ANNUAL NOTICE FOR
I.A.M. National 401(k) Plan ("Plan")

Date: November 2025

From: Plan Administrator of the I.A.M. National 401(k) Fund (the "Plan")

This is an annual notice which only applies to the 2026 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review the Plan's Summary Plan Description ("SPD"), a copy of which was provided to you. If you need an additional copy, see "FOR ADDITIONAL INFORMATION" below for information on how you can obtain one.

NOTE: *Many of your Plan elections are made by contacting John Hancock Retirement Plan Services LLC ("John Hancock"). If you wish to contact John Hancock, you may do so:*

- *24 hours a day via either the internet at myplan.johnhancock.com or an automated telephone system at 833.38.UNION (833-388-6466).*
- *8AM to 10PM Eastern Time by calling 833.38.UNION (833-388-6466) to speak with a Participant Service Representative.*

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan's default investment, based on the following schedule, unless you make an alternative investment election by contacting John Hancock**:**

Year of Birth		Default Investment
From 0 To 1958		IAM State Street Ret Income
From 1959 To 1963		IAM State Street Ret 2025
From 1964 To 1968		IAM State Street Ret 2030
From 1969 To 1973		IAM State Street Ret 2035
From 1974 To 1978		IAM State Street Ret 2040
From 1979 To 1983		IAM State Street Ret 2045
From 1984 To 1988		IAM State Street Ret 2050
From 1989 To 1993		IAM State Street Ret 2055
From 1994 To 1998		IAM State Street Ret 2060
From 1999 To 9999		IAM State Street Ret 2065

If John Hancock did not have your date of birth on file when your account was established, contributions were invested in the I.A.M. State Street Target Retirement Income Fund. This will not automatically be changed upon receipt of your date of birth. You mush affirmatively make an investment election.

This investment is intended to satisfy the requirements of a "qualified default investment alternative"

("QDIA") under the Employee Retirement Income Security Act of 1974 ("ERISA"). A copy of the Fund Fact Sheet for the Plan's default investment is provided with this Notice.

If some or all your account is invested in the QDIA, you have the continuing right to direct the investments of your account in one or more of the investment options available to you under the Plan. If you decide to direct your investments, your transfer from the QDIA is not subject to any restrictions, transfer fees or redemption fees during the first 90 days after the date of your first investment in the QDIA; however, other types of investment related fees may apply.

The enclosed Fund Fact Sheet for the Plan's QDIA contains a description of the fund's investment objectives, specific risk and return characteristics, and fees and expenses. You should also review the other available investment options within the Plan. To learn more about your investment options, go to myplan.johnhancock.com or call John Hancock at 833.38.UNION (833-388-6466). Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing to ensure these characteristics are consistent with your risk tolerance.

About Risk

All investing involves risk including possible loss of principal. There is no guarantee that the investment objectives of any investment option will be met.

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 is 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. Investors should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

FOR ADDITIONAL INFORMATION

You should consult the Plan document and SPD for a complete explanation of the Plan's features and for information regarding your rights under the Plan. You may also view and/or obtain a copy of the SPD by contacting John Hancock. You can also obtain additional information about the Plan by contacting John Hancock or by contacting the Plan Sponsor.

The Plan Sponsor also serves as the Plan Administrator and may be contacted at:

Board of Trustees of the I.A.M. National 401(k) Fund
99 M Street SE, Suite 600
Washington, DC, 20003-4595

Phone: (202) 785-2658
EIN: 51-6031295

This Notice is not intended to, nor should you construe it as, modifying any aspect of the current Plan document or SPD.

A fund's investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus (or offering memorandums/trust documents) contains this and other important information about the fund. To obtain a prospectus (or offering memorandums/trust documents), contact John Hancock Retirement Plan Services LLC at 833.38.UNION (833-388-6466) or visit myplan.johnhancock.com. Please read the prospectus (or offering memorandums/trust documents) carefully before investing or sending money.

ANNUAL NOTICE FOR
I.A.M. National 401(k) Plan ("Plan")

The fund's prospectus (or offering memorandums/trust documents) provides information regarding details for the applicable fee waivers. Prospectuses (or offering memorandums/trust documents) may only be available in English.

