

Northern California Pipe Trades Supplemental 401(k) Retirement Plan

September 30, 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 "LU3002" 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
Income										
American Funds - The Bond Fund of America (Class R6)	RBFGX	0.90	1.95	6.34	3.04	5.02	0.07	2.40	N/A	05/01/2009
BENCHMARK: Bloomberg US Aggregate Bond Index ¹³		1.09	2.03	6.13	2.88	4.93	-0.45	1.84	N/A	
American Funds U.S. Government Securities Fund (Class R6)	RGVGX	0.68	1.75	6.70	3.27	4.08	-0.18	1.74	N/A	05/01/2009
BENCHMARK: Bloomberg US Mortgage-Backed Securities Index ¹⁴		1.22	2.43	6.76	3.39	5.05	-0.14	1.41	N/A	
PGIM Total Return Bond Fund (Class R6)	PTRQX	1.05	2.37	6.57	3.73	6.58	0.39	2.81	N/A	12/27/2010
BENCHMARK: Bloomberg US Aggregate Bond Index ¹³		1.09	2.03	6.13	2.88	4.93	-0.45	1.84	N/A	
PIMCO Income Fund (Institutional Class)	PIMIX	0.78	2.57	8.29	7.24	8.87	4.28	4.88	N/A	03/30/2007
BENCHMARK: Bloomberg US Aggregate Bond Index ¹³		1.09	2.03	6.13	2.88	4.93	-0.45	1.84	N/A	
Vanguard Total Bond Market Index Fund (Institutional shares)	VBTIX	1.05	1.93	6.11	2.89	4.92	-0.47	1.84	N/A	09/18/1995
BENCHMARK: Bloomberg US Aggregate Bond Index ¹³		1.09	2.03	6.13	2.88	4.93	-0.45	1.84	N/A	
Asset Allocation										
Aggressive Model Fund ³		2.08	5.40	14.10	13.31	N/A	N/A	N/A	16.95	09/05/2024
BENCHMARK: Morningstar Aggressive Target Risk Index ⁹		2.59	5.98	17.50	14.76	20.13	12.29	11.06	18.19	
Balanced Pool Fund ³		1.45	3.58	10.15	8.46	N/A	N/A	N/A	10.11	09/05/2024
BENCHMARK: Morningstar Moderately Cons Target Risk Index ⁷		1.66	3.72	10.99	7.97	11.47	5.15	6.06	9.46	
Conservative Model Fund ³		1.11	2.90	8.62	6.43	N/A	N/A	N/A	7.55	09/05/2024
BENCHMARK: Morningstar Conservative Target Risk Index ⁶		1.32	2.88	8.90	5.43	8.21	2.38	3.87	6.31	
Moderate Model Fund		1.61	3.98	11.31	9.64	N/A	N/A	N/A	11.74	09/05/2024
BENCHMARK: Morningstar Moderate Target Risk Index ⁸		2.07	4.62	13.68	10.43	14.51	7.61	7.87	12.65	

