

Making sense of investment fact sheets

This page can help you decode the following investment fact sheets. They're usually full of financial language, graphs and charts. This page breaks them down and explains what each section is saying.

For more detailed information about the funds, call 800.294.3575.

A Category: Each fund falls into one of 48 categories, based on its investments.

B Portfolio composition: Shows how the fund is invested.

C Morningstar® Style Box™ and Rating: The fund's style and a rating of its performance compared to peers.

D Asset class: A fund's classification, based upon its investments: stock, bonds or cash. "Balanced" funds own combinations of stocks and bonds.

E What is this fund's strategy?: How the fund works and what it's trying to do (for more details, request the fund's prospectus).

F Industry sectors: Shows how much of the fund's assets are invested in 12 major categories.

G Average annual total returns and performance: The fund's performance over time, including a benchmark index for comparison.

H Other considerations: A summary of the risks of investing in this fund.

I Annual turnover ratio: Percentage of the fund bought and sold last year.

J Other information:

Expense ratio: The percentage of the fund's share price you're charged for management of the fund.

Redemption fee (if any): The fee you're charged if you sell a fund's shares before their holding period expires.

Redemption fee holding period (if any): The number of days you must hold onto a fund's shares before you can sell them without a fee.

K Top ten holdings: Fund's largest stock and bond holdings.

L Operations: Fund manager's name and contact information.

M Volatility analysis: A summary of the fund's past price fluctuation; higher volatility equals more risk.

**Need more information?
Call us at 800.294.3575.**

ABC Fund

As of September 30, 2005

A **Category:** Large Blend
Large-Blend funds have portfolios that are fairly representative of the overall stock market in both size, growth rates, and price. They tend to invest across the spectrum of U.S. industries and owing to their broad exposure, the fund's returns are often similar to those of the S&P 500 Index.

B **Portfolio Snapshot as of 09/30/05**
Portfolio Composition
Stock 89.60%
Bond 0.00%
Other 0.00%
Foreign Stock 0.00%
(% of stocks)

C **Morningstar Style Box™**
Large
Mid
Small
Value
Growth
Blend
Conservative
Aggressive

D **Asset Class:** Stock Investment

E **What is the investment's strategy?:** The ABC Fund seeks to replicate the total return performance (reflecting reinvestment of dividends) of common stocks in the aggregate, as represented by the S&P 500 Index. The fund uses a full replication method; it invests in all 500 stocks in the S&P 500 in the same proportion as their representation in the index. The correlation between index and fund is expected to be over 0.95 on an annual basis.

F **Industry Sectors as of 09/30/05**
Information Technology 21.62
Software 3.52
Hardware 10.21
Media 3.85
Telecommunications 3.17
Service Economy 45.51
Healthcare 13.18
Consumer Services 8.88
Business Services 3.72
Financial Services 19.73
Manufacturing Economy 33.48
Consumer Goods 8.53
Industrial Materials 12.15
Energy 9.00
Utilities 3.40

G **Average Annual Total Returns as of 09/30/05**
1 Year 10 Year 30 Year
ABC Fund 12.40% 11.87% 15.42%
S&P 500 Index 12.15% 11.67% 14.98%

H **Other Considerations:** Unlike other funds, which generally seek to "beat" the market, Index Funds seek to match their respective indices. It is not possible to invest in an index. The Fund may invest in derivatives, which may increase the volatility of the Fund's net asset value and may result in a loss to the Fund.

I **Annual Turnover Ratio %:** 2

J **Other Information:**
12b-1 fee: 0.00%
Expense Ratio: 0.30% of fund assets
Fund Inception Date: 01/02/1999
Total Fund Assets: \$216.8M
Ticker: MBSFX

K **Top Ten Holdings as of 07/31/2005***
ExxonMobil 2.37
General Electric 2.91
Microsoft 2.04
Cinergo 1.80
Pfizer 1.57
Johnson & Johnson 1.51
Bank of America 1.39
Intel 1.33
Wal-Mart Stores 1.32
American International Group 1.24

L **Operations:** Johnson & Johnson Management LLC

M **Volatility Analysis:** Hypothetical Growth of \$10,000
Investment: \$10,000
ABC Fund: 15.26%
S&P 500 Index: 13.26%

