

# **I.A.M. National 401(k) Plan**

**September 30, 2018**

## **Disclosure Document**

This document includes important information to help you carefully compare the investment options available under your retirement plan. For participant directed individual account plans, it is being distributed and contains retirement plan fee information to comply with federal regulation. If you want additional information about your investment options, you can go to the specific web address shown in the tables below or you can contact John Hancock Retirement Plan Services, LLC (“John Hancock”) at [mylife.jhrps.com](http://mylife.jhrps.com) or at 800-294-3575 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days.

Si tiene preguntas acerca de esta información, llame al 888.440.0022. Los Agentes de servicio a los participantes están disponibles de 10:00 a.m. a 8 p.m. Hora del Este, todos los días hábiles de la Bolsa de Valores de Nueva York. Para protección suya, todas las llamadas a nuestros agentes son grabadas.

## PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, [mylife.jhrps.com/investment\\_info](http://mylife.jhrps.com/investment_info). Please enter code "LO6302" to view your plan investment option details.

Total returns include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower.

**For funds with redemption fees, performance shown does not reflect the deduction of this fee which would reduce performance.**

Investment options are grouped according to investment objective. Within each investment objective grouping, funds are listed in alphabetical order. For more specific information, please refer to the investments' specific disclosure information.

**Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. For the most recent month-end performance information, please log onto [mylife.jhrps.com](http://mylife.jhrps.com) or call a John Hancock representative at 800-294-3575.**

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
<b>Income</b>										
IAM Metropolitan West Total Return Bond Fund <sup>b</sup>		-0.65	-0.04	-1.61	-1.33	1.00	N/A	N/A	1.04	12/23/2014
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index <sup>10</sup>		-0.64	0.02	-1.60	-1.22	1.31	2.16	3.77	1.37	
IAM PIMCO Total Return <sup>1</sup>		-0.63	-0.03	-1.97	-1.99	1.65	1.84	4.65	N/A	05/11/1987
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index <sup>10</sup>		-0.64	0.02	-1.60	-1.22	1.31	2.16	3.77	N/A	
IAM Vanguard Inflation Protected Securities <sup>1</sup>		-0.99	-0.92	-1.28	-0.23	1.44	0.93	2.77	N/A	06/10/2005
BENCHMARK: Citigroup U.S. Inflation-Linked Securities Index <sup>15</sup>		-1.13	-0.86	-0.98	0.43	2.15	1.51	3.40	N/A	
<b>Target Date</b>										
<b>The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.</b>										
IAM Vanguard Target Retirement 2015 Trust II <sup>1</sup>		-0.22	1.66	1.43	4.05	6.72	5.50	6.53	N/A	03/03/2008
BENCHMARK: Dow Jones Target 2015 Index <sup>5</sup>		-0.35	0.67	0.54	2.23	4.38	3.53	5.18	N/A	
IAM Vanguard Target Retirement 2020 Trust II <sup>1</sup>		-0.16	2.21	2.04	5.40	8.19	6.43	7.12	N/A	03/03/2008
BENCHMARK: Dow Jones Target 2020 Index <sup>5</sup>		-0.49	0.81	0.46	2.69	5.52	4.36	5.90	N/A	
IAM Vanguard Target Retirement 2025 Trust II <sup>1</sup>		-0.10	2.60	2.50	6.27	9.29	7.06	7.54	N/A	03/03/2008
BENCHMARK: Dow Jones Target 2025 Index <sup>5</sup>		-0.47	1.31	1.29	4.28	7.10	5.42	6.80	N/A	
IAM Vanguard Target Retirement 2030 Trust II <sup>1</sup>		-0.04	2.95	2.91	7.14	10.18	7.59	7.89	N/A	03/03/2008
BENCHMARK: Dow Jones Target 2030 Index <sup>5</sup>		-0.40	1.96	2.29	6.10	8.92	6.60	7.70	N/A	
IAM Vanguard Target Retirement 2035 Trust II <sup>1</sup>		0.05	3.32	3.37	8.00	11.00	8.33	8.41	N/A	03/03/2008
BENCHMARK: Dow Jones Target 2035 Index <sup>5</sup>		-0.33	2.54	3.18	7.72	10.54	7.57	8.45	N/A	
IAM Vanguard Target Retirement 2040 Trust II <sup>1</sup>		0.07	3.65	3.78	8.85	12.03	N/A	N/A	7.45	03/08/2014
BENCHMARK: Dow Jones Target 2040 Index <sup>5</sup>		-0.28	3.03	3.93	9.10	11.89	8.35	9.04	7.22	

