404a-5 Plan & Investment Notice

THE TRUSTEES OF GALACTIC EMPLOYER SERVICES 401(K) PLAN

As of November 13, 2024

This disclosure statement contains important information regarding your retirement plan that we, as Plan Sponsor, are required to provide under ERISA Reg. section 404a-5. You are receiving this disclosure because you are eligible to participate in the plan or you have the right to direct the investment of an account under the plan. In this document, you will find information about how the plan works, the expenses that may be charged, and information that will help you make informed decisions when selecting and managing the investment of your account.

General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

HOW TO PROVIDE YOUR INVESTMENT INSTRUCTIONS

You can direct your Plan investments using any of the following:

- Enrollment form
- Investment change form
- Participant website at myplan.johnhancock.com
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the attached Investment Comparative Chart.

TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

- Can be given using the options outlined above.
- Can be given at any time unless you are provided an addendum that states restrictions on the times at which you may provide investment instructions.
- Are generally processed on the same business day, provided they are received by John Hancock before 4 p.m. EST (or before the New York Stock Exchange closes, if earlier). If received on or after 4 p.m. EST, they will be processed the next business day.

SHORT-TERM TRADING POLICY

Changes to your investments under your qualified retirement plan account are subject to the following short-term trading guidelines of John Hancock and may be cancelled if not within these guidelines:

- Investment exchanges can be made up to a maximum of two exchanges per calendar month.
- In the event that there may be extreme market or personal circumstances requiring you to make an additional change, you may move 100% of your assets to the Stable Value Fund after the exchange limit has been reached; no subsequent exchanges may be made for 30 days. Once the 30-day hold has expired, you can then trade again in accordance with the above guideline.
- At the request of the fund company of an underlying fund, and as outlined in their prospectus, the following additional restrictions may be imposed on your account, including but not limited to:
  - Applying redemption fees and/or trade restrictions which may be more restrictive than the above guidelines,
  - Restricting the number of exchanges made during a defined period,
  - Restricting the dollar amount of exchanges,
  - Restricting the method used to submit exchanges (i.e. requiring exchange requests to be submitted in writing via U.S. mail),
  - Restricting exchanges into and out of certain investment options.

REDEMPTION FEES

An underlying mutual fund may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or go to the investment options tab at myplan.johnhancock.com for the most recent listing.

RESTRICTIONS REGARDING INVESTING IN THE STABLE VALUE FUND

If you choose to invest in a Stable Value Fund, withdrawals from the Fund may be subject to certain restrictions imposed by the trustee of the underlying trust.

- In general, withdrawals that are permitted by the plan are processed on the next business day.
- However, withdrawals may be delayed under certain circumstances dictated by the Fund's governing documents and explained more fully in the table below.
- Under certain circumstances, plan-initiated withdrawals, and certain participant-initiated withdrawals that are deemed to be plan-initiated withdrawals, are subject to a 12-month hold or a market value adjustment, as determined by the governing documents of the applicable Stable Value Fund.
- Participant-initiated withdrawals may be deemed to be plan-initiated withdrawals under various circumstances, including but not limited to:
  - Withdrawal as a result of plan sponsor communication to participants designed to induce participants to make a withdrawal from the Fund;
  - Additional investment options are established that constitute a Competing Fund;
  - A new pension plan is established that introduces a Competing Fund;
  - The operation of the plan has been changed in such a way that it is designed to or is likely to induce Participants to make a withdrawal from the Fund;
  - The withdrawal is due to an action of the plan or the plan sponsor such as a merger, sale, spin off, early retirement, facility relocation, etc.
  - The plan offers a Competing Fund and the withdrawal involves a transfer of funds to a Competing Fund.
- For more details, or to obtain a copy of the applicable offering documents for a Stable Value Fund, contact the Plan Administrator.
- Where such, or any other restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.

DESIGNATED INVESTMENT ALTERNATIVES

Your Plan provides designated investment alternatives into which you can direct the investment of your account balance.

- For a full listing of these Funds, including applicable important information, refer to the attached Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed under the investment options tab on the Participant website at myplan.johnhancock.com.

Administrative Expenses

The following administrative charges are applied to your account for services related to the operation of the plan. Percentage-based expenses shown below are annual charges which will be converted to a monthly rate and applied to your month-end account balance (i.e. calculated on a **'pro-rata'** basis). Dollar-based expenses are annual amounts which will be converted to a monthly charge unless specified otherwise (i.e. calculated on a **'per participant'** basis). Expenses that are actually deducted from your account will appear on your quarterly benefit statements.

- Your plan has engaged John Hancock to provide record-keeping services such as educational resources, transaction processing, investment platform, quarterly statements and website tools. Charges will be applied to your account as follows: 0.08%* on a pro-rata basis.

  * Charges may fluctuate based on the total assets in the plan, according to a pre-set fee schedule and other conditions agreed to by your plan sponsor and John Hancock.

- Your plan has incurred other John Hancock charges to cover the costs associated with the transfer from your previous service provider. The charges will be applied to your account as follows: 0.01% on a pro-rata basis.
- The ongoing administration and management of your plan requires additional services such as fund selection and monitoring, consulting, plan compliance, plan reporting, and other administrative services. Charges will be applied to your account as follows: 0.67% on a pro-rata basis and $27.96 on a per-participant basis.
- Your plan has set up a plan expense reduction account which may be used by the plan Trustee to pay general plan expenses such as audit, legal, accounting or other administrative fees. To fund the plan expense reduction account, charges will be applied to your account as follows: an annual charge of 0.03% will be converted to a daily rate and collected daily as part of the Expense Ratio of the Funds in which your account is invested^.

  ^If there is a balance remaining in the plan expense reduction account at the end of the plan year, a proportionate share based on your account balance at that time will be credited to you account and appear on your quarterly benefit statement.

In addition, if your plan sponsor moves the plan from John Hancock to another service provider or elects to close the plan, a charge will be applied to each individual account under the plan on a pro-rata basis. Please see the table in Appendix A.

If you have any questions, please contact your plan sponsor.

Individual Expenses

The following transaction fees apply. These fees will be deducted from your account at the time the transaction is processed. Fees deducted from your account will appear on your quarterly benefit statements.

As of November 13, 2024 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount	Special Notes
Loan Fee	$4.00	Per loan, per month
Withdrawal Processing Fee ~		Per withdrawal request
Death	$50.00	
Disability	$50.00	
Hardship	$50.00	
Mandatory distribution	$50.00	
Minimum distribution	$50.00	
Other withdrawal	$50.00	
Pre-retirement	$50.00	
Qualified domestic relations order	$50.00	
Retirement	$50.00	
Termination	$50.00	
Withdrawal of employee rollover money	$50.00	
Systematic Withdrawal Fee +		Per installment payment
Required minimum distribution	$2.00	
Mailed Detailed Statement Fee	$1.00	Per statement per quarter
Plan Consultant Fees		
Death Withdrawal	$100.00	
Disability Withdrawal	$100.00	
Withdrawal of Employee Rollover Money	$100.00	
Withdrawal of Excess Annual Additions	$100.00	
Withdrawal of Excess Contributions	$100.00	
Withdrawal of Excess Deferrals	$100.00	
Hardship Withdrawal	$100.00	
Withdrawal of In-Plan Roth Rollover Money	$100.00	
In-Service Withdrawal (Age 59 1/2)	$100.00	
Pre-Retirement Withdrawal	$100.00	
Loan Set-up	$100.00	
Required Minimum Distribution	$100.00	
Qualified Domestic Relations Order Withdrawal	$100.00	
Retirement Withdrawal	$100.00	
Termination of Employment Withdrawal	$100.00	

+ Fee is effective March 4, 2018

~ Applicable John Hancock fees will be waived on withdrawal payments made payable to the Trustee of the plan or to a John Hancock entity including but not limited to rollovers to a John Hancock IRA.

APPENDIX A

If your plan sponsor moves the plan from John Hancock to another service provider or elects to close the plan, a charge will be applied to each individual account under the plan on a pro-rata basis. As your plan is in year 3 of the contract with John Hancock, this charge would be 0.03%. The table below outlines any future charges that may apply.

Year	Charge
3	0.03%
4 - 5	0.02%

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

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Investment Comparative Chart

THE TRUSTEES OF GALACTIC EMPLOYER SERVICES 401(K) PLAN

This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to myplan.johnhancock.com. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Blan Marriott at (205) 941-7081 and PO Box 59222, Birmingham, AL, 35259

DOCUMENT OVERVIEW

This document is comprised of two sections; Performance Information and Fee and Expense Information.

Performance Information

This section outlines your retirement plan investment options, how they have performed over time and allows you to compare with an appropriate benchmark for the same time period. Benchmark returns are shown for comparative purposes only. Benchmark returns represent the performance of market indices, which cannot be invested in directly, and their returns are calculated without taking into account any investment fees and/or expenses. Hypothetical Returns are shown in **bold**.

The data presented represents past performance and does not guarantee future performance. Current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Participants can call 1-800-395-1113 or visit myplan.johnhancock.com for more information.

Fee and Expense Information

This section shows fee and expense information for the investment options available under your contract. Total Annual Operating Expenses and Shareholder-type Fees (if applicable) are outlined as they relate to each investment option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It is important to understand that the investment rate of return, as set out in the Performance Information section, is calculated net of the Total Annual Operating Expenses of the investment option. However, such returns do not take into account any applicable Shareholder-type fees, which are in addition to the Total Annual Operating Expenses of the investment option.

The Total Annual Operating Expenses ("TAOE") is made up in part by the expenses of the underlying fund based on the underlying fund's expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund is the mutual fund, collective trust, or exchange traded fund in which the sub-account invests. § The underlying fund of this sub-account has either waived a portion of, or capped, its fees. The TAOE is that of the sub account and reflects the net expense ratio of the underlying fund after such expense waiver or cap is applied. Please see the Fund Sheet for details, including gross expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/maximize-your-retirement-savings.pdf. 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.

VARIABLE RETURN INVESTMENTS*

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return.

