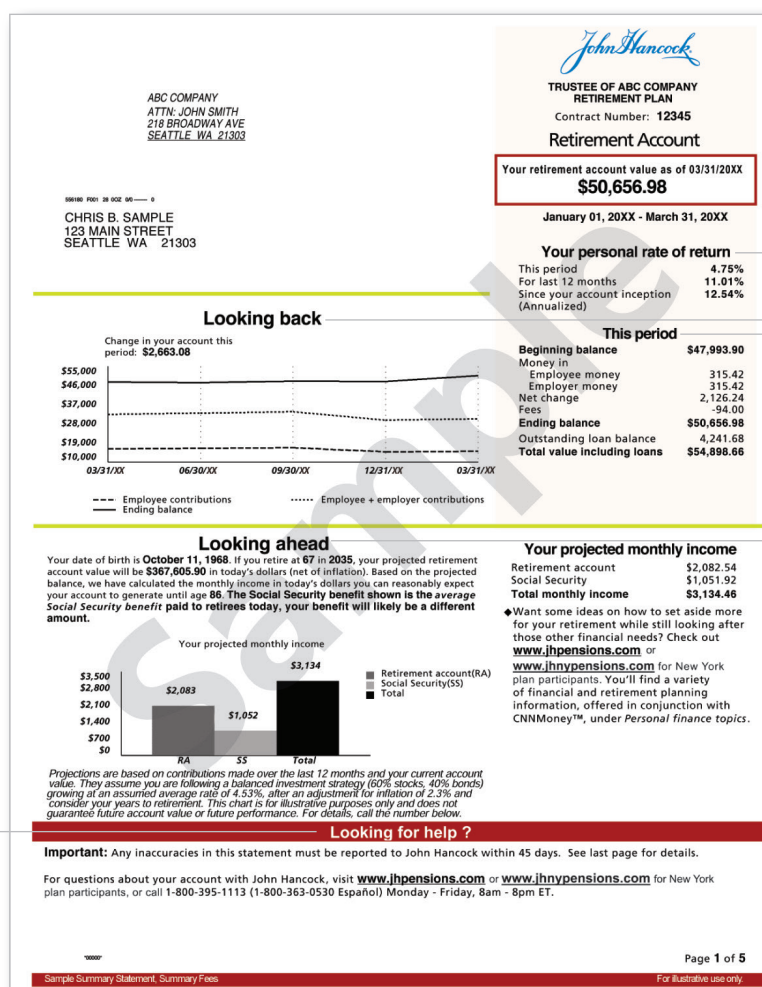


A guide to your retirement account statement

This guide will help you locate some of the most important information on your retirement account statement, which is provided by John Hancock under your company's group annuity contract. The sample used is for illustrative purposes only and may not reflect all contracts.



Your personal rate of return

This section shows you how your account performed over the different reporting periods.

Note that your personal rate of return is different from the rate of return of your plan's investment options. Your personal rate of return is calculated using the Internal Rate of Return method, which takes into consideration both the performance of the underlying investments, and the amount and timing of cash that flows into and out of the account. For more information, click on the Rate of Return link on the homepage of your Participant Website.

Looking back

This chart shows the change in your account. If this is your first statement this chart will not be seen.

This period

Details your opening balance, what money went in and what money went out, and the ending balance of your account.

Looking ahead

We took your current account balance, an average of your monthly contribution history for the last 12 months and projected what your retirement income could be at age 65. We included a Social Security benefit assumption based on your current age, and expected year of retirement.

Looking for help? We have an experienced team ready to help.

This section gives you valuable information including, our website address, our toll free customer service number and in some cases the name and number of your plan administrator.

Retirement account of:
CHRIS B. SAMPLE

John Hancock
Retirement Account
January 01, 20XX - March 31, 20XX
Contract Number: 12345

Your profile at a glance

Your current portfolio allocation

Your current portfolio is following a growth strategy. This strategy places an emphasis on growth and assumes that you're comfortable riding the ups and downs of the stock market. Your portfolio profile description may change as the value of some of your investment options change over time, or if you change your strategy. Check your account profile periodically to help ensure that your current portfolio and your ongoing contributions are allocated in line with your desired investment strategy. Reviewing your strategy can be especially important if your financial circumstances or your life stage change. To make a change to your account, please call us at 1-800-395-1113 (English) or 1-800-363-0530 (Español), or go online at www.jhpenpensions.com or www.jhny pensions.com for New York plan participants.