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
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.										
American Funds 2010 Target Date Retirement Fund (Class R6)	RFTTX	1.26	3.20	10.93	8.92	11.50	6.53	6.66	N/A	07/13/2009
BENCHMARK: S&P Target Date Retirement Income Total Return Index ⁵		1.61	3.63	9.82	7.53	10.50	4.81	5.26	N/A	
American Funds 2015 Target Date Retirement Fund (Class R6)	RFJTX	1.41	3.42	11.18	9.18	12.14	6.90	7.01	N/A	07/13/2009
BENCHMARK: S&P Target Date Through 2015 Index ⁴		1.79	4.12	10.81	8.53	11.81	6.24	6.74	N/A	
American Funds 2020 Target Date Retirement Fund (Class R6)	RRCTX	1.55	3.58	11.89	9.76	12.91	7.22	7.50	N/A	07/13/2009
BENCHMARK: S&P Target Date Through 2020 Index ⁴		1.94	4.46	11.54	9.33	13.23	7.20	7.48	N/A	
American Funds 2025 Target Date Retirement Fund (Class R6)	RFDTX	1.61	3.71	12.11	10.04	13.71	7.62	8.26	N/A	07/13/2009
BENCHMARK: S&P Target Date Through 2025 Index ⁴		2.16	5.00	12.66	10.46	14.48	8.43	8.34	N/A	
American Funds 2030 Target Date Retirement Fund (Class R6)	RFETX	1.82	4.10	13.07	11.35	15.56	8.79	9.38	N/A	07/13/2009
BENCHMARK: S&P Target Date Through 2030 Index ⁴		2.33	5.43	13.55	11.30	16.10	9.49	9.12	N/A	
American Funds 2035 Target Date Retirement Fund (Class R6)	RFFTXX	2.02	4.52	14.23	12.80	17.68	10.27	10.63	N/A	07/13/2009
BENCHMARK: S&P Target Date Through 2035 Index ⁴		2.52	5.92	14.66	12.46	17.82	10.75	9.95	N/A	
American Funds 2040 Target Date Retirement Fund (Class R6)	RFGTX	2.49	5.25	16.05	15.02	20.04	11.59	11.46	N/A	07/27/2009
BENCHMARK: S&P Target Date Through 2040 Index ⁴		2.76	6.50	15.73	13.66	19.55	11.91	10.66	N/A	
American Funds 2045 Target Date Retirement Fund (Class R6)	RFHTX	2.66	5.50	16.70	15.56	20.71	11.90	11.71	N/A	07/13/2009
BENCHMARK: S&P Target Date Through 2045 Index ⁴		2.86	6.80	16.31	14.37	20.64	12.70	11.14	N/A	
American Funds 2050 Target Date Retirement Fund (Class R6)	RFITX	2.69	5.58	16.75	15.75	21.03	11.93	11.79	N/A	07/13/2009
BENCHMARK: S&P Target Date Through 2050 Index ⁴		2.96	7.04	16.90	14.87	21.28	13.00	11.34	N/A	
American Funds 2055 Target Date Retirement Fund (Class R6)	RFKTX	2.79	5.71	16.99	15.99	21.34	11.95	11.79	N/A	02/01/2010
BENCHMARK: S&P Target Date Through 2055+ Index ⁴		2.96	7.05	16.94	14.91	21.35	13.09	11.40	N/A	
American Funds 2060 Target Date Retirement Fund (Class R6)	RFUTX	2.79	5.75	17.01	16.01	21.39	11.95	11.77	N/A	03/27/2015
BENCHMARK: S&P Target Date Through 2055+ Index ⁴		2.96	7.05	16.94	14.91	21.35	13.09	11.40	N/A	
American Funds 2065 Target Date Retirement Fund (Class R6)	RFVTX	2.81	5.74	16.98	16.02	21.40	11.96	N/A	16.13	03/27/2020
BENCHMARK: S&P Target Date Through 2055+ Index ⁴		2.96	7.05	16.94	14.91	21.35	13.09	11.40	16.42	
Growth & Income										
American Funds - Washington Mutual Investors Fund (Class R6)	RWMGX	1.92	5.23	14.87	14.99	21.80	16.29	14.04	N/A	05/01/2009
BENCHMARK: S&P 500 Index ¹⁸		3.65	8.12	14.83	17.60	24.94	16.47	15.30	N/A	
John Hancock Disciplined Value Mid Cap Fund (Class R6) ²	JVMRX	0.94	5.75	12.03	9.86	17.86	15.77	10.93	N/A	09/01/2011
BENCHMARK: Russell Midcap Value Index ¹¹		1.27	6.18	9.50	7.58	15.51	13.66	9.96	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 Institutional Index Fund (Institutional Shares)	VINIX	3.65	8.12	14.80	17.56	24.89	16.43	15.27	N/A	07/31/1990
BENCHMARK: S&P 500 Index ¹⁸		3.65	8.12	14.83	17.60	24.94	16.47	15.30	N/A	
Growth										
American Funds - The Growth Fund of America (Class R6)	RGAGX	2.99	6.92	18.20	23.60	28.95	15.16	16.19	N/A	05/01/2009
BENCHMARK: S&P 500 Index ¹⁸		3.65	8.12	14.83	17.60	24.94	16.47	15.30	N/A	
Principal Mid Cap Fund (Class R6)	PMAQX	-1.44	0.21	6.00	6.25	20.10	12.21	N/A	13.52	11/22/2016
BENCHMARK: Russell Midcap Index ¹²		0.89	5.33	10.42	11.11	17.69	12.66	11.39	11.05	
Vanguard Small-Cap Index Fund (Admiral Shares)	VSMAX	0.96	7.57	6.89	8.67	15.94	12.21	10.57	N/A	11/13/2000
BENCHMARK: MSCI US Small Cap 1750 Index ¹⁷		2.05	10.31	9.35	9.87	15.98	13.41	10.63	N/A	
International										
American Funds - New World Fund (Class R6)	RNWX	4.27	6.70	23.36	15.26	19.02	8.52	9.93	N/A	05/01/2009
BENCHMARK: MSCI Emerging Markets Free Index ¹⁰		6.96	10.08	25.16	14.96	15.40	4.46	5.45	N/A	
American Funds EUPAC Fund (Class R6)	RERGX	3.80	6.27	23.48	14.79	19.65	7.49	8.28	N/A	05/01/2009
BENCHMARK: MSCI EAFE Index ¹⁵		1.91	4.77	25.14	14.99	21.70	11.15	8.17	N/A	
Fidelity International Index Fund	FSPSX	2.39	4.62	26.17	15.60	22.34	11.38	8.34	N/A	09/08/2011
BENCHMARK: MSCI EAFE Index ¹⁵		1.91	4.77	25.14	14.99	21.70	11.15	8.17	N/A	
Putnam International Value Fund (Class R6)	PIGWX	2.37	6.54	30.46	21.91	26.16	16.42	9.08	N/A	12/02/2013
BENCHMARK: MSCI EAFE Index ¹⁵		1.91	4.77	25.14	14.99	21.70	11.15	8.17	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.