	Name/Type of Option	Return YTD as of 10/31/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 10/31/2024	Benchmark† Return as of 12/31/2023				Total Annual Operating Expenses as of 10/31/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
	EQUITY FUNDS													
AG	§ JPMorgan Large Cap Growth Fund (JPM)[108,124,128,130] Large Cap Growth http://www.viewjhfunds.com/usa/C00/jpma/index.html	27.41%	34.95%	21.19%	**15.69%**	**13.04%**	24.54%	42.67%	19.49%	14.86%	12.12%	0.44%	$4.40	N/A
								Russell 1000 Growth						
AG	Fidelity Mid Cap Index Fund (FMC)[181,209] Mid Cap Blend http://www.viewjhfunds.com/usa/C00/fmca/index.html	14.63%	17.22%	12.68%	**9.41%**	**12.03%**	14.63%	17.22%	12.67%	9.42%	12.06%	0.03%	$0.30	N/A
								Russell Mid Cap						
AG	Allspring Special Small Cap Value Fund (WSS)[190,240,244] Small Cap Value http://www.viewjhfunds.com/usa/C00/wssa/index.html	8.35%	19.30%	11.68%	**8.49%**	**11.31%**	9.21%	14.64%	10.00%	6.75%	9.63%	0.86%	$8.60	N/A
								Russell 2000 Value						
AG	Nuveen Small-Cap Blend Index Fund (TCS)[165,258,262] Small Cap Blend http://www.viewjhfunds.com/usa/C00/tcsa/index.html	11.18%	17.04%	10.08%	**7.33%**	**9.90%**	11.16%	16.92%	9.97%	7.15%	9.81%	0.05%	$0.50	N/A
								Russell 2000						
AG	Invesco Small Cap Growth Fund (SCO)[130] Small Cap Growth http://www.viewjhfunds.com/usa/C00/scoa/index.html	16.77%	13.48%	9.50%	**8.10%**	**10.36%**	13.22%	18.65%	9.22%	7.15%	7.10%	0.47%	$4.70	N/A
								Russell 2000 Growth						
G	Putnam Large Cap Value Fund (PUE)[181,234] Large Cap Value http://www.viewjhfunds.com/usa/C00/puea/index.html	22.16%	15.93%	14.86%	**10.68%**	**10.82%**	16.67%	11.46%	10.90%	8.39%	N/A	0.40%	$4.00	N/A
								Russell 1000 Value						
G	Nuveen Equity Index Fund (TCE)[190,258,262] Large Cap Blend http://www.viewjhfunds.com/usa/C00/tcea/index.html	20.58%	25.91%	15.12%	**11.45%**	**7.35%**	20.63%	25.95%	15.16%	11.47%	7.40%	0.05%	$0.50	N/A
								Russell 3000						
G	Fidelity International Index Fund (FII)[181,209] International/Global Blend http://www.viewjhfunds.com/usa/C00/fiia/index.html	13.19%	18.31%	8.34%	**4.40%**	**5.07%**	12.98%	18.23%	8.16%	4.27%	4.95%	0.04%	$0.40	N/A
								MSCI EAFE						

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

	Name/Type of Option	Return YTD as of 10/31/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 10/31/2024	Benchmark† Return as of 12/31/2023				Total Annual Operating Expenses as of 10/31/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
G	T. Rowe Price Overseas Stock Fund (TRO)[138,194,235] International/Global Blend http://www.viewjhfunds.com/usa/C00/troa/index.html	11.60%	16.49%	8.32%	**4.51%**	**3.69%**	12.98%	18.23%	8.16%	4.27%	3.24%	0.63%	$6.30	N/A
								MSCI EAFE						
	BOND FUNDS													
I	§ Federated Hermes Institutional High Yield Bond Fund (FHY)[87,128,225,226] Low Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/fhya/index.html	6.75%	13.17%	5.11%	**4.50%**	**7.52%**	8.00%	13.44%	5.35%	4.59%	7.85%	0.45%	$4.50	N/A
								Bloomberg Barclays U.S. High Yield 2% Issuer Cap						
I	Vanguard Total Bond Market Index Fund (VTB)[181] High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/vtba/index.html	4.41%	5.71%	1.11%	**1.79%**	**5.16%**	4.45%	5.59%	1.16%	1.83%	N/A	0.05%	$0.50	N/A
								Bloomberg Barclays US Agg Float Adj						
I	Fidelity Advisor Total Bond Fund (FBF)[138] Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/fbfa/index.html	5.50%	7.45%	2.53%	**2.80%**	**4.21%**	4.44%	5.52%	1.10%	1.80%	3.27%	0.24%	$2.40	N/A
								Bloomberg Barclays US Aggregate Bond						
	OTHER FUNDS													
TD	§ BlackRock LifePath Index 2065 Fund (BRL)[114,215] Target Date http://www.viewjhfunds.com/usa/C00/brla/index.html	17.68%	21.62%	N/A	N/A	**9.18%**	21.18%	26.52%	15.51%	11.80%	66.57%	0.09%	$0.90	N/A
								Russell 1000						
TD	§ BlackRock LifePath Index 2060 Fund (BRK)[114,181] Target Date http://www.viewjhfunds.com/usa/C00/brka/index.html	17.71%	21.65%	11.51%	N/A	**10.79%**	21.18%	26.52%	15.51%	11.80%	14.16%	0.09%	$0.90	N/A
								Russell 1000						
TD	§ BlackRock LifePath Index 2055 Fund (BRJ)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/brja/index.html	17.71%	21.60%	11.50%	**8.37%**	**8.70%**	21.18%	26.52%	15.51%	11.80%	12.56%	0.09%	$0.90	N/A
								Russell 1000						
TD	§ BlackRock LifePath Index 2050 Fund (BRI)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/bria/index.html	17.26%	21.36%	11.41%	**8.30%**	**8.58%**	21.18%	26.52%	15.51%	11.80%	12.56%	0.09%	$0.90	N/A
								Russell 1000						
TD	§ BlackRock LifePath Index 2045 Fund (BRH)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/brha/index.html	16.28%	20.29%	10.95%	**8.05%**	**8.31%**	21.18%	26.52%	15.51%	11.80%	12.56%	0.09%	$0.90	N/A
								Russell 1000						

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

	Name/Type of Option	Return YTD as of 10/31/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 10/31/2024	Benchmark† Return as of 12/31/2023				Total Annual Operating Expenses as of 10/31/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
TD	§ BlackRock LifePath Index 2040 Fund (BRG)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/brga/index.html	14.79%	18.58%	10.08%	**7.55%**	**7.85%**	21.18%	26.52%	15.51%	11.80%	12.56%	0.09%	$0.90	N/A
								Russell 1000						
TD	§ BlackRock LifePath Index 2035 Fund (BRF)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/brfa/index.html	13.32%	16.58%	9.03%	**6.92%**	**7.26%**	21.18%	26.52%	15.51%	11.80%	12.56%	0.09%	$0.90	N/A
								Russell 1000						
TD	§ BlackRock LifePath Index 2030 Fund (BRE)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/brea/index.html	11.72%	14.58%	7.87%	**6.21%**	**6.62%**	21.18%	26.52%	15.51%	11.80%	12.56%	0.09%	$0.90	N/A
								Russell 1000						
TD	§ BlackRock LifePath Index 2025 Fund (BRD)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/brda/index.html	9.94%	12.40%	6.65%	**5.47%**	**5.91%**	21.18%	26.52%	15.51%	11.80%	12.56%	0.09%	$0.90	N/A
								Russell 1000						
TD	§ BlackRock LifePath Index Retirement Fund (BRA)[114,157,209] Target Date http://www.viewjhfunds.com/usa/C00/braa/index.html	9.62%	11.46%	5.62%	**4.59%**	**4.93%**	4.44%	5.52%	1.10%	1.80%	1.97%	0.09%	$0.90	N/A
								Bloomberg Barclays US Aggregate Bond						
AG	Cohen & Steers Real Estate Securities Fund (CRE)[190] Sector http://www.viewjhfunds.com/usa/C00/crea/index.html	17.32%	13.29%	9.08%	**9.52%**	**9.32%**	15.93%	13.73%	7.38%	7.64%	8.59%	0.65%	$6.50	N/A
								FTSE NAREIT Equity REITs						

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

	Name/Type of Option	Return YTD as of 10/31/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 10/31/2024	Benchmark† Return as of 12/31/2023				Total Annual Operating Expenses as of 10/31/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
C	John Hancock Stable Value Fund (MSV)[13,26,39,52,128,142,143,166,239] High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/CY2/msva/index.html	1.14%	1.29%	**1.05%**	**0.96%**	**1.55%**	4.16%	5.25%	1.91%	1.25%	1.29%	1.42%	$14.20	Participant-directed withdrawals from this Fund are normally processed on the next business day if the withdrawal request is received on or before 12 noon on a business day. However, such withdrawals may be subject to a delay of up to 7 or 30 additional calendar days if it is determined, respectively, that such delay is necessary to maintain adequate liquidity for, or to avoid an adverse impact on, the underlying trust or investment vehicle. In addition, plan-directed withdrawals and certain participant-directed withdrawals that are deemed to be plan-directed withdrawals may be subject to up to a 12-month hold or a market value adjustment. Where such, or any other, restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.
								FTSE Treasury Bill 3-Month						

Please visit www.ps.jhancockpensions.com/assets/pdfs/SPARK_Glossary.pdf for a glossary of investment terms relevant to the investment options under this plan.

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

IMPORTANT NOTES

The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund or collective trust), reinvestment of dividends and capital gains and deductions for the expense ratio.

[*]Your company's qualified retirement plan offers participants the opportunity to contribute to investment options available under a group annuity contract with John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). These investment options may be sub-accounts (pooled funds) investing directly in underlying mutual funds, or they may be Guaranteed Interest Accounts.

The Funds offered on the JH Signature platform are classified into five risk categories. The risk category in which a Fund is placed is determined based on where the 10 year Standard Deviation (defined below) of the underlying fund's Morningstar Category falls on the following scale: if the 10 year Standard Deviation of the underlying fund's Morningstar Category is 17.00 or higher, the Fund is classified as "Aggressive;" between 11.50 and 16.99 as "Growth;" between 6.50 and 11.49 as "Growth & Income;" between 2.50 and 6.49 as "Income;" and 2.49 and below as "Conservative." If a 10 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category is used to determine the Fund's risk category. If a 5 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category Index is used to determine the Fund's risk category. Standard Deviation is defined by Morningstar as a statistical measurement of dispersion about an average, which, for an underlying fund, depicts how widely the returns varied over a certain period of time.