Your outstanding loan balance is not included in your current allocation profile.

Your ongoing contribution allocation

Your ongoing contributions are following a growth strategy. This strategy places an emphasis on growth and assumes that you're comfortable riding the ups and downs of the stock market. Your portfolio profile description may change as the value of some of your investment options change over time, or if you change your strategy.



What investment options make up your account

	Current portfolio	Ongoing instructions ¹¹	Units held as of 01/01/XX	Units held as of 03/31/XX	Unit value as of 01/01/XX	Unit value as of 03/31/XX	Value as of 01/01/XX	Value as of 03/31/XX
Income	19.52%	20.00%	720,745,136	728,685,614	\$13.248000	\$13.569790	\$9,548.46	\$9,888.11
Growth & Income	14.88	15.00	56,473,076	57,104,840	126.818000	132.009701	7,161.84	7,538.39
Growth								
RiverSource Mid Cap Value	24.84	25.00	1,210,661,821	1,224,107,051	9.859000	10.318821	11,935.94	12,631.34
MFS Utilities	10.38	10.00	264,944,614	267,866,329	18.019000	19.627465	4,774.42	5,257.56
Small Cap Value Fund	15.02	15.00	283,773,181	286,925,920	25.237000	26.521061	7,161.54	7,609.58
Mid Cap Index Fund	5.03	5.00	111,631,758	112,859,609	21.384000	22.598550	2,387.15	2,550.58
Aggressive Growth								
DFA Emerging Markets Value	10.23	10.00	147,667,301	149,366,472	32.333000	34.689322	4,774.55	5,181.42
Total account	100.00%	100.00%					\$47,743.90	\$50,656.98
Loan balance							\$4,241.68	
Total including loans								\$54,898.66

¹¹ Your allocation instructions, as of 03/31/XX, are shown above.

* A unit value is the value of a unit in a sub-section (or Fund). Contributions to a sub-section purchase units of that Fund. A unit represents a portion of the sub-section's total assets.
You are allowed a maximum of two exchanges per month. After the exchange limit, you may move 100% of your account to a money market or stable value fund where it must remain for 30 days. Trading can resume only once the 30 days have expired. Also, additional restrictions may be imposed if it is determined that any exchange activity may disrupt or be potentially disruptive to an investment option, even though in compliance with our policy. For more information, visit www.jhpenpensions.com or www.jhny pensions.com for New York plan participants. Also check with your Plan Administrator for additional restrictions that may be imposed by your plan.

(continued)

Page 2 of 5

Sample Summary Statement, Summary Fees

For illustrative use only

Your risk profile at a glance (page 2)

This shows your current portfolio allocation or mix of investment options.

It also shows your allocation strategy for your ongoing contributions.

What investment options make up your account (page 2)

This section provides a list of investment options (Funds) you have chosen for your retirement account, and your current and ongoing allocation instructions. It also tells you how many units of each Fund you have in your account, the unit value and the total value of each Fund for the beginning and end of the period.

Retirement account of:
CHRIS B. SAMPLE

John Hancock
Retirement Account
January 01, 20XX - March 31, 20XX
Contract Number: 12345

What investment options make up your account (continued)

It is important for your long-term retirement security that your portfolio be well-balanced and diversified. If you invest more than 20% of your portfolio in any one industry or company, your savings may not be properly diversified. Market or other economic conditions generally have different impact on different asset categories. Although it is not a guarantee against loss, diversification among different types of investments can help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all your assets, and other factors such as your financial goals, time horizons, and risk tolerance. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on individual investing and diversification, visit the Department of Labor's website at www.dol.gov/ebsa/investing.html.