N **Volatility Analysis:** Low Moderate High

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

P **Other Information:** * The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Q **Other Information:** S&P 500 Index: S&P 500 Index is a trademark of The McGraw-Hill Companies, Inc. The S&P 500 is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

R **Other Information:** Securities distributed by MFLFC Distributors LLC, 180 Lakeshore Avenue, Parsippany, NJ, 07054

S **Other Information:** Please contact your Investment Professional or call Benefits Complete at 1-800-294-3575 for a prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of investment carefully before investing. The prospectus contains this and other information about the investment company. Please read the prospectus carefully before you invest.

T **Other Information:** ©2005 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from the use of this information.

IAM Vanguard Target Retirement Income Trust II

As of September 30, 2016

Balanced/Asset Allocation Investment

What is the investment's strategy?

The investment seeks to provide current income and some capital appreciation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Other Considerations

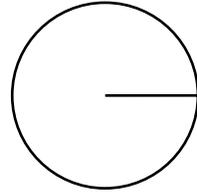
The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Other Information

Expense Ratio (gross) **: 0.62% of fund assets
 Fund Inception Date: 03/03/2008
 Total Fund Assets(\$mil): 6.14

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR Income Tr II 100.00%

Top Ten Holdings as of 09/30/2016 ^

Vanguard TR Income Tr II 100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement Income Trust II	5.97%	7.10%	4.28%	5.53%	--	4.56%
Dow Jones Target Today Index	5.68	6.05	3.21	3.55	4.53	--

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

IAM Vanguard Target Retirement 2010 Trust II

As of September 30, 2016

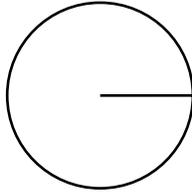
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2010 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2010 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2010, the trust's asset allocation should resemble that of the Target Retirement Income Trust II

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2010 Trust II

% of Assets

100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2010 Trust II	5.90%	7.31%	4.59%	6.82%	--	4.71%
Dow Jones Target 2010 Index	6.23	6.67	3.56	4.34	4.53	--

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Other Considerations

The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Top Ten Holdings as of 09/30/2016 ^

% of Assets

Vanguard TR 2010 Trust II

100.00

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 03/03/2008
 Total Fund Assets(\$mil): 8.12

IAM Vanguard Target Retirement 2015 Trust II

As of September 30, 2016

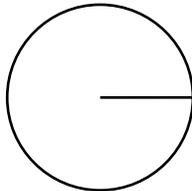
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2015 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2015, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2015 Trust II

% of Assets

100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2015 Trust II	6.54%	8.75%	5.36%	8.25%	--	5.14%
Dow Jones Target 2015 Index	7.97	8.63	4.34	5.58	4.77	--

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Other Considerations

The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Top Ten Holdings as of 09/30/2016 ^

Vanguard TR 2015 Trust II

% of Assets

100.00

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^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 03/03/2008
 Total Fund Assets(\$mil): 1.93

IAM Vanguard Target Retirement 2020 Trust II

As of September 30, 2016

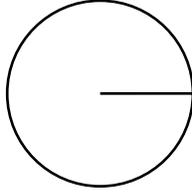
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2020 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2020, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2020 Trust II

% of Assets

100.00%

Other Considerations

The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 03/03/2008
 Total Fund Assets(\$mil): 66.43

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2020 Trust II	6.84%	9.63%	5.73%	9.17%	--	5.28%
Dow Jones Target 2020 Index	8.18	9.38	4.84	6.87	5.06	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhhrs.com or call a John Hancock representative at (800) 294-3575.