[†]Index Performance: Index performance shown is for a broad-based securities market index. Indices are unmanaged and cannot be invested in directly. Index returns were prepared using Morningstar, Inc. software and data. The performance of an Index does not include any portfolio or insurance-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

[13]The total revenue John Hancock receives on this Fund is higher than those advised or sub-advised exclusively by unaffiliated entities. John Hancock and its affiliates provide advisory and/or sub-advisory services for the underlying fund. For these services, John Hancock and its affiliates receive additional fees which are included in the underlying fund expense ratio (i.e. Fund Expense Ratio or FER).

[26]Not available to defined benefit plans. Consult your John Hancock representative for details.

[39]This sub-account was introduced May 14, 2004.

[52]John Hancock Stable Value Fund: Qualified retirement plans that select the John Hancock Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any fixed-income investment options for the plan deemed to be 'Competing', including (i) any book value fixed income Fund, (ii) any other fixed income Fund with a targeted average duration of two (2) years or less, including but not limited to, a money market Fund or a short-term bond Fund, or (iii) any guaranteed interest account (other than a ten (10) year maturity guaranteed interest account maintained by an affiliate of John Hancock Life Insurance Company (U.S.A.) originally offered prior to May 1, 2006). For the avoidance of doubt, Competing Investment Option will not include any self-directed brokerage account, or any investment option made available through a self-directed brokerage account. Contact your John Hancock representative for details.

An investment in the John Hancock Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by, John Hancock USA, the Fund's Trustee or its Advisor, The Federal Deposit Insurance Corporation (FDIC) or any government agency and is subject to certain market risks. However, through its Stabilizing Agreements with one or more Stability Providers, the Fund is designed to meet Department of Labor requirements for 'grandfathered' default contributions under 29 CFR 2550.404c-5(e)(4)(v). Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment if both the Fund's investment portfolio and the Stability Provider(s) fail. Neither John Hancock USA nor the Trustee guarantees the performance of the Stability Provider(s). Investments in the Fund will accrue interest at the applicable monthly crediting rate, which rate will be set based upon a formula but may be adjusted from time to time as agreed upon by the Stability Provider(s) and John Hancock Life Insurance Company (U.S.A.). The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates. Withdrawals or transfers initiated by participants will generally be paid at book value, except where they are the result of plan sponsor actions. Withdrawals that are the result of plan sponsor actions may be subject to a market value adjustment or paid out after a 12-month delay.

The FER for the underlying fund includes an advisory fee payable to John Hancock Life Insurance Company (U.S.A.) for services provided to the Trustee, as well as a management fee to John Hancock USA and/or its affiliates in connection with the management of one of the underlying investments. For further details on these fees and certain risks that may apply please refer to the Offering Memorandum. Contact your John Hancock representative if you wish to obtain a copy.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act. The John Hancock Stable Value Fund invests a portion of its assets in a separate investment account maintained by John Hancock Life & Health Insurance Company ('John Hancock Life & Health'), an affiliate of John Hancock USA, which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under CFTC Regulation 4.5 under the Commodity Exchange Act with respect to its operation of such separate account and, therefore, John Hancock Life & Health is not subject to registration or regulation as a pool operator under Regulation 4.5 for such separate account.

[87]This sub-account was introduced November 5, 2010.

[108]This sub-account was introduced May 4, 2012.

[114]If John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date (Lifecycle Portfolio) based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

[124]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 3, 2014. Performance shown for periods prior to that date is based on the performance of the current share class.

[128]The indicated separate account is operated by John Hancock Life Insurance Company (U.S.A.), which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under the Commodity Exchange Act and, therefore, is not subject to registration or regulation as a pool operator under such Act.

[130]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

[138]This sub-account was recently introduced on May 8, 2015 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[142]This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available

if the Reliance Trust New York Life Anchor Account is selected. For further details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

[143]This investment option is deemed a 'Competing' investment option with the Federated Capital Preservation Fund and may not be available if the Federated Capital Preservation Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

[157]This sub-account was recently introduced on June 11, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[165]This sub-account was recently introduced on November 4, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[166]This investment option is deemed a 'Competing' investment option with the Reliance MetLife Stable Value Fund and may not be available if the Reliance MetLife Stable Value Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

[181]This sub-account was recently introduced on May 6, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[190]This sub-account was recently introduced on November 3, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[194]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 4, 2018. Performance shown for periods prior to that date is based on the performance of the old share class.

[209]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 18, 2019. Please contact your John Hancock representative for more information.

[215]This sub-account was recently introduced on May 8, 2020 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[225]The sub-account and underlying fund changed its name effective on or about November 7, 2020. Performance shown for periods prior to that date reflect the results under its former name.

[226]Effective November 7, 2020, the underlying fund and sub-account changed its manager from Federated Investment Management Company to Federated Hermes, Inc.

[234]The sub-account and underlying fund changed its name effective on or about November 5, 2021. Performance shown for periods prior to that date reflect the results under its former name.

[235]This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 5, 2021. Performance shown for periods prior to that date is based on the performance of the old share class.

[239]This investment option is deemed a 'Competing' investment option with John Hancock Stable Value Guaranteed Income Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

[240]Effective May 7, 2022, the underlying fund manager rebranded their company from Wells Fargo to AllSpring and as such the sub-account and underlying fund name has changed.

[244]Effective May 7, 2022, the underlying fund and sub-account changed its manager from Wells Fargo Funds Management, LLC. to Allspring Funds Management, LLC.

[258]The sub-account and underlying fund changed its name effective on or about August 10, 2024. Performance shown for periods prior to that date reflect the results under its former name.

[262]Effective August 10, 2024, the underlying fund and sub-account changed the name of the fund manager from TIAA Global Asset Management to Nuveen Asset Management, LLC on or about August 10, 2024. Performance shown for periods prior to that date reflect the results under its former name.

[§]The Total Annual Operating Expenses ("TAOE") is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund of this sub-account has either waived a portion of, or capped, its fees; the FER used to determine the TAOE of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. Refer to the Fund Sheet for details.

To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York). John Hancock Life Insurance Company (U.S.A.) makes 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 Life Insurance Company (U.S.A.) 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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The Platinum 401(k) Retirement Savings Plan
Qualified Default Investment Alternative (QDIA)
Required Annual Employee Notice

We are dedicated to helping you plan and prepare for retirement. The purpose of this notice is to explain how your 401(k) account is invested if you do not provide investment instructions for the investment of your account.

This Qualified Default Investment Alternative (QDIA) Employee Notice:

1) Describes when the QDIA is used;
2) Provided details regarding the QDIA selected;
3) Outlines your right to direct the investment of your plan dollars to other investments available in the Plan or to elect not to have contributions withheld from your pay, if applicable; and
4) Explains how you can obtain additional information regarding those additional investment alternatives.

What will happen to my account?

As a participant or beneficiary in the Plan, you have the right to decide how to invest your account. If you do not provide investment instructions, your assets will be invested in the Plan's qualified default investment alternative (QDIA).

Effective 12/31/2024, the Plan's QDIA is the American Funds Target Date Retirement Portfolio. Attached are fund sheets describing the investment objectives, risk and return characteristics and fees and expenses of the QDIA.

If John Hancock has been provided with your date of birth, the QDIA that will be used for your account balance will be the American Funds Target Date Retirement Portfolio.that most closely corresponds to your birth year in accordance with the following table:

Birth Year	American Funds Portfolio
1996 or later	American Funds 2065 Target Date Portfolio
1991 - 1995	American Funds 2060 Target Date Portfolio
1986 - 1990	American Funds 2055 Target Date Portfolio
1981 - 1985	American Funds 2050 Target Date Portfolio
1976 - 1980	American Funds 2045 Target Date Portfolio
1971 - 1975	American Funds 2040 Target Date Portfolio
1966 - 1970	American Funds 2035 Target Date Portfolio
1961 - 1965	American Funds 2030 Target Date Portfolio
1956 - 1960	American Funds 2025 Target Date Portfolio
1951 - 1955	American Funds 2020 Target Date Portfolio
1946 - 1950	American Funds 2015 Target Date Portfolio
1945 or earlier	American Funds 2010 Target Date Portfolio

If John Hancock has not been provided with your date of birth, the QDIA that is used for your default investment is the American Funds 2010 Portfolio.

What if I don't want my 401(k) money to remain invested in the QDIA?

You do not have to leave your money in the QDIA. If you decide that you want to invest your account differently, you may move all or any part of your account balance to other investment options offered under the Plan.

Your transfer will not be subject to any restrictions, fees or expenses (including redemption fees and similar expenses) during the first 90 days of your first investment in the QDIA or within the period of time it takes to complete your transfer.

After such time period, your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to invest in the QDIA. Information about these restrictions, fees and expenses are described on the attached fund sheets.

Who can I contact for more information?

To obtain information about the other investment options that are available under your Plan, please visit John Hancock's participant website at:

https://www.jhancockpensions.com

or call 1-800-395-1113. You can also refer to the "What investment options make up your account" section of your John Hancock participant statement.

For information on how to change your contribution amount or the investment of your account (including transferring out of the QDIA), please contact your employer's Human Resources or payroll department.

David M. Montgomery, C(k)P®, CPFA®, AIF®, CRPS®
OneDigital Investment Advisors
14502 N. Dale Mabry Highway, Suite 200
Tampa, FL 33618
813.313.6278

SECTION 1 Asset manager profiles

John Hancock USA

All financial obligations under the group annuity contract are the sole obligation of John Hancock Life Insurance Company (U.S.A.).

- John Hancock is a unit of Manulife Financial Corporation, a leading international financial services provider that helps people make their decisions easier and lives better by providing financial advice, insurance, and wealth and asset management solutions. Manulife Financial Corporation trades as MFC on the TSX, NYSE, and PSE, and under 945 on the SEHK. Manulife can be found at manulife.com.
- One of the largest life insurers in the United States, John Hancock supports more than ten million Americans with a broad range of financial products, including life insurance and annuities. John Hancock also supports US investors by bringing leading investment capabilities and retirement planning and administration expertise to individuals and institutions. Additional information about John Hancock may be found at johnhancock.com.

American Funds Group

- American Funds, part of Capital GroupSM, has helped investors pursue long-term investment success since 1931. Its consistent approach — in combination with The Capital SystemSM — seeks to achieve superior results over time.
- The Capital System combines individual accountability with teamwork. Each fund is divided into portions that are managed independently by investment professionals with diverse backgrounds, ages and approaches. An extensive global research effort is the backbone of our system. Investment decisions are based on a long-term perspective, which American Funds believes aligns with the interests of investors.