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Important Changes to Your Retirement Plan

What's new
As the sponsor of the I.A.M. National 401(k) Plan ("the Plan"), we continually look for ways to support and enhance the investment options available to you.

Effective **January 5, 2026**, a new investment option will be added to the Plan, as shown in the following table.

Fund Name	Ticker Symbol
IAM State Street Target Retirement 2070 Fund	LO6302SS70_ PRT

IAM State Street Target Retirement 2070 Fund will have a wrap fee of 51 basis points.

The Plan's qualified default investment alternative ("QDIA") is changing. This will impact you if any portion of your account is default-invested in the QDIA. See the enclosed *Notice of Change in QDIA*.

If you defaulted into the IAM State Street Target Retirement 2065 Fund and your year of birth is 2004 or after, we will transfer your future investment election and existing balance to the IAM State Street Target Retirement 2070 Fund unless you make an active election to other funds in the Plan by 4 p.m. ET on **January 2, 2026**.

If you actively elected the IAM State Street Target Retirement 2065 Fund, you are not impacted.

Why this change is happening
This change is the result of our extensive review of the investment options available in the Plan. The review focused on issues such as fund investment styles, fund performance, stability and tenure of fund management teams, and costs.

When this change will take place
Effective 11 a.m. Eastern Time (ET) on **January 5, 2026**, the fund shown in the chart above will be added to the investment options available under the Plan. Once the new fund becomes available, you may contact John Hancock to transfer existing account balances into this fund and begin directing future contributions to this fund.

Note: There may be a brief interruption of less than an hour while the change is implemented during which time you may not be able to access your account in the Plan via the John Hancock website (myplan.johnhancock.com), automated voice response system, and Participant Service Center (833.388.6466).

What actions you should consider

- Now may be a good time to review your investment options to make sure their objectives are meeting your goals. Funds in the Plan may have implemented restrictions such as short-term trading fees and/or trading blackout periods on certain transactions. Please refer to the fund prospectus for more information. When reviewing your investments, carefully consider this information.

- If you have questions, contact a John Hancock Participant Service Center representative by calling 833.388.6466 or contact Human Resources. All calls to the Participant Service Center are recorded.

What else you should know

Investment profiles, including information regarding expense ratios and redemption fees, are enclosed with this package. Please review the following fund investment profiles carefully.

All mutual funds are subject to market risk and will fluctuate in value.

Portfolio Risk
The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The

portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds.

Investing in Target Date Funds

The target date is the expected year in which investors in a target-date portfolio plan to retire and no longer make contributions. The investment strategy of these portfolios is designed to become more conservative over time as the target date approaches (or, if applicable, passes) the target retirement date. Investors should examine the asset allocation of the portfolio to ensure it is consistent with their own risk tolerance. The principal value of your investment, as well as your potential rate of return, is not guaranteed at any time, including at, or after, the target retirement date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities.

The Plan is intended to be a participant-directed plan and to comply with the requirements set forth in Section 404(c) of the Employee Retirement Income Security Act (ERISA) and in the Labor Department regulations governing Section 404(c) plans. If a participant-directed plan complies with Section 404(c), the fiduciaries of the Plan ordinarily are relieved of liability for any losses that are the direct and necessary result of investment instructions given by the participant or beneficiary.

MS102519502013

NOTICE OF CHANGE IN QDIA

This is an important notice regarding a change in the qualified default investment alternative ("QDIA") under the I.A.M. National 401(k) Plan ("Plan"). Please review this information carefully as you may be impacted by this change.

On **January 5, 2026**, the Plan's default fund will change. A default fund is a required element of every retirement plan. If a participant does not make an investment election, contributions allocated to his/her account will be directed to this fund.