Your summary of activity

Total Value on 01/01/20XX	\$47,993.90			Are you getting the most out of your plan? Take full advantage of its employer match by opting for a deferral amount that ensures the maximum matching contribution. Your loan balance is not included in your summary of activity. If this option is available to your contract, your account transaction activity can be downloaded from our Web site using Intuit Quicken® or Microsoft® Money personal finance software. Log on to www.jhpenpensions.com or www.jhny pensions.com for New York plan participants.
Employee money				*This value is net of loans.
	This period	Year-to-date since 01/01/20XX	Since your account inception	
Beginning balance	\$23,996.95	\$23,996.95	\$0.00	
Pre tax contributions				
EE ELECTIVE DEFERRAL	194.73	194.73	17,304.73	
Net change	1,063.12	1,063.12	10,902.32	
Loans taken	0.00	0.00	-2,250.00	
Loan repayment	120.69	120.69	162.23	
Fees	-47.00	-47.00	-700.78	
Balance of employee money	\$25,328.49			
Employer money				
Beginning balance	\$23,996.95	\$23,996.95	\$0.00	
Employer contributions				
ER PROFIT SHARING	38.95	38.95	3,460.94	
QUALIFIED NON-ELECTIVE CONTRIB	38.95	38.95	3,460.94	
ER MATCHING CONT 1	116.83	116.83	10,382.84	
Net change	1,063.12	1,063.12	10,902.32	
Loans taken	0.00	0.00	-2,250.00	
Loan repayment	120.69	120.69	162.23	
Fees	-47.00	-47.00	-700.78	
Balance of employer money	\$25,328.49			
Total Value on 03/31/20XX	\$50,656.98*			

Your summary of activity (page 3)

This section provides more detail regarding your contribution activity and any other transactions that affected your retirement account for the main reporting timeframe.

Retirement account of:
CHRIS B. SAMPLE


Retirement Account
January 01, 20XX - March 31, 20XX
Contract Number: 12345

Investment options and performance (continued)

Ongoing instructions	Fund code	Investment options	3 Months	1 Year	3 Years	5 Years	10 Years
5.00%	104	Mid Cap Index Fund	5.69	7.82	12.78	10.02	N/A
		Aggressive Growth					
10.00%	211	DFA Emerging Markets Value	7.29	42.31	41.56	33.52	N/A

Investment options and performance are as of March 31, 20XX.

¹⁴ Performance data for a sub-account for any period prior to the date introduced is hypothetical based on the performance of the underlying portfolio. All other performance data is actual. Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of investments, reinvestment of any dividends and capital gains, and deductions for the Annual Investment Charge. Performance does not reflect any contract-level or participant recordkeeping charges, which would otherwise reduce the total return for an account. Past performance is no guarantee of future results. An investment in a sub-account will fluctuate in value to reflect the investment results of the underlying portfolio and, when redeemed, may be more or less than original cost.

Your loan details

Loan 1

Loan issue date:	11/30/20XX
Loan interest rate:	5.50%
Loan maturity date:	11/30/20XX
Original loan amount:	\$4,500.00
Balance on 01/01/20XX	\$4,436.32
Total loan repayments	-\$241.38
Interest accrued	\$46.74
Principal paid	-\$191.67
Interest paid	-\$49.71
Balance on 03/31/20XX	\$4,241.68

Your summary of charges

	This period	If you would like a detailed transaction history of the charges listed, go online at www.jhpensions.com or www.jhny pensions.com for New York plan participants to view your statement.
General administrative charges		
Your share of Plan fees for administrative services such as recordkeeping, consulting and administration.	-\$50.00	
Loan fee	-6.00	
Total	-\$56.00	

Additional charges associated with the plan's administrative expenses for the quarter were paid from the total annual operating expenses of the investment options in which you are invested. For information related to the total annual operating expenses for each investment option, refer to the Investment Comparative Chart available at www.jhpensions.com or www.jhny pensions.com for New York plan participants. Speak to your plan administrator for details, or for any questions regarding the charges applicable to your account.

Bulletin board

Are you taking advantage of the Tax Saver's Credit? For more information on potential tax credits, including who qualifies and how it works, visit the news section of www.jhpensions.com or www.jhny pensions.com for New York plan participants.

(continued)

Page 4 of 5

Sample Summary Statement

For illustrative use only

**Your summary of charges
(page 4)**

This section shows your share of any administrative, as well as any individual charges deducted from your account, if collected and processed through John Hancock.



John Hancock Life Insurance Company (U.S.A.) and John Hancock Life Insurance Company of New York are collectively referred to as "John Hancock".

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA"), Boston, MA (not licensed in New York) and John Hancock Life Insurance Company of New York ("John Hancock NY"), Valhalla, NY. Product features and availability may differ by state. John Hancock USA and John Hancock NY each make available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock USA and John Hancock NY do not, and are not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

© 2019 All rights reserved.