

**IMPORTANT INFORMATION REGARDING
Western States 401(k) Retirement Fund of the OPEIU**

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

**IMPORTANT INFORMATION REGARDING
Western States 401(k) Retirement Fund of the OPEIU**

12345
John Sample
65 Sample Street
Sample City, MA 12345

To: John Sample
From: Plan Administrator of Western States 401(k) Retirement Fund of the OPEIU (the "Plan")
Plan Sponsor: Western States 401(k) Retirement Fund of the OPEIU (the "Company")
Date: November 1, 2023

This is an annual notice which only applies to the 2024 Plan Year.

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

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

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

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan's default investment, Vanguard Target Retirement 2040 Fund, unless you make an alternative investment election by contacting John Hancock.

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

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

The enclosed Fund Fact Sheet for the Plan's QDIA contains a complete description of the fund's investment objectives, specific risk and return characteristics, and fees and expenses. You should also review the other available investment options within the Plan. Information concerning the other investment options can be obtained by contacting John Hancock via the internet at myplan.johnhancock.com or via phone at 800.294.3575, or if the Plan is sponsored by a union, at 833.38.UNION. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. Investors should examine these characteristics to ensure it is consistent with their own risk tolerance.

IMPORTANT INFORMATION REGARDING
Western States 401(k) Retirement Fund of the OPEIU

The target date is the expected year in which participants in a Target Date fund plan to retire and no longer make contributions. The investment strategy of these funds is 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.

FOR ADDITIONAL INFORMATION

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

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

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

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

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

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MS0627232966498



Vanguard Target Retirement 2040 Fund

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁴:
Target-Date 2040

PORTFOLIO DETAILS

Ticker	VFORX
Inception Date	2006-06-07
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	74,990.82
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Aur�lie Denis Roger Aliaga-Diaz
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

TOP TEN HOLDINGS AS OF 2023-07-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	47.71
Vanguard Total Intl Stock Index Inv	30.44
Vanguard Total Bond Market II Idx Inv	14.69
Vanguard Total Intl Bd II Idx Instl	6.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	7
Sharpe Ratio ^{b54} (3y)	0.25

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2040 Fund	7.35	16.15	4.81	5.37	7.26	--
Morningstar Lifetime Moderate ^{b91}	4.91	14.88	4.59	4.57	6.57	--
Target-Date 2040 ^{b45}	6.59	15.44	4.83	5.16	6.78	--

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.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL

VALUE BLEND GROWTH

MORNINGSTAR RATING^{m2}

OVERALL (Out of 192 Funds)

★★★★★

3 YEAR (Out of 192 Funds)

★★★★★

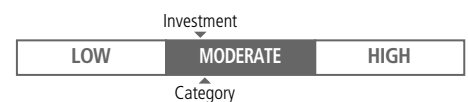
5 YEAR (Out of 176 Funds)

★★★★★

10 YEAR (Out of 100 Funds)

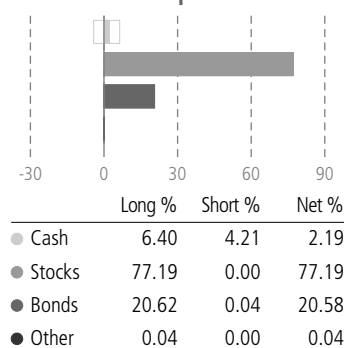
★★★★★

Morningstar Volatility Analysis

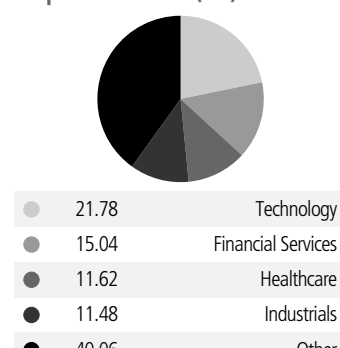


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

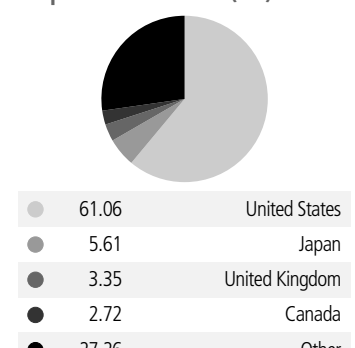
Portfolio Snapshot^{b2}



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.

Marketing support services are provided by John Hancock Distributors LLC.

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.

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 myplan.johnhancock.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.

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.

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.

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.

Fund data, Style Box and Morningstar Portfolio Ratings All Morningstar data is © 2017 by Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Index Description:

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

Morningstar Category Description:

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.

Principal Risks

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.

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.

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.

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.

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.

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

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.

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.

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.

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.