Current QDIA

The Current QDIA is the IAM State Street Target Retirement Funds based on your year of birth, according to the following chart:

From	To	Investment Option
On or before	1958	IAM State Street Target Retirement Income Fund
1959	1963	IAM State Street Target Retirement 2025 Fund
1964	1968	IAM State Street Target Retirement 2030 Fund
1969	1973	IAM State Street Target Retirement 2035 Fund
1974	1978	IAM State Street Target Retirement 2040 Fund
1979	1983	IAM State Street Target Retirement 2045 Fund
1984	1988	IAM State Street Target Retirement 2050 Fund
1989	1993	IAM State Street Target Retirement 2055 Fund
1994	1998	IAM State Street Target Retirement 2060 Fund
On or after	1999	IAM State Street Target Retirement 2065 Fund

New QDIA

On **January 5, 2026**, the New QDIA is the appropriate IAM State Street Target Retirement Funds based on your year of birth, according to the following chart:

From	To	New Default Investment Option
On or before	1958	IAM State Street Target Retirement Income Fund
1959	1963	IAM State Street Target Retirement 2025 Fund
1964	1968	IAM State Street Target Retirement 2030 Fund
1969	1973	IAM State Street Target Retirement 2035 Fund
1974	1978	IAM State Street Target Retirement 2040 Fund
1979	1983	IAM State Street Target Retirement 2045 Fund
1984	1988	IAM State Street Target Retirement 2050 Fund
1989	1993	IAM State Street Target Retirement 2055 Fund
1994	1998	IAM State Street Target Retirement 2060 Fund
1999	2003	IAM State Street Target Retirement 2065 Fund
On or after	2004	IAM State Street Target Retirement 2070 Fund

If your date of birth is not on file, your default investment fund (for current and future amounts allocated to your account) is the IAM State Street Target Retirement Income Fund. If your date of birth is obtained, your default investment fund will not change.

The New QDIA is intended to satisfy the requirements of a QDIA. This means that the Plan's fiduciaries are not liable for the investment performance (including any losses) for any monies defaulted into the New QDIA.

Review the enclosed fund profiles for the New QDIA. You should also review the various other investment options within the Plan. Information concerning the other investment options can be obtained by contacting John Hancock via the internet at myplan.johnhancock.com or via phone at 833.388.6466.

What does this mean for me?

On and after **January 5, 2026**, any amounts contributed to the Plan on your behalf which would have been invested by default in the Current QDIA will instead be invested by default in the New QDIA, and any existing balances that are invested by default in the Current QDIA will be transferred to the New QDIA and will still be considered a default investment. *If you do not want this change to affect the investment of your future contributions and/or your existing default-invested balance, you can make an investment election in, and/or transfer to, any of the Plan's available investment options prior to 4 p.m. ET on* ***January 2, 2026****.* An investment election (for your future contributions), and a transfer election (for your existing default-invested balance), are two separate elections.

Contact John Hancock to make investment changes at myplan.johnhancock.com or by calling the Participant Service Center at 833.388.6466.

Where do I go for help?

If you have any questions about this notice, please contact the Participant Service Center at 833.388.6466. Representatives are available to assist you Monday – Friday from 8:00 a.m. – 10:00 p.m. Eastern Time on New York Stock Exchange business days.

About Risk

The Portfolio is subject to the same risks as the underlying funds in which it invests. There are additional risks associated with investing in bonds, small cap, mid cap, and foreign securities. Small and mid-cap stocks are generally less established and may be more volatile and less liquid than stocks of larger companies. Such funds also invest in bonds, which are subject to interest-rate risk and can lose principal value when interest rates rise. There is no guarantee that the investment objectives will be met. Investors should understand that the potential return may not be as high as that of a fund composed only of stocks and that share price may be volatile during short-term periods.

The fund is not a mutual fund and is privately offered. Prospectuses are not required, and prices are not available in local publications. Asset allocation does not ensure a profit or protection against a loss. Please note that asset allocation may not be appropriate for all participants particularly those interested in directing investment options on their own. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

Investing in Target Date Funds

The target date is the expected year in which investors in a target-date portfolio plan to retire and no longer make contributions. The investment strategy of these portfolios is designed to become more conservative over time as the target date approaches (or, if applicable, passes) the target retirement date. Investors should examine the asset allocation of the portfolio to ensure it is consistent with their own risk tolerance. The principal value of your investment, as well as your potential rate of return, is not guaranteed at any time, including at, or after, the target retirement date.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. For any investment fund (including a Default Fund) that has a fund prospectus, the prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services at 833.388.6466 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money. The fund's prospectus provides information regarding details for the applicable fee waivers. Prospectuses may only be available in English.