²In addition to fees charged by JHRPS for its services to the plan, affiliates of JHRPS receive investment management and other fees from the John Hancock Funds and other funds advised or sub-advised by JHRPS's affiliates.

³Actual performance of each Portfolios Asset Allocation is based on the combined performance of the mutual funds that may be included in each Portfolio. The performance of the individual mutual funds are not representative or indicative of each Portfolio's performance.

⁴The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date. An investment cannot be made directly into an index.

⁵S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

⁶The 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.

⁷The 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.

⁸The 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.

⁹The 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.

¹⁰MSCI Emerging Markets Free Index is an unmanaged index of a sample of companies representative of the market structure of 26 Emerging Markets countries. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹¹Russell Midcap Value Index: A market-weighted total return index that measures the performance of companies within the Russell Midcap Index having lower price-to-book ratios and lower forecasted growth values. The Russell Midcap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index. The Russell 3000 Index represents 98% of the of the investable US equity market. An investment cannot be made directly into an index.

¹²Russell Midcap Index: The Russell Midcap Index is an unmanaged index that measures the performance of the 800 smallest companies in the Russell 1000 Index. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

¹³Bloomberg 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.

¹⁴Bloomberg US Mortgage-Backed Securities Index includes 15- and 30-year fixed-rate securities backed by mortgage pools of the Government National Mortgage Association (GNMA), Federal Home Loan Mortgage Corporation (FHLMC), and Federal National Mortgage Association (FNMA). An investment cannot be made directly into an index.

¹⁵MSCI 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.

¹⁷MSCI US Small Cap 1750 Index: The MSCI US Small Cap 1750 Index represents the universe of small capitalization companies in the US equity market. This index targets for inclusion 1,750 companies and represents, as of October 29, 2004, approximately 12% of the capitalization of the US equity market. An investment cannot be made directly into an index.

¹⁸S&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.

The following information focuses on the performance of investment options that have a fixed or stated rate of return. This table shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Fixed Return Investments

NAME/TYPE OF OPTION	RETURNS	TERMS	OTHERS
Stable Value			
John Hancock Stable Value Guaranteed Income Fund ¹ <i>myplan.johnhancock.com/investment_info</i>	2.75%	Semi-Annual	Rate credited through 12/31/2025

¹"Returns" shown represents the crediting rate in effect as of the date hereof. John Hancock may adjust the crediting rate prospectively. The crediting rate will be set every January 1 and July 1 and will generally be valid for 6 months (except in extreme market conditions, in which case a new rate may be set on April 1 or October 1). The minimum crediting rate is 1%. You may call 1-800-395-1113 to obtain the most recent crediting rate.