Top Ten Holdings as of 09/30/2016 ^

Vanguard TR 2020 Trust II

% of Assets

100.00

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

IAM Vanguard Target Retirement 2025 Trust II

As of September 30, 2016

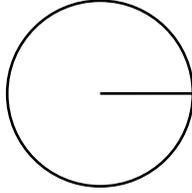
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2025 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2025, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2025 Trust II

% of Assets

100.00%

Other Considerations

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Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 03/03/2008
 Total Fund Assets(\$mil): 3.99

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2025 Trust II	7.14%	10.42%	5.96%	9.94%	--	5.37%
Dow Jones Target 2025 Index	8.36	10.26	5.34	8.26	5.38	--

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Top Ten Holdings as of 09/30/2016 ^

% of Assets

Vanguard TR 2025 Trust II

100.00

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IAM Vanguard Target Retirement 2030 Trust II

As of September 30, 2016

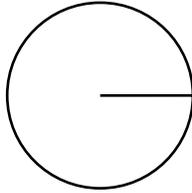
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2030 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2030, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2030 Trust II

% of Assets

100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2030 Trust II	7.04%	10.71%	6.06%	10.61%	--	5.37%
Dow Jones Target 2030 Index	8.36	11.07	5.76	9.55	5.65	--

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Other Considerations

The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Top Ten Holdings as of 09/30/2016 ^

Vanguard TR 2030 Trust II

% of Assets

100.00

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 03/03/2008
 Total Fund Assets(\$mil): 50.91

IAM Vanguard Target Retirement 2035 Trust II

As of September 30, 2016

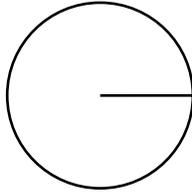
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2035 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2035, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2035 Trust II

% of Assets

100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2035 Trust II	6.82%	10.89%	6.55%	11.52%	--	5.64%
Dow Jones Target 2035 Index	8.37	11.78	6.01	10.59	5.84	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrcs.com or call a John Hancock representative at (800) 294-3575.

Other Considerations

The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Top Ten Holdings as of 09/30/2016 ^

% of Assets

Vanguard TR 2035 Trust II

100.00

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 03/03/2008
 Total Fund Assets(\$mil): 2.08

IAM Vanguard Target Retirement 2040 Trust II

As of September 30, 2016

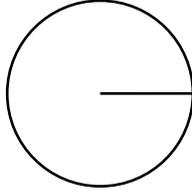
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2040 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2040, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2040 Trust II

% of Assets

100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2040 Trust II	7.16%	11.62%	--	--	--	3.86%
Dow Jones Target 2040 Index	8.37	12.32	6.19	11.32	6.00	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrcs.com or call a John Hancock representative at (800) 294-3575.

Other Considerations

The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Top Ten Holdings as of 09/30/2016 ^

% of Assets

Vanguard TR 2040 Trust II

100.00

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 03/08/2014
 Total Fund Assets(\$mil): 23.58

IAM Vanguard Target Retirement 2045 Trust II

As of September 30, 2016

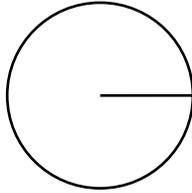
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2045 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2045, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2045 Trust II

% of Assets

100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2045 Trust II	7.36%	11.89%	6.58%	11.82%	--	5.76%
Dow Jones Target 2045 Index	8.38	12.67	6.28	11.68	6.12	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrcs.com or call a John Hancock representative at (800) 294-3575.

Other Considerations

The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Top Ten Holdings as of 09/30/2016 ^

% of Assets

Vanguard TR 2045 Trust II

100.00

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^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

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Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 03/03/2008
 Total Fund Assets(\$mil): 1.16

IAM Vanguard Target Retirement 2050 Trust II

As of September 30, 2016

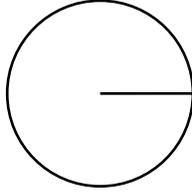
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2050 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2050, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2050 Tr II 100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2050 Trust II	7.29%	11.77%	6.19%	11.55%	--	5.66%
Dow Jones Target 2050 Index	8.40	12.79	6.29	11.71	6.13	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrcs.com or call a John Hancock representative at (800) 294-3575.

Other Considerations

The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Top Ten Holdings as of 09/30/2016 ^

Vanguard TR 2050 Tr II 100.00%

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Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 03/08/2008
 Total Fund Assets(\$mil): 13.48

IAM Vanguard Target Retirement 2055 Trust II

As of September 30, 2016

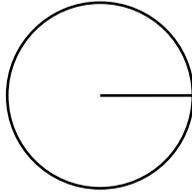
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2055 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2055, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2055 Trust II

% of Assets

100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2055 Trust II	7.59%	11.86%	6.72%	11.88%	--	10.80%
Dow Jones Target 2055 Index	8.40	12.79	6.29	11.71	6.14	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrcs.com or call a John Hancock representative at (800) 294-3575.