John Hancock Retirement Plan Services, LLC offers plan administrative and recordkeeping services to sponsors and administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

MS102919502279

ANNUAL NOTICE FOR THE I.A.M. NATIONAL 401(K) PLAN ("Plan")

Date: November 2025

From: Plan Administrator of the I.A.M. National 401(k) Plan (the "Plan")

This is an annual notice which only applies to the 2026 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review the Plan's Summary Plan Description ("SPD"), a copy of which was provided to you. If you need an additional copy, see "FOR ADDITIONAL INFORMATION" below for information on how you can obtain one.

NOTE: *Many of your Plan elections are made by contacting John Hancock Retirement Plan Services LLC ("John Hancock"). If you wish to contact John Hancock, you may do so:*

- *24 hours a day via either the internet at myplan.johnhancock.com or an automated telephone system at 833.38.UNION (833-388-6466).*
- *8AM to 10PM Eastern Time by calling 833.38.UNION (833-388-6466) to speak with a Participant Service Representative.*

AUTOMATIC ENROLLMENT

If your employer has agreed to provide for automatic enrollment in the Plan under a Collective Bargaining Agreement with an IAM lodge or a participation agreement, once you become eligible to participate in the Plan, you will automatically be enrolled in the Plan with a pre-tax contribution rate of 3% unless you elect otherwise. However, the automatic enrollment feature won't change your contribution rate if you made a voluntary election to contribute more or less of your pay (including an election to defer 0%).

Contributions will be taken out of your pay if you do nothing, but you are in charge of the amount that you contribute. If you wish to contribute more or less than 3% of your gross pay, or if you do not wish to contribute at all, you must contact John Hancock to make your alternative election. If you want to contribute more to your account, there are limits on the maximum amount. These limits are described in the SPD.

Your contributions to the Plan are taken out of your pay and are not subject to federal income tax at that time. Your account will be subject to federal income tax only when withdrawn.

To confirm whether or not contributions are being taken from your pay, you can check your pay stub for payroll deductions or contact John Hancock.

NOTE: Only participants whose employer has agreed to provide for automatic enrollment in the Plan under a Collective Bargaining Agreement with an IAM lodge or a participation agreement will be automatically enrolled. ***All other participants who are eligible to defer will need to affirmatively elect to participate in the plan by contacting John Hancock.***

FOR ADDITIONAL INFORMATION

You should consult the Plan document and SPD for a complete explanation of the Plan's features and for information regarding your rights under the Plan. You may also view and/or obtain a copy of the SPD by contacting John Hancock. You can also obtain additional information about the Plan by contacting John Hancock or by contacting the Plan Sponsor.

ANNUAL NOTICE FOR THE I.A.M. NATIONAL 401(K) PLAN ("Plan")

The Plan Sponsor also serves as the Plan Administrator and may be contacted at:

Board of Trustees of the I.A.M. National 401(k) Fund
99 M Street SE, Suite 600
Washington, DC, 20003-4595
Phone: (202) 785-2658
EIN: 51-6031295

This Notice is not intended to, nor should you construe it as, modifying any aspect of the current Plan document or SPD.