Withdrawals or transfers from the SVGI Fund that are initiated by Plan participants will be paid at book value, unless they result from events initiated by the Plan Sponsor including, but not limited to, total or partial plan termination, mergers, spin-offs, lay-offs, early retirement incentive programs, sales or closings of all or part of the Plan Sponsor's operations, bankruptcy or receivership, and the total amount of such withdrawals over the preceding twelve (12) month period exceeds 5% of the Plan's balance in the SVGI Fund as of the start of such period. Withdrawals or transfers resulting from events initiated by the Plan Sponsor or resulting from discontinuance from the contract will either be paid in a single lump sum subject to a Market Value Adjustment or will be paid out at book value in five payments over a five-year period.

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					
John Hancock Stable Value Guaranteed Income Fund	N/A	N/A	N/A	N/A	
Income					
American Funds - The Bond Fund of America (Class R6)	0.25%	\$ 2.50	N/A	N/A	
American Funds U.S. Government Securities Fund (Class R6)	0.29%	\$ 2.90	N/A	N/A	
PGIM Total Return Bond Fund (Class R6)	0.40%	\$ 4.00	N/A	N/A	
PIMCO Income Fund (Institutional Class)	0.54%	\$ 5.40	N/A	N/A	
Vanguard Total Bond Market Index Fund (Institutional shares)	0.03%	\$ 0.30	N/A	N/A	
Asset Allocation					
Aggressive Model Fund	0.36%	\$ 3.60	N/A	N/A	
Balanced Pool Fund	0.37%	\$ 3.70	N/A	N/A	
Conservative Model Fund	0.41%	\$ 4.10	N/A	N/A	
Moderate Model Fund	0.39%	\$ 3.90	N/A	N/A	
Target Date					
American Funds 2010 Target Date Retirement Fund (Class R6)	0.29%	\$ 2.90	N/A	N/A	
American Funds 2015 Target Date Retirement Fund (Class R6)	0.30%	\$ 3.00	N/A	N/A	
American Funds 2020 Target Date Retirement Fund (Class R6)	0.30%	\$ 3.00	N/A	N/A	
American Funds 2025 Target Date Retirement Fund (Class R6)	0.31%	\$ 3.10	N/A	N/A	
American Funds 2030 Target Date Retirement Fund (Class R6)	0.33%	\$ 3.30	N/A	N/A	
American Funds 2035 Target Date Retirement Fund (Class R6)	0.34%	\$ 3.40	N/A	N/A	
American Funds 2040 Target Date Retirement Fund (Class R6)	0.36%	\$ 3.60	N/A	N/A	
American Funds 2045 Target Date Retirement Fund (Class R6)	0.37%	\$ 3.70	N/A	N/A	
American Funds 2050 Target Date Retirement Fund (Class R6)	0.37%	\$ 3.70	N/A	N/A	
American Funds 2055 Target Date Retirement Fund (Class R6)	0.39%	\$ 3.90	N/A	N/A	
American Funds 2060 Target Date Retirement Fund (Class R6)	0.39%	\$ 3.90	N/A	N/A	
American Funds 2065 Target Date Retirement Fund (Class R6)	0.39%	\$ 3.90	N/A	N/A	
Growth & Income					
American Funds - Washington Mutual Investors Fund (Class R6)	0.26%	\$ 2.60	N/A	N/A	
John Hancock Disciplined Value Mid Cap Fund (Class R6)	0.75%	\$ 7.50	N/A	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
Growth					
American Funds - The Growth Fund of America (Class R6)	0.30%	\$ 3.00	N/A	N/A	
Principal Mid Cap Fund (Class R6)	0.59%	\$ 5.90	N/A	N/A	
Vanguard Small-Cap Index Fund (Admiral Shares)	0.05%	\$ 0.50	N/A	N/A	

Fees and Expenses

NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
International					
American Funds - New World Fund (Class R6)	0.57%	\$ 5.70	N/A	N/A	
American Funds EUPAC Fund (Class R6)	0.47%	\$ 4.70	N/A	N/A	
Fidelity International Index Fund	0.04%	\$ 0.40	N/A	N/A	
Putnam International Value Fund (Class R6)	0.86%	\$ 8.60	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 fees are applicable. If any of these fees apply to you, they will appear on your quarterly account statement.

Insufficient Funds Fee	\$ 25.00
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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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