Western States 401(k) Retirement Fund of the OPEIU

September 30, 2023

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 "LO1702" 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
Stable Value										
Stable Value Option		0.27	0.84	2.48	3.29	2.50	2.49	2.20	N/A	01/03/1995
BENCHMARK: FTSE Treasury Bill 3 Month Index ¹⁷		0.45	1.38	3.80	4.71	1.78	1.74	1.12	N/A	
Income										
PIMCO Total Return Fund (Institutional Class)	PTTRX	-2.50	-2.79	-0.59	1.17	-5.06	0.24	1.25	N/A	05/11/1987
BENCHMARK: Bloomberg US Aggregate Bond Index ¹⁵		-2.54	-3.23	-1.21	0.64	-5.21	0.10	1.13	N/A	
Target Date										

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.

Vanguard Target Retirement 2020 Fund	VTWNX	-2.80	-2.65	4.18	9.36	1.43	3.58	5.24	N/A	06/07/2006
BENCHMARK: Morningstar Lifetime Moderate 2020 Index ⁴		-3.48	-3.70	2.25	8.71	0.22	3.09	4.55	N/A	
Vanguard Target Retirement 2025 Fund	VTVX	-3.15	-2.99	5.22	11.56	2.17	4.06	5.79	N/A	10/27/2003
BENCHMARK: Morningstar Lifetime Moderate 2025 Index ⁵		-3.76	-4.03	2.47	9.56	0.62	3.24	4.99	N/A	
Vanguard Target Retirement 2030 Fund	VTHRX	-3.49	-3.20	5.93	13.14	2.97	4.46	6.28	N/A	06/07/2006
BENCHMARK: Morningstar Lifetime Moderate 2030 Index ⁶		-3.97	-4.17	3.02	10.93	1.61	3.57	5.54	N/A	
Vanguard Target Retirement 2035 Fund	VTTX	-3.64	-3.33	6.61	14.56	3.88	4.92	6.79	N/A	10/27/2003
BENCHMARK: Morningstar Lifetime Moderate 2035 Index ⁷		-4.11	-4.13	3.92	12.85	3.10	4.06	6.12	N/A	
Vanguard Target Retirement 2040 Fund	VFORX	-3.77	-3.34	7.35	16.15	4.81	5.37	7.26	N/A	06/07/2006
BENCHMARK: Morningstar Lifetime Moderate 2040 Index ⁸		-4.17	-3.95	4.91	14.88	4.59	4.57	6.57	N/A	
Vanguard Target Retirement 2045 Fund	VTIVX	-3.93	-3.45	8.06	17.67	5.72	5.87	7.61	N/A	10/27/2003
BENCHMARK: Morningstar Lifetime Moderate 2045 Index ⁹		-4.20	-3.79	5.61	16.35	5.56	4.91	6.78	N/A	

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Vanguard Target Retirement 2050 Fund	VFIEX	-4.00	-3.46	8.47	18.48	5.92	5.99	7.67	N/A	06/07/2006
BENCHMARK: Morningstar Lifetime Moderate 2050 Index ¹⁰		-4.20	-3.71	5.92	17.03	5.93	5.03	6.81	N/A	
Vanguard Target Retirement 2055 Fund	VFEVX	-3.99	-3.46	8.47	18.48	5.91	5.99	7.65	N/A	08/18/2010
BENCHMARK: Morningstar Lifetime Moderate 2055 Index ¹¹		-4.20	-3.70	5.94	17.15	5.96	5.00	6.74	N/A	
Vanguard Target Retirement 2060 Fund	VTTSX	-3.99	-3.48	8.47	18.49	5.91	5.98	7.65	N/A	01/19/2012
BENCHMARK: Morningstar Lifetime Moderate 2060 Index ¹		-4.19	-3.72	5.89	17.17	5.91	4.93	N/A	N/A	
Vanguard Target Retirement 2065 Fund	VLXXV	-4.00	-3.46	8.45	18.47	5.93	5.97	N/A	7.02	07/12/2017
BENCHMARK: Morningstar Lifetime Moderate 2060 Index ¹		-4.19	-3.72	5.89	17.17	5.91	4.93	N/A	6.25	
Vanguard Target Retirement 2070 Fund	VSVNX	-3.98	-3.47	8.49	18.49	N/A	N/A	N/A	7.57	06/28/2022
BENCHMARK: Morningstar Lifetime Moderate 2065 Index ²		-4.19	-3.73	5.82	17.11	5.83	N/A	N/A	5.15	
Vanguard Target Retirement Income Fund	VTINX	-2.43	-2.35	3.16	7.02	-0.13	2.69	3.60	N/A	10/27/2003
BENCHMARK: Morningstar Lifetime Moderate Income Index ³		-2.53	-2.28	2.61	7.83	1.05	3.08	3.68	N/A	
Growth & Income										
Dodge & Cox Stock Fund (Class X)	DOXGX	-2.56	-0.14	7.06	21.00	N/A	N/A	N/A	3.74	05/02/2022
BENCHMARK: S&P 500 Index ¹⁹		-4.77	-3.27	13.07	21.62	10.15	9.92	11.91	4.43	
MFS Total Return Fund (Class R6)	MSFKX	-3.39	-2.90	1.42	9.78	4.77	5.37	6.47	N/A	06/01/2012
BENCHMARK: S&P 500 Index ¹⁹		-4.77	-3.27	13.07	21.62	10.15	9.92	11.91	N/A	
Growth										
JPMorgan U.S. Equity Fund (Class R6)	JUEMX	-4.78	-2.83	13.54	20.65	10.55	11.05	12.45	N/A	11/30/2010
BENCHMARK: S&P 500 Index ¹⁹		-4.77	-3.27	13.07	21.62	10.15	9.92	11.91	N/A	
T. Rowe Price Large-Cap Growth Fund (Class I)	TRLGX	-5.01	-2.00	27.96	27.73	4.92	9.81	13.83	N/A	10/31/2001
BENCHMARK: Russell 1000 Growth Index ¹²		-5.44	-3.13	24.98	27.72	7.97	12.42	14.48	N/A	
Vanguard Mid-Cap Index Fund (Admiral Shares)	VIMAX	-4.89	-5.07	3.30	12.61	7.26	6.49	9.05	N/A	11/12/2001
BENCHMARK: MSCI US Mid Cap 450 Index ¹⁸		-5.21	-5.08	1.92	11.45	8.01	6.69	9.64	N/A	
Vanguard Small Cap Value Index Fund (Admiral Shares)	VSIAX	-4.89	-3.07	2.08	13.93	15.32	4.92	8.14	N/A	09/27/2011
BENCHMARK: Russell 2000 Value Index ¹⁴		-5.21	-2.96	-0.53	7.84	13.32	2.59	6.19	N/A	
Vanguard Small-Cap Growth Index Fund (Admiral Shares)	VSGAX	-6.58	-6.59	7.33	10.57	0.42	3.32	7.31	N/A	09/27/2011
BENCHMARK: Russell 2000 Growth Index ¹³		-6.60	-7.32	5.24	9.59	1.09	1.55	6.72	N/A	
International										
American Funds - EuroPacific Growth Fund (Class R6)	REGX	-5.13	-6.33	5.15	19.64	0.08	3.11	4.64	N/A	05/01/2009
BENCHMARK: MSCI EAFE Index ¹⁶		-3.42	-4.11	7.08	25.65	5.75	3.24	3.82	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.