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IAM State Street Target Retirement 2025 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	29.02

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2025 IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2025 Fund	11.19	8.91	--	--	--	11.94
Morningstar Lifetime Moderate[i88]	11.72	9.16	13.09	6.11	7.23	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Ret 2025 IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement 2030 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	158.74

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2030 IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2030 Fund	13.32	10.61	--	--	--	14.18
Morningstar Lifetime Moderate[i89]	12.59	9.97	14.35	7.17	8.02	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Ret 2030 IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement 2035 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	52.35

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2035 IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2035 Fund	14.86	11.87	--	--	--	15.60
Morningstar Lifetime Moderate[i90]	13.77	11.23	16.06	8.71	8.95	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Ret 2035 IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement 2040 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	110.61

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2040 IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2040 Fund	15.82	12.83	--	--	--	16.65
Morningstar Lifetime Moderate[i91]	15.12	12.74	17.88	10.28	9.79	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Ret 2040 IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement 2045 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	45.13

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2045 IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2045 Fund	16.61	13.67	--	--	--	17.51
Morningstar Lifetime Moderate[i92]	16.30	14.06	19.29	11.40	10.32	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Ret 2045 IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement 2050 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	91.66

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2050 IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2050 Fund	17.21	14.37	--	--	--	18.25
Morningstar Lifetime Moderate[i93]	17.04	14.83	19.99	11.90	10.52	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Ret 2050 IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement 2055 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	45.42

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2055 IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2055 Fund	17.51	14.70	--	--	--	18.52
Morningstar Lifetime Moderate[i93]	17.04	14.83	19.99	11.90	10.52	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Ret 2055 IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement 2060 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	26.76

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2060 IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2060 Fund	17.52	14.71	--	--	--	18.53
Morningstar Lifetime Moderate[i68]	17.53	15.08	20.14	11.95	10.48	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Ret 2060 IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement 2065 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category: **Balanced/Asset Allocation**

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	12.44

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Ret 2065 IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2065 Fund	17.54	14.73	--	--	--	18.54
Morningstar Lifetime Moderate[i136]	17.64	15.04	20.08	11.87	10.36	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Ret 2065 IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement 2070 Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category: **Balanced/Asset Allocation**

PORTFOLIO DETAILS

Inception Date	2026-01-05
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
State Street Target Retirement 2070 Fund	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement 2070 Fund	--	--	--	--	--	--
Morningstar Lifetime Moderate[i136]	--	--	--	--	--	--

Portfolio Snapshot[b2] (%)

100.00	State Street Target Retirement 2070 Fund

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

The inception date of this investment is January 5, 2026. As a result, this fact sheet does not contain current total return or total fund asset information. The March 31, 2026 fact sheet will contain updated information.

Marketing support services are provided by John Hancock Distributors LLC.

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.

IAM State Street Target Retirement Income Fund

AS OF 2025-09-30

INVESTMENT STRATEGY: The Fund seeks an investment return that approximates, as closely as practicable, before expenses, the performance of a custom benchmark index (the "Index") over the long term, while providing participants the ability to purchase and redeem units on an "as of" basis. Each Fund seeks to achieve its objective by investing in a set of underlying SSGA collective trust funds representing various asset classes. Each Fund (other than the State Street Target Retirement Income Fund) is managed to a specific retirement year (target date) included in its name.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2024-01-22
Gross Expense Ratio[f1] (%)	0.56
Net Expense Ratio[f1] (%)	0.56
Fund Total Net Assets ($M)	78.11

TOP TEN HOLDINGS AS OF 2025-09-30

	% of Assets
SSGA Target Retirement IV	100.00

PRINCIPAL RISKS

Principal Risks include: IAM Funds, Portfolio Risk, Separate Accounts and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2025-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
IAM State Street Target Retirement Income Fund	9.42	7.40	--	--	--	9.80
Morningstar Lifetime Moderate[i84]	10.14	8.28	11.01	5.53	5.74	--

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 myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Portfolio Snapshot[b2] (%)

100.00	SSGA Target Retirement IV

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

Important Notes

Other:

b2. 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.

Index Description:

i68. The Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i84. The Morningstar Lifetime Moderate Income Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target of moderate income. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i88. The Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i89. The Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i90. The Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i91. The Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i92. The Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i93. The Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i136. The Morningstar Lifetime Moderate 2065 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2065. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

Principal Risks

IAM Funds: The expense ratio is adjusted to reflect the additional wrap fee of 0.51%.