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
IAM Vanguard Target Retirement 2045 Trust II <sup>1</sup>		0.13	3.88	4.04	9.31	12.43	8.99	8.86	N/A	03/03/2008
BENCHMARK: Dow Jones Target 2045 Index <sup>5</sup>		-0.24	3.39	4.48	10.10	12.82	8.88	9.42	N/A	
IAM Vanguard Target Retirement 2050 Trust II <sup>1</sup>		0.12	3.90	4.05	9.35	12.43	8.77	8.74	N/A	03/08/2008
BENCHMARK: Dow Jones Target 2050 Index <sup>5</sup>		-0.22	3.58	4.76	10.61	13.25	9.11	9.55	N/A	
IAM Vanguard Target Retirement 2055 Trust II <sup>1</sup>		0.10	3.88	4.05	9.32	12.45	9.09	N/A	11.28	08/31/2010
BENCHMARK: Dow Jones Target 2055 Index <sup>5</sup>		-0.22	3.60	4.80	10.66	13.28	9.13	9.56	11.30	
IAM Vanguard Target Retirement 2060 Trust II <sup>1</sup>		0.12	3.90	4.06	9.36	12.48	8.71	N/A	9.66	03/01/2012
BENCHMARK: Dow Jones Target 2055 Index <sup>5</sup>		-0.22	3.60	4.80	10.66	13.28	9.13	9.56	10.07	
IAM Vanguard Target Retirement 2065 Trust II		0.13	3.89	N/A	N/A	N/A	N/A	N/A	1.66	01/05/2018
BENCHMARK: Dow Jones Target 2055 Index <sup>5</sup>		-0.22	3.60	4.80	10.66	13.28	9.13	9.56	3.04	
IAM Vanguard Target Retirement Income Trust II <sup>1</sup>		-0.27	1.20	0.85	2.78	4.89	4.09	5.26	N/A	03/03/2008
BENCHMARK: Dow Jones Target Today Index <sup>5</sup>		-0.25	0.61	0.65	1.97	3.23	2.66	4.43	N/A	
<b>Growth &amp; Income</b>										
IAM Vanguard Institutional Index <sup>1</sup>		0.52	7.56	10.11	17.27	16.69	13.25	11.41	N/A	07/31/1990
BENCHMARK: S&P 500 Index <sup>16</sup>		0.57	7.71	10.56	17.91	17.31	13.95	11.97	N/A	
IAM Vanguard Russell 1000 Value Index <sup>1</sup>		0.15	5.55	3.46	8.82	12.84	9.97	N/A	12.00	09/22/2010
BENCHMARK: Russell 1000 Value Index <sup>8</sup>		0.20	5.70	3.92	9.45	13.55	10.72	9.79	12.68	
IAM Vanguard Total Stock Market Index <sup>1</sup>		0.12	6.96	10.19	17.04	16.47	12.78	11.53	N/A	11/13/2000
BENCHMARK: Russell 3000 Index <sup>12</sup>		0.17	7.12	10.57	17.58	17.07	13.46	12.01	N/A	
<b>Growth</b>										
IAM JPMorgan Small Cap Core <sup>2</sup>		-2.92	2.76	10.93	14.42	16.63	11.73	11.38	N/A	01/02/1997
BENCHMARK: Russell 2000 Index <sup>11</sup>		-2.41	3.58	11.51	15.24	17.12	11.07	11.11	N/A	
IAM Macquarie Smid Cap Growth <sup>3</sup>		N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.33	08/31/2018
BENCHMARK: Russell 2500 Growth Index <sup>9</sup>		-1.46	7.17	15.78	23.13	17.96	12.88	13.61	-0.96	
IAM Vanguard Russell 1000 Growth Index <sup>1</sup>		0.51	9.01	16.57	25.55	19.84	15.74	N/A	16.04	09/22/2010
BENCHMARK: Russell 1000 Growth Index <sup>7</sup>		0.56	9.17	17.09	26.30	20.55	16.58	14.31	16.79	
<b>International</b>										
IAM Dodge & Cox International <sup>3</sup>		0.29	0.71	-6.68	-5.65	7.64	3.25	5.44	N/A	05/01/2001
BENCHMARK: MSCI EAFE Index <sup>13</sup>		0.87	1.35	-1.43	2.74	9.23	4.42	5.38	N/A	
IAM Neuberger Berman Emerging Markets Equity <sup>4</sup>		-2.36	-5.66	-12.77	-6.49	11.70	3.44	N/A	7.98	10/08/2008
BENCHMARK: MSCI Emerging Markets Free Index <sup>6</sup>		-0.76	-2.02	-9.54	-3.13	9.78	1.20	2.91	4.75	
IAM Vanguard Total International Stock Index <sup>1</sup>		0.24	0.41	-3.45	1.12	9.39	3.79	N/A	4.54	11/29/2010
BENCHMARK: MSCI EAFE Index <sup>13</sup>		0.87	1.35	-1.43	2.74	9.23	4.42	5.38	5.93	