Other Considerations

The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Top Ten Holdings as of 09/30/2016 ^

% of Assets

Vanguard TR 2055 Trust II

100.00

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Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 08/31/2010
 Total Fund Assets(\$mil): 1.01

IAM Vanguard Target Retirement 2060 Trust II

As of September 30, 2016

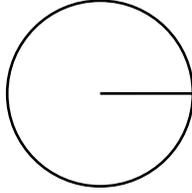
Balanced/Asset Allocation Investment

What is the investment's strategy?

Vanguard Target Retirement 2060 Trust II seeks to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The trust's asset allocation will become more conservative over time. Within seven years after 2060, the trust's asset allocation should resemble that of the Target Retirement Income Trust II.

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard TR 2060 Tr II 100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Target Retirement 2060 Trust II	7.45%	12.06%	6.13%	--	--	8.36%
Dow Jones Target 2055 Index	8.40	12.79	6.29	11.71	6.14	--

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Other Considerations

The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Top Ten Holdings as of 09/30/2016 ^

Vanguard TR 2060 Tr II 100.00%

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Other Information

Expense Ratio (gross) **: 0.62% of fund assets
 Fund Inception Date: 03/01/2012
 Total Fund Assets(\$mil): 0.41

NYL Guaranteed Interest Account

As of September 30, 2016

Cash Investment

What is the investment's strategy?

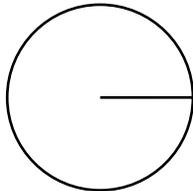
This is not a mutual fund. The Option seeks to provide a low risk, stable investment offering competitive yields. This Option may also invest in cash and cash equivalents from time to time, for liquidity purposes. The rate you receive is a blend of the rates of the Option's investments. While the Option's primary objective is to maintain a stable value, the Option is not guaranteed by the FDIC or the federal government. This Option may serve to balance other higher risk/return investments. The Option may be appropriate for investors who are seeking to accumulate current income while preserving the value of their original investment.

Other Information

Expense Ratio (gross) **: 0.56% of fund assets
 Fund Inception Date: 07/02/2014
 Total Fund Assets(\$mil): 71.85

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

	% of Assets
○ NYL Guaranteed Int Account	100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
NYL Guaranteed Interest Account	1.37%	1.87%	--	--	--	1.93%
Citigroup 3 Month T-Bill Index	0.19	0.20	0.09	0.08	0.84	--

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Top Ten Holdings as of 09/30/2016 ^

	% of Assets
NYL Guaranteed Int Account	100.00

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Citigroup 3 Month T-Bill Index (previously the Salomon Brothers 3 Month T-Bill Index) is an unmanaged index generally considered representative of the average yield of three-month Treasury Bills. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

IAM PIMCO Total Return

As of September 30, 2016

Bond Investment

What is the investment's strategy?

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

Other Considerations

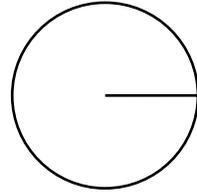
The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. High-yield securities ("junk bonds") are generally considered speculative because they present a greater risk of loss than higher-quality debt securities; these securities may also be subject to greater price volatility. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications. Foreign securities may be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, and political and economic instability. These risks are likely to be greater for emerging markets than for developed markets. Derivatives may increase the volatility of a fund's net asset value and may result in a loss to a fund.

Other Information

Expense Ratio (gross) **: 0.98% of fund assets
 Fund Inception Date: 05/11/1987
 Total Fund Assets(\$mil): 17.87

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ PIMCO Total Return Instl 100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM PIMCO Total Return	4.77%	5.17%	3.12%	3.78%	5.56%	--
Barclays US Aggregate Bond Ind	5.80	5.19	4.03	3.08	4.79	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

Top Ten Holdings as of 09/30/2016 ^

PIMCO Total Return Instl 100.00%

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Barclays US Aggregate Bond Index: The Barclays US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

IAM Metropolitan West Total Return Bond Fund

As of September 30, 2016

Bond Investment

What is the investment's strategy?