Portfolio Risk: This is not a mutual fund, prospectuses are not required, and prices are not available in local publications. The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds. Asset allocation does not ensure a profit or protection against a loss. Please note that asset allocation may not be appropriate for all participants particularly those interested in directing investment options on their own. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. An investor should examine the asset allocation of the portfolio to ensure it is consistent with their own risk tolerance.

Separate Accounts: The fund is a separate account and is privately offered. Prospectuses are not required and prices are not available in local publications.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

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

September 30, 2025

Disclosure Document

This document includes important information to help you carefully compare the investment options available under your retirement plan. For participant directed individual account plans, it is being distributed and contains retirement plan fee information to comply with federal regulation. If you want additional information about your investment options, you can go to the specific web address shown in the tables below or you can contact John Hancock Retirement Plan Services, LLC ("John Hancock") at myplan.johnhancock.com or at 833-388-6466 from 8 a.m. to 10 p.m. on New York Stock Exchange business days.

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

PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, myplan.johnhancock.com/investment_info. Please enter code "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 myplan.johnhancock.com or call a John Hancock representative at 833-388-6466.

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Income										
IAM Metropolitan West Total Return Bond Fund[b]		1.13	2.04	6.46	2.43	4.80	-0.85	1.59	N/A	12/23/2014
BENCHMARK: Bloomberg US Aggregate Bond Index[15]		1.09	2.03	6.13	2.88	4.93	-0.45	1.84	N/A	
IAM PGIM High Yield Fund[c]		0.31	2.25	7.39	7.10	10.27	N/A	N/A	4.25	12/03/2020
BENCHMARK: ICE BofA US High Yield Index[21]		0.76	2.40	7.06	7.23	10.97	5.53	6.07	4.71	
IAM PIMCO Total Return[1]		1.24	2.55	7.13	3.89	5.59	-0.27	1.97	N/A	05/11/1987
BENCHMARK: Bloomberg US Aggregate Bond Index[15]		1.09	2.03	6.13	2.88	4.93	-0.45	1.84	N/A	
IAM Vanguard Inflation Protected Securities[1]		0.40	1.95	6.36	3.03	4.21	0.82	2.37	N/A	06/10/2005
BENCHMARK: FTSE US Inflation-Linked Securities Index[20]		0.44	2.12	6.87	3.76	4.90	1.42	3.11	N/A	
Target Date										
The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.										
IAM State Street Target Retirement 2025 Fund[1]		1.70	4.23	11.19	8.91	N/A	N/A	N/A	11.94	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate 2025 Index[5]		1.99	4.50	11.72	9.16	13.09	6.11	7.23	12.58	
IAM State Street Target Retirement 2030 Fund[1]		2.32	5.17	13.32	10.61	N/A	N/A	N/A	14.18	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate 2030 Index[6]		2.21	4.92	12.59	9.97	14.35	7.17	8.02	13.67	
IAM State Street Target Retirement 2035 Fund[1]		2.81	5.85	14.86	11.87	N/A	N/A	N/A	15.60	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate 2035 Index[7]		2.46	5.49	13.77	11.23	16.06	8.71	8.95	15.22	
IAM State Street Target Retirement 2040 Fund[1]		3.01	6.29	15.82	12.83	N/A	N/A	N/A	16.65	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate 2040 Index[8]		2.70	6.14	15.12	12.74	17.88	10.28	9.79	16.95	
IAM State Street Target Retirement 2045 Fund[1]		3.14	6.64	16.61	13.67	N/A	N/A	N/A	17.51	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate 2045 Index[9]		2.90	6.69	16.30	14.06	19.29	11.40	10.32	18.37	