- ¹The Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ²The Morningstar Lifetime Moderate 2065 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2065. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ³The Morningstar Lifetime Moderate Income Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target of moderate income. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ⁴The Morningstar Lifetime Moderate 2020 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ⁵The Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ⁶The Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ⁷The Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ⁸The Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ⁹The Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹⁰The Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹¹The Morningstar Lifetime Moderate 2055 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹²Russell 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.
- ¹³Russell 2000 Growth Index: The Russell 2000 Growth Index is an unmanaged index that measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- ¹⁴Russell 2000 Value Index: The Russell 2000 Value Index is an unmanaged index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- ¹⁵Bloomberg US 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.
- ¹⁶MSCI EAFE Index: The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the 22 developed market country indices in Europe, Australasia and the Far East. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- ¹⁷FTSE 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.
- ¹⁸MSCI US Mid Cap 450 Index: The MSCI US Mid Cap 450 Index represents the universe of medium capitalization companies in the US equity market. This index targets for inclusion 450 companies and represents, as of October 29, 2004, approximately 15% of the capitalization of the US equity market. An investment cannot be made directly into an index.
- ¹⁹S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

An investment cannot be made directly into an index.

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

FEE AND EXPENSE INFORMATION

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

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

Fees and Expenses					
NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Stable Value					
Stable Value Option	0.30%	\$ 3.00	N/A	N/A	
Income					
PIMCO Total Return Fund (Institutional Class)	0.49%	\$ 4.90	N/A	N/A	
Target Date					
Vanguard Target Retirement 2020 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2025 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2030 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2035 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2040 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2045 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2050 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2055 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2060 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2065 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2070 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement Income Fund	0.08%	\$ 0.80	N/A	N/A	
Growth & Income					
Dodge & Cox Stock Fund (Class X)	0.46%	\$ 4.60	N/A	N/A	
MFS Total Return Fund (Class R6)	0.39%	\$ 3.90	N/A	N/A	
Growth					
JPMorgan U.S. Equity Fund (Class R6)	0.47%	\$ 4.70	N/A	N/A	
T. Rowe Price Large-Cap Growth Fund (Class I)	0.55%	\$ 5.50	N/A	N/A	
Vanguard Mid-Cap Index Fund (Admiral Shares)	0.05%	\$ 0.50	N/A	N/A	
Vanguard Small Cap Value Index Fund (Admiral Shares)	0.07%	\$ 0.70	N/A	N/A	

Fees and Expenses				
NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES	
	As a %	Per \$1,000	%	# Days
Vanguard Small-Cap Growth Index Fund (Admiral Shares)	0.07%	\$ 0.70	N/A	N/A
International				
American Funds - EuroPacific Growth Fund (Class R6)	0.47%	\$ 4.70	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.

Insufficient Funds Fee	\$ 25.00
Annual Asset Based Administrative Fee	Estimated to be 29 bps (.29%)
Annual Per Participant Administrative Fee	\$125.00

ABILITY TO DIRECT INVESTMENTS

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

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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