



404a-5 Plan & Investment Notice

Saving for retirement is an important part of financial planning – and your company-sponsored retirement plan with John Hancock is a convenient way to help you save for your retirement.

While your plan offers numerous benefits, it's important to understand that every retirement plan has fees as part of its make up. It's also important to educate yourself about these fees, as they can affect your investment returns and, ultimately, your retirement income. That's why the Department of Labor (DOL) introduced ERISA Regulation §404a-5, which regulates how plan and investment-related information is provided to you with the intent to make it easier to understand.

Why am I getting the 404a-5 Notice?

John Hancock has created the **404a-5 Plan & Investment Notice** ("404a-5 Notice") to assist your plan administrator in meeting the plan and investment-related disclosure requirements of the regulation. The information shown only pertains to the plan and investment-related details maintained, and fees collected, by John Hancock.

You should review the information as it may help you make more informed decisions about your retirement account. Here's an overview of what's in the 404a-5 Notice:

General Plan Information (GPI) Section

The GPI section provides general information about your plan, including:

- How to provide investment instructions, any restrictions on those instructions, as well as other applicable information related to your plan.
- If applicable, an explanation of the general administrative charges that can be deducted from your account, either in proportion to your account balance (pro rata) or as a flat fee against your account (per participant charge). Generally, these fees are charged for the services necessary for the administration of the plan, such as recordkeeping, consulting and plan administration services.
- If applicable, a listing of the individual fees that can be incurred by you for services or transactions that you may elect.

Investment Comparative Chart (ICC) Section

The ICC section outlines information about the investment options offered through the John Hancock contract, including:

- Identifying information about each Fund, such as name, asset class of the investment, and Fund code.
- Performance and benchmark data, shown for year-to-date (YTD), 1, 5, 10-year, and since inception periods.

You'll receive the **404a-5 Notice** annually so you can stay informed about the plan and investment-related information and fees associated with your retirement account. It's important to review this information as part of your overall approach to retirement.

Be sure to refer to the **"How to read the Investment Comparative Chart"** when you are reviewing the ICC, as it helps explain some of the information and terms used.

Investment Comparative Chart (ICC) continued...

- Website address that provides more information about each Fund, including quarterly performance and benchmark data.
- A link to a glossary of common investment terms.
- Fees and expenses for each investment option, including shareholder type fees, if applicable. The fee and expense information listed under "Total Annual Operating Expenses" is represented both as percentage and a dollar amount per \$1,000 invested.

In reviewing investment fees, it's important to remember that management fees do not necessarily indicate how a Fund will perform. That's why investment costs should not be the only factor to consider when making an investment decision. Other considerations that may be relevant include factors such as: the investment's objectives and strategy, performance history, and its performance relative to other investments. In the end, it is important that the investment you choose meets your own objective for retirement, as well as your risk tolerance.

To learn more, review the "**A Look At 401(k) Plan Fees**" publication made available by the DOL: www.dol.gov/ebsa/publications/401k_employee.html.

Retirement planning ... an ongoing commitment

Preparing for retirement is an ongoing process. It starts when you first enroll into the plan and continues with regular 'check-ins' so you can monitor your progress.

Through the John Hancock participant website (www.jhpensions.com or www.jhnypensions.com for New York plans), you have access to tools, tips and resources that can make saving for your retirement simple, straightforward and enjoyable.

Resources available to you include:

- Access to your account, including your personal rate of return.
- View your investment options, including Fund performance and fee information.
- Monitor and change your contribution and investment instructions.
- Get a personalized plan for retirement.
- Take the simple Risk Quiz to determine your risk tolerance.
- Look for tips on how much to contribute and how to evaluate your investment options.
- View statements, newsletters and other retirement related articles of interest.
- Take advantage of the site's interactive financial planning tools.

To access these tools, visit John Hancock's website. If you are a first time user, you can register at **www.jhpensions.com** (or **www.jhnypensions.com** for plans domiciled in New York).

How to read the Investment Comparative Chart

This document aims to help you understand the terms and information found in the Investment Comparative Chart.

The Investment Comparative Chart provides you with important investment information, including applicable fees, about the investment options available to you under your retirement plan's group annuity contract with John Hancock. The information is provided in an easy to read format, allowing you to make comparisons of your investment options against a relevant broad-based index.

Note: The sample used is for illustrative purposes only and may not reflect all the investment options or all the applicable sections of the Investment Comparative Chart specific to your plan.

More information about each investment option, such as objectives and risks, can be obtained by going to the Fund's corresponding website URL, which can be found under the Fund name.

- 1 Variable Return Investments** are investment options that have returns that vary according to the performance of each option's underlying investments. These underlying investments could be comprised of stocks, bonds and/or money market instruments.
- The **Return YTD** information is from the beginning of the calendar year and ending on the posted "as of" date. Returns of any period less than one year are not annualized.
- The **Average Annual Total Return** represents annualized historical returns that are net of fees and can be used to evaluate and compare the historical performance of the investment options available under your plan. The annualized average return information is displayed annually for the relevant time periods, ending on the date of the most recently completed calendar year.
- The **Benchmark YTD** information is from the beginning of the calendar year and ending on the posted "as of" date. Benchmark returns for any period less than one year are not annualized.
- The **Benchmark Return** represents the average annual total return of the broad-based market index applicable to each investment option, and *does not* factor in fees. The annual total returns shown are for the broad-based benchmark. The information is displayed annually for the relevant time periods, ending on the date of the most recently completed calendar year.
- The **Total Annual Operating Expenses**, also commonly referred to as the Fund's "Expense Ratio" is a measure of what it costs to operate an investment option. The operating expenses of each investment option are expressed as a percentage of its assets and as a dollar amount per every \$1000 invested. Total fees payable depend on the dollar amount you have invested in each Fund and are reflected through a reduction in the Fund's rate of return.
- The **Shareholder-type Fees** column lists any additional fees that may be charged directly to your investment and which are not already included in Total Annual Operating Expenses of the investment option (e.g. redemption fees).