The investment seeks to maximize long-term total return. The fund normally invests at least 80% of its net assets in investment grade fixed income securities or unrated securities that are determined by the Adviser to be of similar quality. Up to 20% of its net assets may be invested in securities rated below investment grade. Under normal conditions, the portfolio duration is two to eight years and the dollar-weighted average maturity ranges from two to fifteen years. The fund invests in the U.S. and abroad, including emerging markets, and may purchase securities of varying maturities issued by domestic and foreign corporations and governments.

Other Considerations

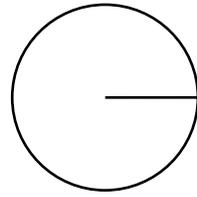
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The inception date displayed is the inception date of the underlying fund. Performance data from inception to 9/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.05%. Starting on 1/4/2016, the wrap fee changed to 0.16%. Funds that invest in bonds are subject to interest-rate risk. Interest rate increases can cause the price of a debt security to decrease. High-yield securities ("junk bonds") are generally considered speculative because they present a greater risk of loss than higher-quality debt securities; these securities may also be subject to greater price volatility. Foreign securities may be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, and political and economic instability. These risks are likely to be greater for emerging markets than for developed markets.

Other Information

Expense Ratio (gross) **: 0.83% of fund assets
 Fund Inception Date: 12/23/2014
 Total Fund Assets(\$mil): 0.67

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

Holdings	% of Assets
Metwest Tot Ret Bond M	100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Metropolitan West Total Return Bond Fund	5.00%	4.46%	--	--	--	3.02%
Barclays US Aggregate Bond Ind	5.80	5.19	4.03	3.08	4.79	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhhrs.com or call a John Hancock representative at (800) 294-3575.

Top Ten Holdings as of 09/30/2016 ^

Holdings	% of Assets
Metwest Tot Ret Bond M	100.00

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Barclays US Aggregate Bond Index: The Barclays US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

IAM Vanguard Inflation Protected Securities

As of September 30, 2016

Bond Investment

What is the investment's strategy?

The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

Other Considerations

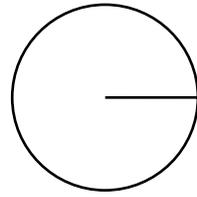
The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. Investments in fixed income securities are subject to the risks associated with debt securities including credit, price and interest rate risk. In certain interest rate environments, such as when real interest rates are rising faster than nominal interest rates, inflation-protected securities with similar durations may experience greater losses than other fixed income securities. Interest payments on inflation-protected debt securities will fluctuate as the principal and/or interest is adjusted for inflation and can be unpredictable. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Other Information

Expense Ratio (gross) **: 0.61% of fund assets
 Fund Inception Date: 06/10/2005
 Total Fund Assets(\$mil): 2.85

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard Inf-Prot Secs Admiral 100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Inflation Protected Securities	7.09%	6.11%	2.11%	1.54%	3.98%	--
Citigroup U.S. Inflation-Linke	7.69	7.03	2.67	2.00	4.57	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrs.com or call a John Hancock representative at (800) 294-3575.

Top Ten Holdings as of 09/30/2016 ^

Vanguard Inf-Prot Secs Admiral 100.00%

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Citigroup U.S. Inflation-Linked Securities Index measures the return of bonds with fixed-rate coupon payments that adjust for inflation as measured by the Consumer Price Index (CPI). An investment cannot be made directly into an index.

IAM Vanguard Institutional Index

As of September 30, 2016

Stock Investment

What is the investment's strategy?

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. It attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Other Considerations

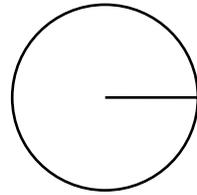
The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. Equity funds are subject generally to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications. Unlike other funds, which generally seek to "beat" the market, Index Funds seek to match their respective indices. It is not possible to invest in an index.