SECTION 2 Risk disclosures

Allocating assets to only one or a small number of the investment options (other than the Target Date 'Lifecycle' or Target Risk 'Lifestyle' options) should not be considered a balanced investment program. In particular, allocating assets to a small number of options concentrated in particular business or market sectors will subject your account to increased risk and volatility. Examples of business or market sectors where this risk may be particularly high include: a) technology-related businesses, including Internet-related businesses, b) small-cap securities and c) foreign securities. John Hancock does not provide advice regarding appropriate investment allocations.

Risks Applicable to All Funds

Merger and Replacement Transition Risk for Sub-Account. It is possible that the Fund will be replaced with or merged into another investment option offered under your plan's group annuity contract. In the case of fund mergers and replacements, the affected funds that are being merged or replaced may implement the redemption of your interest by payment in cash or by distributing assets in kind. In either case, the redemption of your interest by the affected fund, as well as the investment of the redemption proceeds by the ''new'' fund, may result in transaction costs to the funds because the affected funds may find it necessary to sell securities and the ''new'' funds will find it necessary to invest the redemption proceeds. Also, the redemption and reinvestment processes, including any transition period that may be involved in completing such mergers and replacements, could be subject to market gains or losses, including those from currency exchange rates. The transaction costs and potential market gains or losses could have an impact on the value of your investment in the affected fund and in the ''new'' fund, and such market gains or losses could also have an impact on the value of any existing investment that you or other investors may have in the ''new'' fund. Although there can be no assurances that all risks can be eliminated, the portfolio manager(s) of the affected funds will use their best efforts to manage and minimize such risks and costs.

Risk of Increase in Expenses for Sub-Account. Your actual costs of investing in the fund may be higher than the expenses shown in "Annual fund operating expenses" for a variety of reasons. For example, expense ratios may be higher than those shown if a fee limitation is changed or terminated or if average net assets decrease. Net assets are more likely to decrease and fund expense ratios are more likely to increase when markets are volatile.

Risk Disclosures: Additional Risks

Active Management The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.

Conflict of Interest A conflict of interest may arise if the advisor makes an investment in certain underlying funds based on the fact that those funds are also managed by the advisor or an affiliate or because certain underlying funds may pay higher fees to the advisor do than others. In addition, an advisor's participation in the primary or secondary market for loans may be deemed a conflict of interest and limit the ability of the investment to acquire those assets.

Derivatives Investments in derivatives may be subject to the risk that the advisor does not correctly predict the movement of the underlying security, interest rate, market index, or other financial asset, or that the value of the derivative does not correlate perfectly with either the overall market or the underlying asset from which the derivative's value is derived. Because derivatives usually involve a small investment relative to the magnitude of liquidity and other risks assumed, the resulting gain or loss from the transaction will be disproportionately magnified. These investments may result in a loss if the counterparty to the transaction does not perform as promised.

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.

High-Yield Securities Investments in below-investment-grade debt securities and unrated securities of similar credit quality, commonly known as "junk bonds" or "high-yield securities," may be subject to increased interest, credit, and liquidity risks.

Inflation-Protected Securities Unlike other fixed-income securities, the values of inflation-protected securities are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.

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

Issuer A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

Long-Term Outlook and Projections The investment is intended to be held for a substantial period of time, and investors should tolerate fluctuations in their investment's 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.

Mortgage-Backed and Asset-Backed Securities Investments in mortgage-backed and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.

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.

Restricted/Illiquid Securities Restricted and illiquid securities may fall in price because of an inability to sell the securities when desired. Investing in restricted securities may subject the portfolio to higher costs and liquidity risk.

Target Date Portfolio Risk. A Target Date Portfolio is an investment option comprised of ''fund of funds'' which allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities. The ''target date'' in a target date portfolio is the approximate date an investor plans to start withdrawing money. The Portfolio's ability to achieve its investment objective will depend largely on the ability of the sub-adviser to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. The portfolio managers control security selection and asset allocation. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

A Fund is subject to the same risks as the underlying funds in which it invests. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund's principal value guaranteed at any time including at the target date. An investment in a target-date fund is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that the fund will provide adequate income at and through retirement. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing.

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

U.S. Government Obligations Investments in U.S. government obligations are subject to varying levels of government support. In the event of default, some U.S. government securities, including U.S. Treasury obligations and Ginnie Mae securities, are issued and guaranteed as to principal and interest by the full faith and credit of the U.S. government. Other securities are obligations of U.S. government-sponsored entities but are neither issued nor guaranteed by the U.S. government.

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.

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	18.61%	17.12%	16.71%
3 year	4.14%	3.10%	2.30%
5 year	6.16%	5.31%	5.04%
10 year	**5.60%**	5.06%	4.91%

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.29%**
Cost Per $1,000	$2.90

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2007

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2010.[i127]

The peer group is Target-Date 2000-2010.[p35]

Principal risks include:derivatives; merger and replacement transition; Target Date portfolio; risk of increase expenses; interest rate; equity securities; active management; inflation-protected securities; restricted/illiquid securities; issuer; market/market volatility; foreign securities; mortgage-backed and asset-backed securities; management; not FDIC insured; underlying fund/fund of funds; long-term outlook and projections; loss of money; high-yield securities; fixed-income securities; conflict of interest and U.S. government obligations. For more details, see Risk Disclosures section of this booklet.

John Hancock

CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2010 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2010 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFTTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds Income Fund of Amer R6	17.5%
American Funds Interm Bd Fd of Amer R6	10.8%
American Funds Bond Fund of Amer R6	9.9%
American Funds ST Bd Fd of Amer R6	7.7%
American Funds Inflation Linked Bd R6	7.1%
American Funds American Balanced R6	7.0%
American Funds Mortgage R6	6.9%
American Funds Capital Income Bldr R6	6.9%
American Funds American Mutual R6	5.1%
American Funds Washington Mutual R6	4.0%
Totals 82.9% of assets	

Top Country Holdings (as of 06-30-24)¤

United States	83.6%
Canada	2.7%
United Kingdom	2.7%
France	1.4%
Switzerland	1.1%
Japan	0.9%
Germany	0.8%
Netherlands	0.7%
Taiwan	0.7%
Cayman Islands	0.4%

Asset Allocation (as of 06-30-24)¤

US Bond	49.2%
US Stock	29.1%
Non US Stock	10.1%
Cash	5.8%
Non US Bond	5.2%
Other	0.5%
Preferred	0.1%

Top Sector Weightings (as of 06-30-24)¤

Technology	6.9%
Financial Services	6.0%
Healthcare	5.4%
Industrials	4.7%
Consumer Defensive	3.7%
Energy	2.8%
Consumer Cyclical	2.7%
Communication Services	2.3%
Utilities	2.0%
Basic Materials	1.4%
Real Estate	1.2%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 18
- **Sharpe Ratio:** 0.07
- **Beta:** 1.00 (S&P Target Date 2010 TR USD)
- **R^2:** 96.55 (S&P Target Date 2010 TR USD)
- **Turnover (annualized)[§]:** 8.00
- **Net Assets:** $4.1 billion
- **Underlying fund expense ratios:**
  - Gross* 0.29%
  - Net* 0.29%
- **Market Cap (millions):** 128835.57

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	19.38%	17.79%	17.68%
3 year	4.20%	3.32%	2.47%
5 year	6.55%	5.75%	5.50%
10 year	**5.95%**	5.51%	5.30%

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.30%**
Cost Per $1,000	$3.00

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2007

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2015.[i126]

The peer group is Target-Date 2015.[p36]

Principal risks include:U.S. government obligations; Target Date portfolio; merger and replacement transition; risk of increase expenses; issuer; derivatives; management; fixed-income securities; loss of money; active management; conflict of interest; foreign securities; market/market volatility; mortgage-backed and asset-backed securities; long-term outlook and projections; equity securities; underlying fund/fund of funds; not FDIC insured; high-yield securities; inflation-protected securities; restricted/illiquid securities and interest rate. For more details, see Risk Disclosures section of this booklet.

John Hancock

CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2015 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2015 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFJTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds Income Fund of Amer R6	12.9%
American Funds Bond Fund of Amer R6	8.9%
American Funds Interm Bd Fd of Amer R6	8.6%
American Funds Inflation Linked Bd R6	8.0%
American Funds American Balanced R6	7.1%
Totals 45.5% of assets	

Asset Allocation (as of 06-30-24)¤

US Bond	47.1%
US Stock	30.1%
Non US Stock	10.5%
Non US Bond	6.3%
Cash	5.5%
Other	0.5%
Preferred	0.1%

Top Country Holdings (as of 06-30-24)¤

United States	82.1%
Canada	2.7%
United Kingdom	2.7%
France	1.5%
Switzerland	1.2%
Japan	1.0%
Germany	0.9%
Netherlands	0.8%
Taiwan	0.7%
Mexico	0.5%

Top Sector Weightings (as of 06-30-24)¤

Technology	7.6%
Financial Services	5.9%
Healthcare	5.8%
Industrials	5.1%
Consumer Defensive	3.7%
Consumer Cyclical	2.9%
Energy	2.7%
Communication Services	2.4%
Utilities	1.9%
Basic Materials	1.5%
Real Estate	1.1%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 21
- **Sharpe Ratio:** 0.08
- **Beta:** 1.01 (S&P Target Date 2015 TR USD)
- **R^2:** 97.28 (S&P Target Date 2015 TR USD)
- **Turnover (annualized)[§]:** 7.00
- **Net Assets:** $5.1 billion
- **Underlying fund expense ratios:**
  - Gross* 0.30%
  - Net* 0.30%
- **Market Cap (millions):** 134417.62

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	20.50%	19.05%	18.89%
3 year	4.42%	3.73%	2.72%
5 year	6.98%	6.15%	5.85%
10 year	**6.39%**	5.93%	5.70%

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.31%**
Cost Per $1,000	$3.10

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2007

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2020 .[i125]

The peer group is Target-Date 2020.[p37]

Principal risks include:long-term outlook and projections; Target Date portfolio; merger and replacement transition; risk of increase expenses; underlying fund/fund of funds; conflict of interest; mortgage-backed and asset-backed securities; fixed-income securities; high-yield securities; derivatives; equity securities; active management; issuer; U.S. government obligations; inflation-protected securities; management; foreign securities; restricted/illiquid securities; not FDIC insured; interest rate; market/market volatility and loss of money. For more details, see Risk Disclosures section of this booklet.