Total returns are historical and include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower. Note - This Investment Return report is designed to provide investors with an illustration of the performance of only those funds and/or investments in the Plan's lineup as of the report date provided at the top of the first page. This report does not report performance figures for those funds and/or investments that were once in the Plan's lineup, and have since been removed from the lineup prior to the report date at the top of the first page. Further, the performance returns reported on this document represents performance for each respective fund; however, this does not represent the actual performance experience of individual participants within the Plan, due to participant's variability in cash flows, timing of cash flows, etc. For actual performance experience, participants should refer to the Personal rate of Return function online at [mylife.jhrps.com](http://mylife.jhrps.com), our Voice Response System (VRS), John Hancock participant service center, or periodic participant statements.

<sup>a</sup> The expense ratio includes the fund company management fee and the additional John Hancock Retirement Plan Services, LLC administrative fee.

<sup>b</sup> 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%.

<sup>1</sup> 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%.

<sup>2</sup> 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%.

<sup>3</sup> 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%.

<sup>4</sup> 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%.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> Russell 2500 Growth Index: The Russell 2500 Growth Index is an unmanaged index that measures the performance of those Russell 2500 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.

<sup>10</sup> Bloomberg 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.

<sup>11</sup> 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.

<sup>12</sup> 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.

<sup>13</sup> MSCI EAFE Index: The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the 22 developed market country indices in Europe, Australasia and the Far East. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>14</sup> 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.

<sup>15</sup> S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

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The mutual fund performance and statistical data included here is supplied by Morningstar, Inc. and was collected from company reports, financial reporting services, periodicals and other sources believed to be reliable. Although carefully verified, data are not guaranteed by Morningstar, Inc. or John Hancock Retirement Plan Services, LLC.

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

Fixed Return Investments			
NAME/TYPE OF OPTION	RETURNS	TERMS	OTHERS
<b>Stable Value</b>			
NYL Guaranteed Interest Account <i>mylife.jhrps.com/investment_info</i>	1.89%	Semi-Annual	Rate credited through 12/31/2018

## FEE AND EXPENSE INFORMATION

The following table shows fee and expense information for the plan's investment options. The Total Annual Operating Expenses are expenses that reduce the rates of return of the investment option. This table also shows any redemption fees charged by an investment option upon the sale or exchange of shares and the minimum number of days one must hold the investment in order to avoid a redemption fee.

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

Fees and Expenses					
NAME/TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
<b>Stable Value</b>					
NYL Guaranteed Interest Account	0.56%	\$ 5.60	N/A	N/A	
<b>Income</b>					
IAM Metropolitan West Total Return Bond Fund	0.79%	\$ 7.90	N/A	N/A	
IAM PIMCO Total Return	1.00%	\$ 10.00	N/A	N/A	
IAM Vanguard Inflation Protected Securities	0.61%	\$ 6.10	N/A	N/A	
<b>Target Date</b>					
IAM Vanguard Target Retirement 2015 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2020 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2025 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2030 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2035 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2040 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2045 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2050 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2055 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2060 Trust II	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Target Retirement 2065 Trust II	0.59%	\$ 5.90	N/A	N/A	