Other Information

Expense Ratio (gross) **: 0.55% of fund assets
 Fund Inception Date: 07/31/1990
 Total Fund Assets(\$mil): 31.08

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard Insttit Index (Inst) 100.00%

Top Ten Holdings as of 09/30/2016 ^

Vanguard Insttit Index (Inst) 100.00%

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

S&P 500 Index TR: S&P 500® is a trademark of The McGraw-Hill Companies, Inc. The S&P 500 is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Institutional Index	7.38%	14.85%	10.42%	15.71%	6.73%	--
S&P 500 Index	7.84	15.43	11.16	16.37	7.24	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

IAM Vanguard Total Stock Market Index

As of September 30, 2016

Stock Investment

What is the investment's strategy?

The investment seeks to track the performance of a benchmark index that measures the investment return of the overall stock market. The fund employs an indexing investment approach designed to track the performance of the CRSP US Total Market Index, which represents approximately 100% of the investable U.S. stock market and includes large-, mid-, small-, and micro-cap stocks regularly traded on the New York Stock Exchange and Nasdaq. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics.

Other Considerations

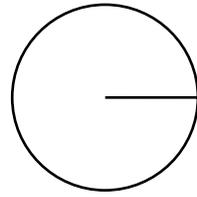
The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. Equity funds are subject generally to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications. Unlike other funds, which generally seek to "beat" the market, Index Funds seek to match their respective indices. It is not possible to invest in an index.

Other Information

Expense Ratio (gross) **: 0.56% of fund assets
 Fund Inception Date: 11/13/2000
 Total Fund Assets(\$mil): 7.30

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

Holdings	% of Assets
Vanguard Ttl Stk Mrkt Indx Ad	100.00%

Top Ten Holdings as of 09/30/2016 ^

Holdings	% of Assets
Vanguard Ttl Stk Mrkt Indx Ad	100.00

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Russell 3000 Index: The Russell 3000 Index is an unmanaged index that measures the performance of the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Total Stock Market Index	7.94%	14.53%	9.76%	15.74%	7.03%	--
Russell 3000 Index	8.18	14.96	10.44	16.36	7.37	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

IAM Invesco Endeavor

As of September 30, 2016

Stock Investment

What is the investment's strategy?

The investment seeks long-term growth of capital. The fund invests primarily in equity securities of mid-capitalization issuers. The principal type of equity security in which the fund invests is common stock. The fund may invest up to 10% of its net assets in fixed-income securities such as investment-grade debt securities and longer-term U.S. government securities. It may invest up to 25% of its net assets in securities of foreign issuers.

Other Considerations

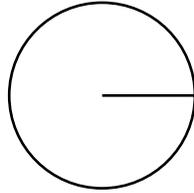
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The inception date displayed is the inception date of the underlying fund. Performance data from inception to 01/31/2016 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.16%. Small and mid-cap stocks are often more volatile than large-cap stocks. Smaller companies generally face higher risks due to their limited product lines, markets and financial markets. Foreign securities may be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, and political and economic instability. These risks are likely to be greater for emerging markets than for developed markets.

Other Information

Expense Ratio (gross)**: 1.11% of fund assets
 Fund Inception Date: 04/30/2004
 Total Fund Assets(\$mil): 11.65

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ INVECO Endeavor R5 100.00%

Top Ten Holdings as of 09/30/2016 ^

INVECO Endeavor R5 100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Invesco Endeavor	7.84%	4.91%	3.20%	11.70%	7.50%	--
Russell Midcap Index	10.26	14.25	9.70	16.67	8.32	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

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

IAM Vanguard Russell 1000 Value Index

As of September 30, 2016

Stock Investment

What is the investment's strategy?

The investment seeks to track the performance of a benchmark index that measures the investment return of large capitalization value stocks in the United States. The fund employs an indexing investment approach designed to track the performance of the Russell 1000 Value Index. The index is designed to measure the performance of large-capitalization value stocks in the United States. It attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Other Considerations

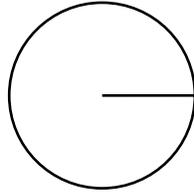
The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. Equity funds are subject generally to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications. Unlike other funds, which generally seek to "beat" the market, Index Funds seek to match their respective indices. It is not possible to invest in an index.

Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 09/22/2010
 Total Fund Assets(\$mil): 15.61

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard Russell 1000 Val Ind 100.00%

Top Ten Holdings as of 09/30/2016 ^

Vanguard Russell 1000 Val Ind 100.00%

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Russell 1000 Value Index: The Russell 1000 Value Index is an unmanaged index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Russell 1000 Value Index	9.34%	15.37%	8.90%	15.42%	--	12.14%
Russell 1000 Value Index	10.00	16.20	9.70	16.15	5.85	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

IAM Vanguard Russell 1000 Growth Index

As of September 30, 2016

Stock Investment

What is the investment's strategy?

The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization growth stocks in the United States. The fund employs an indexing investment approach designed to track the performance of the Russell 1000 Growth Index. The index is designed to measure the performance of large-capitalization growth stocks in the United States. It attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Other Considerations

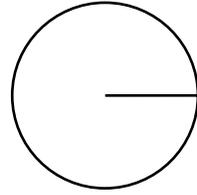
The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. Equity funds are subject generally to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications. Unlike other funds, which generally seek to "beat" the market, Index Funds seek to match their respective indices. It is not possible to invest in an index.

Other Information

Expense Ratio (gross) **: 0.59% of fund assets
 Fund Inception Date: 09/22/2010
 Total Fund Assets(\$mil): 23.93

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard Russell 1000 Grw Idx 100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Russell 1000 Growth Index	5.57%	13.14%	10.93%	15.82%	--	13.72%
Russell 1000 Growth Index	6.00	13.76	11.83	16.60	8.85	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

Top Ten Holdings as of 09/30/2016 ^

Vanguard Russell 1000 Grw Idx 100.00%

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Russell 1000 Growth Index: The Russell 1000 Growth Index is an unmanaged index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

IAM JPMorgan Small Cap Core

As of September 30, 2016

Stock Investment

What is the investment's strategy?

The investment seeks capital growth over the long term. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of small cap companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Small cap companies are companies with market capitalizations equal to those within the universe of Russell 2000 Index at the time of purchase.

Other Considerations

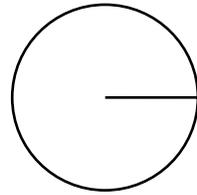
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The inception date displayed is the inception date of the underlying fund. Performance data from inception to 01/31/2016 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.26%. Equity funds are subject generally to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. Stocks of small companies may be subject to higher price volatility and small companies may be more vulnerable to adverse business or market developments than larger, more established companies. An investment in real estate securities is subject to greater price volatility and the special risks associated with investments in such funds. Derivatives may increase the volatility of a fund's net asset value and may result in a loss to a fund.

Other Information

Expense Ratio (gross) **: 1.22% of fund assets
 Fund Inception Date: 01/02/1997
 Total Fund Assets(\$mil): 27.04

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

JP Morgan Sm Cap Core Select 100.00%

Top Ten Holdings as of 09/30/2016 ^

JP Morgan Sm Cap Core Select 100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM JPMorgan Small Cap Core	7.97%	11.94%	7.10%	17.26%	6.91%	--
Russell 2000 Index	11.46	15.47	6.71	15.82	7.07	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrcs.com or call a John Hancock representative at (800) 294-3575.

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

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Russell 2000 Index: The Russell 2000 Index is an unmanaged index that measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which includes the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

IAM Vanguard Total International Stock Index

As of September 30, 2016

Stock Investment

What is the investment's strategy?

The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a free-float-adjusted market capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The index includes more than 5,330 stocks of companies located in 45 countries.

Other Considerations

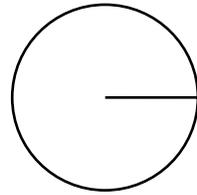
The inception date displayed is the inception date for the underlying fund. Performance data from inception to 6/30/2014 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.40%. Starting on 1/4/2016, the wrap fee changed to 0.51%. The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications. Foreign securities may be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, and political and economic instability. These risks are likely to be greater for emerging markets than for developed markets. Unlike other funds, which generally seek to "beat" the market, Index Funds seek to match their respective indices. It is not possible to invest in an index.