John Hancock

CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2020 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2020 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RRCTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds Income Fund of Amer R6	11.6%
American Funds Bond Fund of Amer R6	8.0%
American Funds American Balanced R6	8.0%
American Funds Inflation Linked Bd R6	8.0%
American Funds Interm Bd Fd of Amer R6	6.0%
Totals 41.6% of assets	

Asset Allocation (as of 06-30-24)¤

US Bond	43.9%
US Stock	33.4%
Non US Stock	11.7%
Non US Bond	5.5%
Cash	5.0%
Other	0.5%
Preferred	0.1%

Top Country Holdings (as of 06-30-24)¤

United States	81.9%
United Kingdom	2.7%
Canada	2.7%
France	1.6%
Switzerland	1.2%
Japan	1.1%
Netherlands	0.9%
Germany	0.9%
Taiwan	0.7%
Mexico	0.5%

Top Sector Weightings (as of 06-30-24)¤

Technology	8.8%
Healthcare	6.5%
Financial Services	6.3%
Industrials	5.8%
Consumer Defensive	3.9%
Consumer Cyclical	3.3%
Energy	2.8%
Communication Services	2.8%
Utilities	1.9%
Basic Materials	1.7%
Real Estate	1.1%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 21
- **Sharpe Ratio:** 0.10
- **Beta:** 0.98 (S&P Target Date 2020 TR USD)
- **R^2:** 97.96 (S&P Target Date 2020 TR USD)
- **Turnover (annualized)[§]:** 6.00
- **Net Assets:** $16.2 billion
- **Underlying fund expense ratios:**
  - Gross* 0.31%
  - Net* 0.31%
- **Market Cap (millions):** 136907.25

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	21.39%	19.81%	20.11%
3 year	4.39%	4.09%	3.01%
5 year	7.81%	7.01%	6.43%
10 year	**7.06%**	6.55%	6.14%

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.32%**
Cost Per $1,000	$3.20

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2007

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2025.[i124]

The peer group is Target-Date 2025.[p38]

Principal risks include:loss of money; Target Date portfolio; merger and replacement transition; risk of increase expenses; inflation-protected securities; mortgage-backed and asset-backed securities; market/market volatility; active management; restricted/illiquid securities; not FDIC insured; fixed-income securities; U.S. government obligations; long-term outlook and projections; interest rate; derivatives; equity securities; underlying fund/fund of funds; conflict of interest; high-yield securities; issuer; management and foreign securities. For more details, see Risk Disclosures section of this booklet.

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CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2025 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2025 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFDTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds American Balanced R6	8.1%
American Funds Bond Fund of Amer R6	7.8%
American Funds Inflation Linked Bd R6	7.7%
American Funds Income Fund of Amer R6	7.6%
American Funds American Mutual R6	6.1%
Totals 37.3% of assets	

Asset Allocation (as of 06-30-24)¤

US Bond	41.6%
US Stock	34.9%
Non US Stock	12.9%
Non US Bond	5.2%
Cash	4.9%
Other	0.5%
Preferred	0.1%

Top Country Holdings (as of 06-30-24)¤

United States	81.0%
United Kingdom	2.7%
Canada	2.5%
France	1.9%
Japan	1.3%
Switzerland	1.3%
Netherlands	1.1%
Germany	0.9%
Taiwan	0.8%
Denmark	0.5%

Top Sector Weightings (as of 06-30-24)¤

Technology	9.8%
Healthcare	6.9%
Financial Services	6.4%
Industrials	6.4%
Consumer Defensive	3.9%
Consumer Cyclical	3.8%
Communication Services	3.1%
Energy	2.7%
Utilities	1.8%
Basic Materials	1.8%
Real Estate	1.0%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 24
- **Sharpe Ratio:** 0.10
- **Beta:** 1.00 (S&P Target Date 2025 TR USD)
- **R^2:** 98.76 (S&P Target Date 2025 TR USD)
- **Turnover (annualized)[§]:** 5.00
- **Net Assets:** $34.5 billion
- **Underlying fund expense ratios:**
  - Gross* 0.32%
  - Net* 0.32%
- **Market Cap (millions):** 137115.53

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	23.59%	22.17%	22.18%
3 year	5.03%	4.95%	3.78%
5 year	8.87%	8.10%	7.55%
10 year	**8.01%**	7.28%	6.93%

Expense Ratio (as of 9-30-24)****

Expense Ratio****	**0.33%**
Cost Per $1,000	$3.30

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2007

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2030.[i123]

The peer group is Target-Date 2030.[p39]

Principal risks include:not FDIC insured; merger and replacement transition; Target Date portfolio; risk of increase expenses; U.S. government obligations; long-term outlook and projections; loss of money; derivatives; inflation-protected securities; fixed-income securities; mortgage-backed and asset-backed securities; foreign securities; issuer; equity securities; active management; conflict of interest; management; restricted/illiquid securities; interest rate; market/market volatility and underlying fund/fund of funds. For more details, see Risk Disclosures section of this booklet.

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CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2030 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2030 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFETX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds American Balanced R6	8.1%
American Funds Capital World Gr&Inc R6	7.0%
American Funds American Mutual R6	7.0%
American Funds Bond Fund of Amer R6	6.2%
American Funds AMCAP R6	6.1%
American Funds Inflation Linked Bd R6	5.8%
American Funds Washington Mutual R6	5.1%
American Funds Mortgage R6	4.9%
American Funds US Government Sec R6	4.9%
American Funds Global Balanced R6	4.9%
Totals 60.0% of assets	

Asset Allocation (as of 06-30-24)¤

US Stock	42.5%
US Bond	32.5%
Non US Stock	15.7%
Cash	4.6%
Non US Bond	4.2%
Other	0.5%
Preferred	0.1%

Top Country Holdings (as of 06-30-24)¤

United States	79.1%
United Kingdom	2.8%
Canada	2.4%
France	2.2%
Japan	1.6%
Switzerland	1.4%
Netherlands	1.4%
Taiwan	1.0%
Germany	0.9%
Denmark	0.7%

Top Sector Weightings (as of 06-30-24)¤

Technology	12.7%
Healthcare	8.5%
Industrials	8.3%
Financial Services	7.2%
Consumer Cyclical	5.4%
Consumer Defensive	4.2%
Communication Services	4.2%
Energy	2.8%
Basic Materials	2.2%
Utilities	1.7%
Real Estate	1.0%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 23
- **Sharpe Ratio:** 0.15
- **Beta:** 1.00 (S&P Target Date 2030 TR USD)
- **R^2:** 99.22 (S&P Target Date 2030 TR USD)
- **Turnover (annualized)**[§]**:** 2.00
- **Net Assets:** $50.6 billion
- **Underlying fund expense ratios:**
  - Gross* 0.33%
  - Net* 0.33%
- **Market Cap (millions):** 129817.37

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	26.15%	24.56%	24.54%
3 year	5.75%	5.81%	4.70%
5 year	10.39%	9.25%	8.75%
10 year	**9.07%**	8.03%	7.66%

Expense Ratio (as of 9-30-24)****

Expense Ratio****	**0.35%**
Cost Per $1,000	$3.50

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2007

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2035.[i122]

The peer group is Target-Date 2035.[p40]

Principal risks include:long-term outlook and projections; risk of increase expenses; Target Date portfolio; merger and replacement transition; not FDIC insured; issuer; conflict of interest; interest rate; loss of money; management; fixed-income securities; equity securities; underlying fund/fund of funds; U.S. government obligations; market/market volatility; active management and foreign securities. For more details, see Risk Disclosures section of this booklet.

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CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2035 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2035 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFFTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds American Balanced R6	8.0%
American Funds American Mutual R6	7.0%
American Funds Capital World Gr&Inc R6	6.9%
American Funds AMCAP R6	6.2%
American Funds Growth Fund of Amer R6	6.2%
American Funds Fundamental Invs R6	6.1%
American Funds Washington Mutual R6	5.1%
American Funds US Government Sec R6	5.0%
American Funds Global Balanced R6	4.9%
American Funds Inflation Linked Bd R6	4.8%
Totals 60.2% of assets	

Top Country Holdings (as of 06-30-24)¤

United States	77.2%
United Kingdom	3.0%
Canada	2.6%
France	2.4%
Japan	1.8%
Netherlands	1.6%
Switzerland	1.5%
Taiwan	1.2%
Germany	1.0%
Denmark	0.9%

Asset Allocation (as of 06-30-24)¤

US Stock	49.2%
US Bond	24.1%
Non US Stock	18.4%
Cash	4.5%
Non US Bond	3.4%
Other	0.5%
Preferred	0.1%

Top Sector Weightings (as of 06-30-24)¤

Technology	15.1%
Healthcare	9.8%
Industrials	9.8%
Financial Services	8.2%
Consumer Cyclical	6.5%
Communication Services	5.0%
Consumer Defensive	4.7%
Energy	3.1%
Basic Materials	2.5%
Utilities	1.9%
Real Estate	1.1%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 24
- **Sharpe Ratio:** 0.20
- **Beta:** 0.99 (S&P Target Date 2035 TR USD)
- **R^2:** 99.16 (S&P Target Date 2035 TR USD)
- **Turnover (annualized)**[§]**:** 1.00
- **Net Assets:** $49.3 billion
- **Underlying fund expense ratios:**
  - Gross* 0.35%
  - Net* 0.35%
- **Market Cap (millions):** 122726.99

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	28.87%	26.62%	26.48%
3 year	6.54%	6.63%	5.52%
5 year	11.41%	10.17%	9.76%
10 year	**9.66%**	8.61%	8.27%

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.37%**
Cost Per $1,000	$3.70

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2007

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2040.[i121]

The peer group is Target-Date 2040.[p41]

Principal risks include:U.S. government obligations; Target Date portfolio; merger and replacement transition; risk of increase expenses; fixed-income securities; loss of money; conflict of interest; underlying fund/fund of funds; foreign securities; interest rate; issuer; management; not FDIC insured; equity securities; active management; market/market volatility and long-term outlook and projections. For more details, see Risk Disclosures section of this booklet.