Name/Type of Option	Return YTD as of XX/XX/XXXX	Average Annual Total Return as of XX/XX/XXXX				Benchmark YTD as of XX/XX/XXXX	Benchmark ¹ Return as of XX/XX/XXXX				Total Annual Operating Expenses XX/XX/XXXX		Shareholder-Type Fees
		1yr.	5yr.	10yr.	Since Inception		1yr.	5yr.	10yr.	Since Inception	As a %	Per \$1,000	
1 VARIABLE RETURN INVESTMENTS													
The table below focuses on the performance as well as fees and expenses of investment options that do not have a fixed or stated rate of return.													
8 EQUITY FUNDS													
Equity Income Fund (EIF) Large Cap Value www.viewjhfunds.com/usa/C09/eifa	17.40%	17.40%	1.53%	7.06%	8.20%	17.51%	17.51%	0.59%	7.38%	8.97%	0.87%	\$8.70	N/A
							Russell 1000 Value						
9 BOND FUNDS													
Total Bond Market Fund (BIF) Index www.viewjhfunds.com/USA/C09/bifa	3.45%	3.45%	5.30%	n/a	5.69%	4.21%	4.21%	5.95%	5.18%	6.36%	0.56%	\$5.60	N/A
							Barclays Capital U.S. Aggregate Bond						
10 OTHER FUNDS													
500 Index Fund (IND) Index www.viewjhfunds.com/USA/C01/inda	15.41%	15.41%	1.18%	6.53%	7.44%	16.00%	16.00%	1.66%	7.10%	8.17%	1.17%	\$11.70	N/A
							S&P 500						

NOTE: The Fund Code can be found in brackets beside the Fund name.

11 LEGEND

Aggressive Growth **AG** Growth **G** Growth & Income **GI** Income **I** Conservative **C**

8 Equity Funds – the underlying funds of these investment options invest in equities, more commonly known as stocks. Equity Funds are often categorized by market capitalization (e.g. small-cap, mid-cap, large-cap), investment style (e.g. growth, value, blend) and geographical concentration that may include a focus on international, global or country/region specific investments.

9 Bond Funds – the underlying funds of these investment options invest primarily in bonds and other debt instruments. The exact type of debt the underlying fund invests in will depend on its focus, but investments may include government, corporate, municipal and convertible bonds, along with other debt securities.

10 Other Funds include investment options that are not exclusively categorized under the Equity or Bond Fund sections of the Investment Comparative Chart; they include investment options that span both types, such as balanced funds or asset allocation portfolios. This section also includes investment options that belong to specific categories, such as sector and index funds.

11 Legend – provides color coded information about the general level of risk that may be associated with each investment option, or indicates product type.

FIXED RETURN INVESTMENTS

The table below focuses on the performance as well as the fees and expenses of investment options that have a fixed or stated return. The table also shows the annual 'new money' rate for each Guaranteed Interest Account, the term or length of the option, and other information relevant to performance.

Name/Type of Option	Return	Term	Other	Total Annual Operating Expenses		Shareholder-Type Fees
				As a %	Per \$1000	
U 3-Year Guaranteed (3yc) Three Year Guaranteed Interest Account www.viewjhfunds.com/USA/C01/giaa	0.10%	3-year	"Return" shown represents the annual interest rates that are established on the first day of the month indicated. That interest rate is applied to all contributions made to the account in that month. John Hancock may adjust the rate of return prospectively, as each month, a new rate is declared and applied to contributions made that month. You may call 1-800-395-1113 to obtain the most recent rate. At the end of each reporting year, a "composite interest rate" is determined. The composite interest rate is a dollar-weighted average rate of all contributions to that Guaranteed Interest Account during that reporting year. A separate composite interest rate is calculated for each GIA term and each reporting year, if applicable. For example, separate composite interest rates would be calculated for deposits made to the 3-year and 10-year GIAs. Further, separate composite interest rates would be calculated for the 3-year GIAs from one reporting year to another. The GIA balance will continue to earn that reporting year's composite interest rate until the end of the guaranteed term. Participants with assets in a Guaranteed Interest Account can obtain more information on the composite interest rate that applies to their account by calling Participant Services at 1-800-395-1113 or viewing their most current Participant Statement.	N/A	N/A	Transfers between a Guaranteed Interest Account and other investment options (except for transfers between Guaranteed Interest Accounts) may be permitted (at book value) under the terms of your plan's contract with John Hancock. Some conditions apply, including limitations as to permitted transfer dates, noted on your quarterly statement, if applicable. Transfers that are initiated on dates other than those specified in the contract may be subject to a market value adjustment. Similarly, (variable text) withdrawals taken from Guaranteed Interest Accounts prior to the end of the guarantee period, may be subject to a market value adjustment. Book value transfers are subject to an annual 20% book value transfer limit for each Guaranteed Account balance. Transfers in excess of this limit are made at the lesser of book and market value.
U 5-Year Guaranteed (5yc) Five Year Guaranteed Interest Account www.viewjhfunds.com/USA/C01/giaa	0.23%	5-year		N/A	N/A	
U 10-Year Guaranteed (10yc) Ten Year Guaranteed Interest Account www.viewjhfunds.com/USA/C01/giaa	0.40%	10-year		N/A	N/A	

Fixed Return Investments are investment options that provide a fixed or stated rate of return for a stated duration.

Guaranteed interest account (GIA) is a type of fixed return investment that accumulates interest for the duration of the specified term.

Term refers to the number of years until the GIA matures.



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