<b>Fees and Expenses</b>					
<b>NAME/TYPE OF OPTION</b>	<b>TOTAL ANNUAL OPERATING EXPENSE</b>		<b>REDEMPTION FEES</b>		<b>Additional Information</b>
	<b>As a %</b>	<b>Per \$1,000</b>	<b>%</b>	<b># Days</b>	
IAM Vanguard Target Retirement Income Trust II	0.59%	\$ 5.90	N/A	N/A	
<b>Growth &amp; Income</b>					
IAM Vanguard Institutional Index	0.55%	\$ 5.50	N/A	N/A	
IAM Vanguard Russell 1000 Value Index	0.59%	\$ 5.90	N/A	N/A	
IAM Vanguard Total Stock Market Index	0.55%	\$ 5.50	N/A	N/A	
<b>Growth</b>					
IAM JPMorgan Small Cap Core	1.30%	\$ 13.00	N/A	N/A	
IAM Macquarie Smid Cap Growth	1.31%	\$ 13.10	N/A	N/A	
IAM Vanguard Russell 1000 Growth Index	0.59%	\$ 5.90	N/A	N/A	
<b>International</b>					
IAM Dodge & Cox International	1.04%	\$ 10.40	N/A	N/A	
IAM Neuberger Berman Emerging Markets Equity	1.75%	\$ 17.50	N/A	N/A	
IAM Vanguard Total International Stock Index	0.60%	\$ 6.00	N/A	N/A	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit [mylife.jhrps.com](http://mylife.jhrps.com) for a glossary of investment terms relevant to this plan. The glossary is intended to help you better understand your options.

## PLAN-RELATED INFORMATION

### PLAN ADMINISTRATIVE EXPENSES

The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with plan investment options, otherwise their service fees may be paid from a segregated account under the plan and/or may be charged against participants' or beneficiaries' accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis. ACCESS TO INFORMATION As a participant in the plan, you have the right to request paper copies, free of charge, of any information required to be available on the plan website. This includes past and current statements. To request this, you can contact a John Hancock participant service representative at 800-294-3575 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our representatives are recorded. In addition, your past and current statements are available through our secure website at [mylife.jhrps.com/statements](http://mylife.jhrps.com/statements).

### PARTICIPANT EXPENSES

The following fees are applicable. If any of these fees apply to you, they will appear on your quarterly account statement.

Loan Fees	\$ 100.00
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Hardship Fee	\$ 75.00
Insufficient Funds Fee	\$ 25.00

## SELF-DIRECTED BROKERAGE OPTION

Your plan offers you access to a self-directed brokerage option. This account allows you to buy, sell and trade a large number of stocks, bonds, mutual funds and other types of securities. The service is offered through TD Ameritrade. TD Ameritrade typically charges a quarterly account maintenance fee to participants in addition to commissions on transactions or a markup/markdown on bond transaction prices; additional fees may apply. To the extent that TD Ameritrade charges these fees, the charges and amounts will be disclosed on your TD Ameritrade account statements. For more information about the description and amounts of applicable fees, please review the TD Ameritrade Commissions and Service Fees Schedule which is available for plan participants at [mylife.jhrps.com](http://mylife.jhrps.com). TD Ameritrade fees are subject to change on 30 days' notice to you. Mutual funds purchased through TD Ameritrade are subject to the fees and expenses described in the applicable prospectus.

## ABILITY TO DIRECT INVESTMENTS

You have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed in the Fees and Expenses section above. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The plan's named fiduciary, or its delegate, exercises voting, tender and any similar rights associated with the plan's designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction. Please review the funds' prospectuses for more information. To change any of your investments, you can go to [mylife.jhrps.com](http://mylife.jhrps.com) at any time, or you can call us at 800-294-3575 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

## ABOUT RISK

All investing involves risk. It is possible that your investment objectives may not be met. All mutual funds are subject to market risk and may fluctuate in value.

Neither John Hancock Retirement Plan Services, LLC, its affiliates nor its representatives provide tax, legal or accounting advice. Please contact your own advisors.

**Please contact John Hancock at 800-294-3575 for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus, contains this and other information about the investment company. Please read this information carefully before investing.**

Marketing support services are provided by John Hancock Distributors LLC. TD AMERITRADE Corporate Services, 1005 N. Ameritrade Place, Bellevue, NE 68005, member FINRA/SIPC serves as broker for self directed brokerage.

John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

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