John Hancock

CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2040 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2040 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFGTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds American Balanced R6	8.0%
American Funds Fundamental Invs R6	7.2%
American Funds Growth Fund of Amer R6	7.2%
American Funds AMCAP R6	7.1%
American Funds Capital World Gr&Inc R6	7.0%
American Funds American Mutual R6	6.9%
American Funds New Perspective R6	6.9%
American Funds Washington Mutual R6	6.1%
American Funds SMALLCAP World R6	5.9%
American Funds US Government Sec R6	5.0%
Totals 67.3% of assets	

Top Country Holdings (as of 06-30-24)¤

United States	73.1%
United Kingdom	3.2%
France	2.9%
Canada	2.8%
Japan	2.1%
Netherlands	1.9%
Switzerland	1.7%
Taiwan	1.6%
India	1.4%
Denmark	1.2%

Asset Allocation (as of 06-30-24)¤

US Stock	57.4%
Non US Stock	23.5%
US Bond	12.1%
Cash	4.3%
Non US Bond	2.2%
Other	0.4%
Preferred	0.1%

Top Sector Weightings (as of 06-30-24)¤

Technology	18.7%
Healthcare	11.8%
Industrials	11.6%
Financial Services	9.8%
Consumer Cyclical	8.2%
Communication Services	6.1%
Consumer Defensive	5.2%
Energy	3.4%
Basic Materials	3.0%
Utilities	1.9%
Real Estate	1.1%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 22
- **Sharpe Ratio:** 0.25
- **Beta:** 1.00 (S&P Target Date 2040 TR USD)
- **R^2:** 98.92 (S&P Target Date 2040 TR USD)
- **Turnover (annualized)[§]:** 1.00
- **Net Assets:** $45.2 billion
- **Underlying fund expense ratios:**
  - Gross* 0.37%
  - Net* 0.37%
- **Market Cap (millions):** 117319.69

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	29.73%	27.95%	28.08%
3 year	6.69%	7.17%	6.14%
5 year	11.66%	10.75%	10.44%
10 year	**9.86%**	8.97%	8.63%

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.37%**
Cost Per $1,000	$3.70

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2007

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2045.[i120]

The peer group is Target-Date 2045.[p42]

Principal risks include:U.S. government obligations; Target Date portfolio; risk of increase expenses; merger and replacement transition; equity securities; long-term outlook and projections; management; foreign securities; not FDIC insured; active management; fixed-income securities; issuer; loss of money; interest rate; underlying fund/fund of funds; market/market volatility and conflict of interest. For more details, see Risk Disclosures section of this booklet.

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CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2045 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2045 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFHTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds Fundamental Invs R6	8.0%
American Funds American Balanced R6	7.9%
American Funds Growth Fund of Amer R6	7.2%
American Funds Capital World Gr&Inc R6	7.2%
American Funds New Perspective R6	7.2%
American Funds Washington Mutual R6	7.1%
American Funds AMCAP R6	7.1%
American Funds SMALLCAP World R6	7.0%
American Funds American Mutual R6	7.0%
American Funds New World R6	5.2%
Totals 70.9% of assets	

Top Country Holdings (as of 06-30-24)¤

United States	71.6%
United Kingdom	3.1%
France	2.9%
Canada	2.8%
Japan	2.2%
Netherlands	2.0%
Switzerland	1.8%
India	1.8%
Taiwan	1.6%
Denmark	1.3%

Asset Allocation (as of 06-30-24)¤

US Stock	60.0%
Non US Stock	25.4%
US Bond	8.2%
Cash	4.3%
Non US Bond	1.6%
Other	0.4%
Preferred	0.2%

Top Sector Weightings (as of 06-30-24)¤

Technology	19.7%
Healthcare	12.4%
Industrials	12.4%
Financial Services	10.3%
Consumer Cyclical	8.8%
Communication Services	6.4%
Consumer Defensive	5.4%
Energy	3.6%
Basic Materials	3.3%
Utilities	1.9%
Real Estate	1.2%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 19
- **Sharpe Ratio:** 0.25
- **Beta:** 0.99 (S&P Target Date 2045 TR USD)
- **R^2:** 98.71 (S&P Target Date 2045 TR USD)
- **Turnover (annualized)[§]:** 2.00
- **Net Assets:** $38.1 billion
- **Underlying fund expense ratios:**
  - Gross* 0.37%
  - Net* 0.37%
- **Market Cap (millions):** 113744.71

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	30.07%	28.68%	28.86%
3 year	6.56%	7.45%	6.42%
5 year	11.71%	11.06%	10.69%
10 year	**9.91%**	9.18%	8.79%

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.38%**
Cost Per $1,000	$3.80

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2007

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2050.[i119]

The peer group is Target-Date 2050.[p53]

Principal risks include:equity securities; merger and replacement transition; risk of increase expenses; Target Date portfolio; issuer; not FDIC insured; fixed-income securities; foreign securities; market/market volatility; loss of money; conflict of interest; interest rate; management; underlying fund/fund of funds; long-term outlook and projections; U.S. government obligations and active management. For more details, see Risk Disclosures section of this booklet.

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CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2050 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2050 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFITX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds New Perspective R6	8.9%
American Funds Fundamental Invs R6	8.1%
American Funds SMALLCAP World R6	8.0%
American Funds Washington Mutual R6	8.0%
American Funds Capital World Gr&Inc R6	7.3%
American Funds Growth Fund of Amer R6	7.1%
American Funds AMCAP R6	7.1%
American Funds American Balanced R6	6.9%
American Funds American Mutual R6	6.9%
American Funds New World R6	5.5%
Totals 73.8% of assets	

Top Country Holdings (as of 06-30-24)¤

United States	71.5%
United Kingdom	3.0%
France	2.9%
Canada	2.7%
Japan	2.2%
Netherlands	2.0%
India	1.9%
Switzerland	1.8%
Taiwan	1.6%
Denmark	1.3%

Asset Allocation (as of 06-30-24)¤

US Stock	60.7%
Non US Stock	25.7%
US Bond	7.4%
Cash	4.2%
Non US Bond	1.5%
Other	0.4%
Preferred	0.2%

Top Sector Weightings (as of 06-30-24)¤

Technology	20.2%
Industrials	12.7%
Healthcare	12.6%
Financial Services	10.3%
Consumer Cyclical	9.1%
Communication Services	6.5%
Consumer Defensive	5.3%
Basic Materials	3.4%
Energy	3.4%
Utilities	1.8%
Real Estate	1.1%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 19
- **Sharpe Ratio:** 0.24
- **Beta:** 0.98 (S&P Target Date 2050 TR USD)
- **R^2:** 98.49 (S&P Target Date 2050 TR USD)
- **Turnover (annualized)**[§]**:** 1.00
- **Net Assets:** $34.2 billion
- **Underlying fund expense ratios:**
  - Gross* 0.38%
  - Net* 0.38%
- **Market Cap (millions):** 112147.07

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	30.37%	28.82%	29.21%
3 year	6.49%	7.50%	6.53%
5 year	11.67%	11.14%	10.82%
10 year	**9.89%**	9.26%	8.84%

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.38%**
Cost Per $1,000	$3.80

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: February 1, 2010

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2055.[i118]

The peer group is Target-Date 2055.[p63]

Principal risks include:long-term outlook and projections; risk of increase expenses; merger and replacement transition; Target Date portfolio; not FDIC insured; foreign securities; fixed-income securities; loss of money; management; underlying fund/fund of funds; equity securities; active management; issuer; market/market volatility; U.S. government obligations; interest rate and conflict of interest. For more details, see Risk Disclosures section of this booklet.

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CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2055 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2055 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFKTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds SMALLCAP World R6	9.1%
American Funds New Perspective R6	9.0%
American Funds Fundamental Invs R6	9.0%
American Funds Capital World Gr&Inc R6	8.2%
American Funds Washington Mutual R6	8.0%
American Funds Growth Fund of Amer R6	7.1%
American Funds AMCAP R6	7.1%
American Funds New World R6	7.0%
American Funds Invmt Co of Amer R6	6.1%
American Funds American Balanced R6	6.0%
Totals 76.6% of assets	

Top Country Holdings (as of 06-30-24)¤

United States	70.6%
United Kingdom	2.9%
France	2.9%
Canada	2.6%
Japan	2.3%
India	2.2%
Netherlands	2.1%
Switzerland	1.8%
Taiwan	1.7%
China	1.4%

Asset Allocation (as of 06-30-24)¤

US Stock	60.8%
Non US Stock	26.6%
US Bond	6.5%
Cash	4.1%
Non US Bond	1.5%
Other	0.3%
Preferred	0.2%

Top Sector Weightings (as of 06-30-24)¤

Technology	20.8%
Industrials	12.9%
Healthcare	12.7%
Financial Services	10.3%
Consumer Cyclical	9.4%
Communication Services	6.7%
Consumer Defensive	5.1%
Basic Materials	3.5%
Energy	3.3%
Utilities	1.6%
Real Estate	1.0%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 17
- **Sharpe Ratio:** 0.24
- **Beta:** 0.99 (S&P Target Date 2055 TR USD)
- **R^2:** 98.28 (S&P Target Date 2055 TR USD)
- **Turnover (annualized)**[§]**:** 1.00
- **Net Assets:** $24.0 billion
- **Underlying fund expense ratios:**
  - Gross* 0.38%
  - Net* 0.38%
- **Market Cap (millions):** 109580.31

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	30.49%	28.90%	29.35%
3 year	6.45%	7.53%	6.59%
5 year	11.66%	11.18%	10.92%
Since inception	**9.91%**	n/a	n/a

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.39%**
Cost Per $1,000	$3.90

Sub-Account Inception Date: March 24, 2016
Underlying fund Inception Date: March 27, 2015

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2060.[i203]

The peer group is Target-Date 2060.[p71]

Principal risks include:fixed-income securities; risk of increase expenses; Target Date portfolio; merger and replacement transition; active management; loss of money; foreign securities; interest rate; management; issuer; market/market volatility; U.S. government obligations; underlying fund/fund of funds; conflict of interest; not FDIC insured; equity securities and long-term outlook and projections. For more details, see Risk Disclosures section of this booklet.

