta ⁸⁰	1.95	5.82	3.07	6.07	4.81	--

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Portfolio Snapshot^{b2} (%)



45.61	John Hancock Bond Fund R6	3.07	Vanguard Fed Money Market
27.73	UBC DC Russell 3000 Idx Trust	3.04	NYLI MK High Yield Corp Bnd R6
10.29	Vanguard FTSE All Wld Idx Inst	1.03	Intercontl Enh Cr US RE Inc
9.24	BlackRock Low Dur Bond K		

^{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.



Risks and Disclosures

Important Notes

Other:

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

Index Description:

i79. The Morningstar Conservative Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek below-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

i80. The Morningstar Moderately Conservative Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly below-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

i81. The Morningstar Moderate Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek average exposure to equity market risk and returns. An investment cannot be made directly into an index.

i82. The Morningstar Moderately Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

i83. The Morningstar Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

Principal Risks

Administrative Fee: The expense ratio includes the fund company management fee and the additional John Hancock Retirement Plan Services, LLC administrative fee.

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

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.

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.

CMRCC Defined Contribution Pension Plan

March 31, 2025

Disclosure Document

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

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

PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, myplan.johnhancock.com/investment_info. Please enter code "LO2105" to view your plan investment option details.

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

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

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

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

Variable Rate Investments - Average Annual Total Returns(%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Asset Allocation										
CMRCC Aggressive Fund ^a		-3.01	-0.79	-0.79	5.98	4.88	11.21	N/A	7.83	10/07/2015
BENCHMARK: Morningstar Aggressive Target Risk Index ⁵		-2.70	0.69	0.69	6.30	5.80	14.14	8.39	9.48	
CMRCC Conservative Fund ^a		-1.38	0.96	0.96	5.53	2.79	5.30	N/A	4.40	10/15/2015
BENCHMARK: Morningstar Conservative Target Risk Index ¹		-0.40	2.55	2.55	5.41	1.67	2.91	3.06	3.28	
CMRCC Moderate Fund ^a		-2.19	0.09	0.09	5.76	3.77	8.22	N/A	6.14	10/08/2015
BENCHMARK: Morningstar Moderate Target Risk Index ³		-1.61	1.69	1.69	5.95	3.87	8.80	6.09	6.71	
CMRCC Moderately Aggressive Fund ^a		-2.60	-0.34	-0.34	5.88	4.30	9.70	N/A	7.04	10/07/2015
BENCHMARK: Morningstar Moderately Aggr Target Risk Index ⁴		-2.18	1.17	1.17	6.21	4.95	11.78	7.42	8.33	
CMRCC Moderately Conservative Fund ^a		-1.78	0.53	0.53	5.68	3.28	6.75	4.70	N/A	08/02/2004
BENCHMARK: Morningstar Moderately Cons Target Risk Index ²		-1.12	1.95	1.95	5.82	3.07	6.07	4.81	N/A	

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

^aThe expense ratio includes the fund company management fee and the additional John Hancock Retirement Plan Services, LLC administrative fee.

¹The Morningstar Conservative Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek below-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

²The Morningstar Moderately Conservative Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly below-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

³The Morningstar Moderate Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek average exposure to equity market risk and returns. An investment cannot be made directly into an index.

⁴The Morningstar Moderately Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

⁵The Morningstar Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

An investment cannot be made directly into an index.

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

FEE AND EXPENSE INFORMATION

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

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

Fees and Expenses				
NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES	
	As a %	Per \$1,000	%	# Days
Asset Allocation				
CMRCC Aggressive Fund	0.48%	\$ 4.80	N/A	N/A
CMRCC Conservative Fund	0.63%	\$ 6.30	N/A	N/A
CMRCC Moderate Fund	0.56%	\$ 5.60	N/A	N/A
CMRCC Moderately Aggressive Fund	0.52%	\$ 5.20	N/A	N/A
CMRCC Moderately Conservative Fund	0.59%	\$ 5.90	N/A	N/A

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

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

PLAN-RELATED INFORMATION

PLAN ADMINISTRATIVE EXPENSES

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

ACCESS TO INFORMATION

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

PARTICIPANT EXPENSES

The following expenses apply to all participants in the plan if used by the participant. If any of these expenses apply to you, they will appear on your quarterly account statement. For more information regarding these expenses please refer to your plan's summary plan description (SPD). The SPD can be obtained by contacting John Hancock. Definitions of each of these expenses are included in the glossary described above and available at mylife.jhrps.com.

Annual Fund Office Fee	\$20.00
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ABILITY TO DIRECT INVESTMENTS

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

ABOUT RISK

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

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

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

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