Other Information

Expense Ratio (gross) **: 0.61% of fund assets
 Fund Inception Date: 11/29/2010
 Total Fund Assets(\$mil): 18.57

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Vanguard Total Int Stk Inx Ins 100.00%

Top Ten Holdings as of 09/30/2016 ^

Vanguard Total Int Stk Inx Ins 100.00

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MSCI EAFE Index: The Morgan Stanley Capital International (MSCI) Europe, Australasia, and Far East Index - the EAFE Index - is an unmanaged, capitalization-weighted index containing approximately 985 equity securities located outside the U.S. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Vanguard Total International Stock Index	6.24%	9.06%	0.12%	6.15%	--	2.87%
MSCI EAFE Index	1.73	6.52	0.48	7.39	1.82	--

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IAM Neuberger Berman Emerging Markets Equity

As of September 30, 2016

Stock Investment

What is the investment's strategy?

The investment seeks long-term growth of capital. The fund normally invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in equity securities of issuers in emerging market countries. It may invest in companies of any market capitalization. The fund may also invest in foreign real estate companies.

Other Considerations

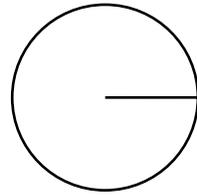
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The inception date displayed is the inception date of the underlying fund. Performance data from inception to 01/31/2016 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.01%. Equity funds are subject generally to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. Foreign securities may be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, and political and economic instability. These risks are likely to be greater for emerging markets than for developed markets.

Other Information

Expense Ratio (gross) **: 1.80% of fund assets
 Fund Inception Date: 10/08/2008
 Total Fund Assets(\$mil): 0.79

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

○ Neuberger Ber Emerg Mkts Eq A 100.00%

Top Ten Holdings as of 09/30/2016 ^

Neuberger Ber Emerg Mkts Eq A 100.00%

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Neuberger Berman Emerging Markets Equity	15.79%	20.53%	0.80%	4.37%	--	8.09%
MSCI Emerging Markets Free Ind	13.77	14.07	-2.92	0.52	1.50	--

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

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

IAM Dodge & Cox International

As of September 30, 2016

Balanced/Asset Allocation Investment

What is the investment's strategy?

The investment seeks long-term growth of principal and income. The fund invests primarily in a diversified portfolio of equity securities issued by non-U.S. companies from at least three different countries, including emerging market countries. It will invest at least 80% of its total assets in common stocks, preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks of non-U.S. companies. The fund invests primarily in medium-to-large well established companies based on standards of the applicable market. It may also invest directly or indirectly in restricted securities of U.S. and non-U.S. companies.

Other Considerations

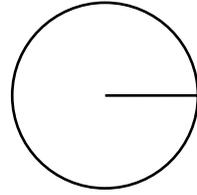
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The inception date displayed is the inception date of the underlying fund. Performance data from inception to 01/31/2016 was calculated using the historical performance of underlying fund, adjusted to reflect the additional wrap fee of 0.41%. Equity funds are subject generally to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. Foreign securities may be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, and political and economic instability. These risks are likely to be greater for emerging markets than for developed markets.

Other Information

Expense Ratio (gross) **: 1.05% of fund assets
 Fund Inception Date: 05/01/2001
 Total Fund Assets(\$mil): 2.42

Portfolio Snapshot as of 09/30/2016 ^

Portfolio Composition



Holdings as of 09/30/2016 ^

Investment	% of Assets
Dodge & Cox Intl Stock Fund	100.00%

Top Ten Holdings as of 09/30/2016 ^

Investment	% of Assets
Dodge & Cox Intl Stock Fund	100.00

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Marketing support services are provided by John Hancock Distributors LLC.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.

Average Annual Total Returns as of 09/30/2016

	YTD	1Year	3Year	5Year	10Year	Since Inception
IAM Dodge & Cox International	4.20%	4.96%	-0.41%	7.68%	2.43%	--
MSCI EAFE Index	1.73	6.52	0.48	7.39	1.82	--

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