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CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2060 Target Date Retirement Fund[114,185]

Investing solely in American Funds 2060 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFUTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- You've considered your risk tolerance and want your asset allocation to become more conservative over time, but still provide growth after your retirement date to protect against longevity risk
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds SMALLCAP World R6	10.0%
American Funds New Perspective R6	9.9%
American Funds Fundamental Invs R6	9.0%
American Funds Capital World Gr&Inc R6	8.3%
American Funds Washington Mutual R6	8.0%
American Funds Growth Fund of Amer R6	7.0%
American Funds AMCAP R6	7.0%
American Funds New World R6	7.0%
American Funds Invmt Co of Amer R6	7.0%
American Funds American Balanced R6	6.0%
Totals 79.2% of assets	

Top Country Holdings (as of 06-30-24)¤

United States	70.6%
United Kingdom	2.9%
France	2.8%
Canada	2.6%
Japan	2.2%
India	2.2%
Netherlands	2.0%
Switzerland	1.7%
Taiwan	1.7%
China	1.4%

Asset Allocation (as of 06-30-24)¤

US Stock	60.8%
Non US Stock	26.6%
US Bond	6.5%
Cash	4.1%
Non US Bond	1.5%
Other	0.3%
Preferred	0.2%

Top Sector Weightings (as of 06-30-24)¤

Technology	20.9%
Industrials	12.9%
Healthcare	12.7%
Financial Services	10.3%
Consumer Cyclical	9.6%
Communication Services	6.8%
Consumer Defensive	5.0%
Basic Materials	3.5%
Energy	3.2%
Utilities	1.6%
Real Estate	1.0%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 16
- **Sharpe Ratio:** 0.24
- **Beta:** 0.99 (S&P Target Date 2060 TR USD)
- **R^2:** 98.24 (S&P Target Date 2060 TR USD)
- **Turnover (annualized)[§]:** 1.00
- **Net Assets:** $14.4 billion
- **Underlying fund expense ratios:**
  - Gross* 0.39%
  - Net* 0.39%
- **Market Cap (millions):** 106983.56

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

Sub-Account Details

Asset Class/Investment Style[5A]

Target Date

Performance**

Returns (as of 9-30-24)

	Fund	Index	Peer Group
1 year	30.43%	29.29%	29.46%
3 year	6.46%	7.69%	6.70%
Since inception	**16.16%**	n/a	n/a

Expense Ratio (as of 9-30-24)****

Expense Ratio******	**0.39%**
Cost Per $1,000	$3.90

Sub-Account Inception Date: November 6, 2020
Underlying fund Inception Date: March 27, 2020

¥See important notes.

****The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying portfolio and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying collective trust or other investment vehicle in which the sub-account invests. These charges, if included, would otherwise reduce the total return for a participant's account. Performance information current to the most recent month-end is available on our website myplan.johnhancock.com.**

Performance data for a sub-account for any period prior to the date introduced is shown in bold and is hypothetical based on the performance of the underlying fund.

The Index is S&P Target Date 2065+.[i306]

The peer group is Target-Date 2065+.[p86]

Principal risks include:equity securities; Target Date portfolio; merger and replacement transition; risk of increase expenses; issuer; not FDIC insured; interest rate; long-term outlook and projections; U.S. government obligations; foreign securities; loss of money; conflict of interest; underlying fund/fund of funds; market/market volatility; fixed-income securities; management and active management. For more details, see Risk Disclosures section of this booklet.

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CAPITAL GROUP® | AMERICAN FUNDS

American Funds 2065 Target Date Retirement Fund[114]

Investing solely in American Funds 2065 Target Date Retirement Fund (Class R6)

Managed by American Funds Group

Ticker Symbol[+]: **RFVTX**

Fund Highlights

Investment Objective and Policies ▸ Depending on the proximity to its target date, the fund will seek to achieve the following objectives to varying degrees: growth, income and conservation of capital. The fund will increasingly emphasize income and conservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds as it approaches and passes its target date. In this way, the fund seeks to balance total return and stability over time.

Why Consider this Fund

- You want the opportunity to remain in the same portfolio after the target date is reached
- You want one-step diversification with exposure to domestic stocks, international stocks and fixed-income securities
- The asset allocation of the portfolio seeks to become more conservative over time and then looks to adjust for growth after the retirement date
- You want an actively managed asset allocation portfolio investing in actively managed underlying funds

Holdings, Weightings and Allocations of the underlying fund

Note: The Board of Trustees of the underlying fund ("fund") in which the sub-account invests may, in its discretion, determine to combine the fund with another fund if the target allocation of the fund materially matches the target allocation of the other fund. In such event, the fund's investors (including the sub-account that invests in the fund) will become investors of the other fund. To the extent permitted by applicable regulatory requirements, such a combination would be implemented without seeking the approval of the fund's investors. There is no assurance that the Board of Trustees at any point will determine to implement such a combination.

Top Holdings (as of 06-30-24)¤

American Funds SMALLCAP World R6	10.0%
American Funds New Perspective R6	10.0%
American Funds Fundamental Invs R6	9.0%
American Funds Capital World Gr&Inc R6	8.3%
American Funds Washington Mutual R6	8.0%
American Funds Invmt Co of Amer R6	7.0%
American Funds AMCAP R6	7.0%
American Funds New World R6	7.0%
American Funds Growth Fund of Amer R6	7.0%
American Funds American Balanced R6	6.0%
Totals 79.3% of assets	

Top Country Holdings (as of 06-30-24)¤

United States	70.5%
United Kingdom	2.9%
France	2.8%
Canada	2.6%
Japan	2.3%
India	2.2%
Netherlands	2.0%
Switzerland	1.8%
Taiwan	1.7%
China	1.4%

Asset Allocation (as of 06-30-24)¤

US Stock	60.8%
Non US Stock	26.6%
US Bond	6.5%
Cash	4.1%
Non US Bond	1.5%
Other	0.3%
Preferred	0.2%

Top Sector Weightings (as of 06-30-24)¤

Technology	20.8%
Industrials	12.9%
Healthcare	12.7%
Financial Services	10.3%
Consumer Cyclical	9.6%
Communication Services	6.8%
Consumer Defensive	5.1%
Basic Materials	3.5%
Energy	3.2%
Utilities	1.6%
Real Estate	1.0%

Key Statistics (as of 9-30-24 unless noted)¤

- **Number of Holdings:** 16
- **Sharpe Ratio:** 0.24
- **Beta:** 0.99 (S&P Target Date 2065+ TR USD)
- **R^2:** 98.33 (S&P Target Date 2065+ TR USD)
- **Turnover (annualized)[§]:** 1.00
- **Net Assets:** $3.6 billion
- **Underlying fund expense ratios:**
  - Gross* 0.39%
  - Net* 0.39%
- **Market Cap (millions):** 106687.49

* The Net expense ratio shown is for the underlying fund and reflects any fee waivers or expense reimbursements and is subject to change. Please refer to the underlying prospectus or offering documents for additional information.[A]

¥ Important notes

Please call 800-395-1113 to obtain the Fund Sheet for the group annuity investment option sub-accounts and/or to obtain a prospectus (or Offering Memorandum/Trust Document) for the sub-accounts' underlying fund, that are available on request. The prospectuses (or Offering Memorandum/Trust Documents) for the sub-accounts' underlying funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying funds which should be carefully considered before investing.

John Hancock conducts business in English.

Fees and expenses are only one of several factors that you should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account. You can visit the Employee Benefit Security Administration's Web site for an example demonstrating the long-term effect of fees and expenses.

Contributions under a group annuity contract issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) are allocated to investment options which: (a) invest solely in shares of an underlying mutual fund, collective trust, ETF, or other investment vehicle in which the sub-account invests; (b) invest in a combination of these; or (c) are Guaranteed Interest Accounts and which will be held in the John Hancock USA general account. For more information on a particular investment option, please refer to John Hancock USA's fund sheets, available through our web site myplan.johnhancock.com or your John Hancock USA representative.

Allocating assets to only one or a small number of the investment options (other than an asset allocation investment option such as a target date or target risk option) should not be considered a balanced investment program. In particular, allocating assets to a small number of investment options concentrated in particular business or market sectors could subject an account to increased risk and volatility.

[+] When contributions are allocated to funds under your employer's group annuity contract with John Hancock, they will be held in a sub-account (also referred to as "Fund"), which invests in shares of the specified underlying mutual fund, collective trust, ETF, or other investment vehicle in which the sub-account invests. The ticker symbols shown are for the underlying mutual fund, collective trusts, ETFs, or other investment vehicle in which the sub-account is invested. The ticker symbols do not directly apply to the John Hancock sub-account and therefore any public information accessed using these symbols will not reflect the unit value of the subaccount, nor will such information reflect sub-account, contract-level or participant-level charges under your plan's group annuity contract.

Information Concerning John Hancock's Short-Term Trading Policy

The group annuity contract is not designed for short-term trading. The effect of short-term trading may disrupt or be potentially disruptive to the management of the fund underlying an investment option and may thereby adversely impact the underlying fund's performance, either by impacting fund management practices or by increasing fund transaction costs. These impacts are absorbed by other fund investors, including retirement plan participants. For the protection of the participants, account changes are subject to the following short-term trading guidelines when exchanging investment options under your company's qualified retirement plan account with John Hancock. Requests may be cancelled if not within our guidelines.

Participants are allowed a **maximum of two exchanges per calendar month**. An **exchange** is defined as the full rebalance of a participant's account, or single or multiple fund-to-fund transfers that involve multiple investment options (also referred to as "inter-account transfers") on one day, and may be made online or with a client account representative.

Recognizing that there may be extreme market or other circumstances requiring a participant to make a further change, John Hancock will allow a participant to move **100% of their assets to a Money Market or Stable Value Fund (as available under the contract) after the exchange limit has been reached; no subsequent exchanges may be made for 30 days**.Once the 30-day hold has expired, participants can trade again in accordance with the above guidelines.

The guidelines **do not** apply to regular allocations, loans, or withdrawals.

In addition, on an ongoing basis, participant account activity is reviewed for trading activity that, though within the monthly exchange limit, could be detrimental to an underlying fund and/or contrary to its exchange policies, as described in the fund's prospectus. As a result of this review, or if requested by a fund company, additional restrictions may be imposed on a participant's retirement account, including but not limited to:

•Applying redemption fees and/or trade restrictions as requested by the underlying fund manager. Such trade restrictions may be more restrictive than the above guidelines

•Restricting the number of exchanges made during a defined period

•Restricting the dollar amount of exchange

•Restricting the method used to submit exchanges (e.g., requiring exchange requests to be submitted in writing via U.S. mail)

•Restricting exchanges into and out of certain investment options

Participants can read about the short-term trading policy at myplan.johnhancock.com under the "modify your account - change account" feature. Redemption fees or market value adjustments associated with exchanges from particular investment options are described on applicable fund sheets, which are available online. For more information or to order prospectuses for the underlying investments, call 800-395-1113 and speak to a client account representative.

±Weightings - Applicable to only the Target Date (Lifecycle Portfolio) and Target Risk (Lifestyle Portfolios)
Each Target Risk/Target Date Portfolio has a target percentage allocation designed to meet the investment objectives of a corresponding investment orientation. Allocation percentages may vary or be adjusted due to market or economic conditions or other reasons as set out in the prospectus. Due to abnormal market conditions or redemption activity the fund may temporarily invest in cash and cash equivalents.

The underlying mutual fund, collective trust, ETF, or other investment vehicle in which the sub-account invests has the right to restrict trade activity without prior notice if a participant's trading is determined to be in excess of their exchange policy, as stated in an underlying fund's offering document.

¤The information shown is based on the most recent available information for the underlying mutual fund, collective trust, ETF, or other investment vehicle in which the sub-account invests (collectively referred to as underlying fund) as of the date of printing and is subject to change. Listed holdings do not represent all of the holdings in the underlying fund.

[G]Average Credit Quality is from a Nationally Recognized Statistical Rating Organization (NRSRO).

1A. Your company's qualified retirement plan offers participants the opportunity to contribute to investment options available under a group annuity contract with John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). These investment options may be sub-accounts (pooled funds) investing directly in underlying mutual fund, collective trusts, ETFs, or other investment vehicles, or they may be Guaranteed Interest Accounts.

The funds offered on the JH Signature platform are classified into five risk categories. The risk category in which a fund is placed is determined based on where the 10 year Standard Deviation (defined below) of the underlying fund's Morningstar Category falls on the following scale: if the 10 year Standard

Deviation of the underlying fund's Morningstar Category is 17.00 or higher, the Fund is classified as "Aggressive;" between 11.50 and 16.99 as "Growth;" between 7.00 and 11.49 as "Growth & Income;" between 2.50 and 6.99 as "Income;" and 2.49 and below as "Conservative." If a 10 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category is used to determine the Fund's risk category. If a 5 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category Index is used to determine the Fund's risk category. Standard Deviation is defined by Morningstar as a statistical measurement of dispersion about an average, which, for an underlying fund, depicts how widely the returns varied over a certain period of time.

The placement of each investment option's risk/return category is subject to change. This information is not intended as investment advice and there can be no assurance that any investment option will achieve its objectives or experience less volatility than another.

2A. Manager or Sub-Adviser refers to the manager of the underlying fund, or to the sub-adviser of the underlying John Hancock Trust, John Hancock Funds II, or John Hancock Funds III fund in which the sub-account invests. "Underlying fund" includes the underlying mutual fund, collective trust, ETF, or other investment vehicle in which a sub-account invests.

3A. Date sub-account or Guaranteed Interest Account first available under group annuity contract. The Signature Menu was introduced December 8, 2014. If the sub-account inception date is after December 8, 2014, then the Signature Menu introduction date is the same as the sub-account inception date.

4A. The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund, collective trust, or ETF), reinvestment of dividends and capital gains and deductions for the sub-account charges.

The performance data presented represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying fund and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or participant-level charges, fees for guaranteed benefits if elected by participant, or any redemption fees imposed by an underlying mutual fund, collective trust or ETF. These charges, if included, would otherwise reduce the total return for a participant's account. Performance current to the most recent month-end is available at myplan.johnhancock.com.

5A. Asset class/Investment style : Asset class refers to the broad category of investments the portfolio, or underlying fund, currently holds. Fixed income, or bond funds are often categorized by the duration and credit quality of the bonds held in the underlying fund. Equity, or stock underlying funds may be categorized by the size of the securities in which the fund invests (market capitalization). Investment style tells you whether the underlying fund invests in securities of companies that exhibit growth-style characteristics, such as above-average revenue and earnings growth, or in securities that exhibit value-style characteristics, such as shares considered to be underpriced in relation to fundamental measures such as revenues, earnings and assets.

****Expense Ratio (ER)**
This material shows expenses for a specific unit class for investment options available under a John Hancock group annuity contract. The Expense Ratio ("ER") shown represents the total annual operating expenses for the investment options made available by John Hancock. It is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). In the case where an underlying fund has either waived a portion of, or capped, its fees, the FER used to determine the ER of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. "Underlying fund" or "fund" refers to the underlying mutual fund, collective trust, or exchanged traded fund ("ETF") in which the investment option invests. The FER is determined by the underlying fund and may be subject to fluctuation. Any change in the FER of an underlying fund will affect the Expense Ratio of the investment option which invests in the underlying fund.
The ER applies daily at a rate equivalent to the annual rate shown, and may vary to reflect changes in the expenses of an underlying fund and other factors.
For Expense Ratio information current as of the most recent quarter end, please refer to the monthly "Return and Fees" listing available from John Hancock upon request. For more information, please contact your financial representative.

** **Performance of the Sub-account**
The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying portfolio.+ The Signature Menu was introduced December 8, 2014. If the sub-account inception date is after December 8, 2014, then the Signature Menu introduction date is the same as the sub-account inception date. Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying fund), reinvestment of dividends and capital gains and deductions for the Expense Ratio (ER). Performance does not reflect any applicable contract-level or certain participant-level charges, fees for guaranteed benefits if elected by participant under the group annuity contract or redemption fees imposed by the underlying portfolio. These charges, if included, would otherwise reduce the total return for a participant's account. All performance calculations shown have been prepared solely by John Hancock USA. The underlying fund company has not reviewed the sub-account's performance.

6A. Morningstar Category:
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Morningstar assigns categories by placing funds into peer groups based on their underlying holdings. The underlying securities in each portfolio are the primary factor Morningstar uses as the investment objective and investment strategy stated in a fund's prospectus may not be sufficiently detailed for our proprietary classification methodology. Funds are placed in a category based on their portfolio statistics and compositions over the past three years. Analysis of performance and other indicative facts are also considered. If the fund is new and has no portfolio history, Morningstar estimates where it will fall before giving it a permanent category assignment. Categories may be changed based on recent changes to the portfolio.

***Morningstar Portfolio Ratings**
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For each underlying 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 the underlying fund's monthly performance (does not include 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. Funds with scores in the top 10% of each category receive 5 stars (highest); the next 22.5%, 4 stars (above average); the next 35%, 3 stars (average); the next 22.5%, 2 stars (below average); and the bottom 10%, 1 star (lowest). Morningstar ratings are applicable to the underlying only and reflect historical risk-adjusted performance as of the most recent calendar

quarter-end. Although gathered from reliable sources, the information is not represented or warranted by Morningstar to be accurate, correct, complete or timely.

[A]The amounts displayed represent the gross and net expense ratios of the underlying fund in which the sub-account invests. Where the figures are different, the underlying fund has either waived a portion of, or capped its fees, and the result of such fee waiver or cap is reflected in the net expense ratio.
The waiver or cap is subject to expiration, in which case the Expense Ratio and performance of the sub account may be impacted. Refer to the prospectus of the underlying fund for details.
When calculating the Expense Ratio of the sub-account, the net expense ratio of the underlying fund is used. Returns shown reflect the Expense Ratio of the sub-account.

114. If John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date (Lifecycle Portfolio) based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

Index Performance:
With respect to the Funds that display an index performance. Index performance shown is for a broad-based securities market index. Indexes are unmanaged and cannot be invested in directly. Index returns were prepared using Morningstar Direct. The performance of an Index does not include any portfolio or insurance-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

i306. S&P Target Date 2065+ Index: The S&P Target Date® Series comprises 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.

Peer Group Performance:
With respect to the Funds that display a Peer Group Performance. Source: Morningstar Direct for Mutual Funds, as of the most recent month end. Morningstar data is ©2024 by Morningstar, Inc. All rights reserved. Although gathered from reliable sources, the information is not represented or warranted by Morningstar to be accurate, correct, complete or timely. Peer groups are unmanaged and cannot be invested in directly.

p86. Target-Date 2065+: Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2061-2065 and beyond) 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.

Key Statistics

[§]The Turnover Ratio shown is based on the most recent available financial statements for the underlying mutual fund, collective trust, ETF, or other investment vehicle in which the sub-account invests, as of the date of printing and is subject to change.

[‡]Wrap Provider Exposure

S&P
Credit ratings of AA- or better are considered to be high credit quality; credit ratings of BBB- are good credit quality and the lowest category of investment grade; credit ratings BB+ and below are lower-rated securities ("junk bonds"); and credit ratings of CCC+ or below have high default risk. The credit quality breakdown does not give effect to the impact of any credit derivative investments made by the fund.

Moody's
The rating scale, running from a high of Aaa to a low of C, comprises 21 notches. It is divided into two sections, investment grade and speculative grade. The lowest investment-grade rating is Baa3. The highest speculative-grade rating is Ba1. Moody's appends numerical modifiers 1, 2, and 3 to each generic rating classification from Aa through Caa.

Financial Strength Rating[‡]

A.M. Best Rating
AM Best's methodologies for rating is a comprehensive overview of the credit rating process, which consists of quantitative and qualitative evaluations of balance sheet strength, operating performance, business profile, and enterprise risk management.

Fitch Ratings
The terms "investment grade" and "speculative grade" have established themselves over time as shorthand to describe the categories 'AAA' to 'BBB' (investment grade) and 'BB' to 'D' (speculative grade). The terms investment grade and speculative grade are market conventions and do not imply any recommendation or endorsement of a specific security for investment purposes. Investment grade categories indicate relatively low to moderate credit risk, while ratings in the speculative categories either signal a higher level of credit risk or that a default has already occurred.

S&P
Credit ratings of AA- or better are considered to be high credit quality; credit ratings of BBB- are good credit quality and the lowest category of investment grade; credit ratings BB+ and below are lower-rated securities ("junk bonds"); and credit ratings of CCC+ or below have high default risk. The credit quality breakdown does not give effect to the impact of any credit derivative investments made by the fund.

Moody's
The rating scale, running from a high of Aaa to a low of C, comprises 21 notches. It is divided into two sections, investment grade and speculative grade. The lowest investment-grade rating is Baa3. The highest speculative-grade rating is Ba1. Moody's appends numerical modifiers 1, 2, and 3 to each generic rating classification from Aa through Caa.

Fund availability subject to regulatory approval and may vary from state to state. The availability of products, funds and contract features may be subject to broker-dealer firm approval, state approval, broker licensing requirements, tax law requirements, or other contract-related requirements. From time to time, changes are made to funds, and the availability of these changes may be subject to state approvals or other compliance requirements. Please confirm with your local John Hancock Representative if you have any questions about product, fund or contract feature availability.

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