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 State Street Target Retirement 2050 Fund[1]		3.23	6.94	17.21	14.37	N/A	N/A	N/A	18.25	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate 2050 Index[10]		3.01	7.03	17.04	14.83	19.99	11.90	10.52	19.16	
IAM State Street Target Retirement 2055 Fund[1]		3.28	7.09	17.51	14.70	N/A	N/A	N/A	18.52	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate 2050 Index[10]		3.01	7.03	17.04	14.83	19.99	11.90	10.52	19.16	
IAM State Street Target Retirement 2060 Fund[1]		3.28	7.09	17.52	14.71	N/A	N/A	N/A	18.53	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate 2060 Index[2]		3.07	7.19	17.53	15.08	20.14	11.95	10.48	19.42	
IAM State Street Target Retirement 2065 Fund[1]		3.27	7.09	17.54	14.73	N/A	N/A	N/A	18.54	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate 2065 Index[3]		3.08	7.20	17.64	15.04	20.08	11.87	N/A	19.39	
IAM State Street Target Retirement Income Fund[1]		1.34	3.48	9.42	7.40	N/A	N/A	N/A	9.80	01/22/2024
BENCHMARK: Morningstar Lifetime Moderate Income Index[4]		1.46	3.73	10.14	8.28	11.01	5.53	5.74	10.93	
Growth & Income										
IAM Vanguard Institutional Index[1]		3.60	7.98	14.36	16.96	24.26	15.84	14.69	N/A	07/31/1990
BENCHMARK: S&P 500 Index[22]		3.65	8.12	14.83	17.60	24.94	16.47	15.30	N/A	
IAM Vanguard Russell 1000 Value Index[1]		1.45	5.18	11.18	8.83	16.31	13.23	10.08	N/A	09/22/2010
BENCHMARK: Russell 1000 Value Index[13]		1.49	5.33	11.65	9.44	16.96	13.88	10.72	N/A	
IAM Vanguard Total Stock Market Index[1]		3.43	8.10	13.91	16.75	23.46	15.07	14.08	N/A	11/13/2000
BENCHMARK: Russell 3000 Index[17]		3.45	8.18	14.40	17.41	24.12	15.74	14.71	N/A	
Growth										
IAM American Century Small Cap Growth Fund[a]		-0.40	4.20	6.95	7.29	N/A	N/A	N/A	9.83	02/16/2023
BENCHMARK: Russell 2000 Growth Index[14]		4.15	12.19	11.65	13.56	16.68	8.41	9.91	12.43	
IAM BlackRock Advantage Small Cap Core Fund[a]		3.19	12.33	10.23	9.85	15.37	N/A	N/A	6.31	02/28/2022
BENCHMARK: Russell 2000 Index[16]		3.11	12.39	10.39	10.76	15.21	11.56	9.77	6.62	
IAM Vanguard Russell 1000 Growth Index[1]		5.26	10.35	16.74	24.81	30.88	16.91	18.15	N/A	09/22/2010
BENCHMARK: Russell 1000 Growth Index[12]		5.31	10.51	17.24	25.53	31.61	17.58	18.83	N/A	
International										
IAM Acadian Emerging Markets Equity Fund[a]		5.69	7.44	21.05	15.93	23.95	N/A	N/A	10.24	02/28/2022
BENCHMARK: MSCI Emerging Markets Free Index[11]		6.96	10.08	25.16	14.96	15.40	4.46	5.45	3.93	
IAM Vanguard Total International Stock Index[1]		3.60	6.83	26.04	16.57	20.21	9.85	7.80	N/A	11/29/2010
BENCHMARK: MSCI EAFE Index[18]		1.91	4.77	25.14	14.99	21.70	11.15	8.17	N/A	

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

[a] The expense ratio includes the fund company management fee and the additional John Hancock Retirement Plan Services, LLC administrative fee.

[b]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%.

[c]The expense ratio is adjusted to reflect the additional wrap fee of 0.51%.

[1]The expense ratio is adjusted to reflect the additional wrap fee of 0.51%.

[2]The Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

[3]The Morningstar Lifetime Moderate 2065 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2065. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

[4]The Morningstar Lifetime Moderate Income Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target of moderate income. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

[5]The Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

[6]The Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

[7]The Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

[8]The Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

[9]The Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

[10]The Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

[11]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.

[12]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.

[13]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.

[14]Russell 2000 Growth Index: The Russell 2000 Growth Index is an unmanaged index that measures the performance of those Russell 2000 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.

[15]Bloomberg 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.

[16]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.

[17]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.

[18]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.

[20]FTSE US 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.

[21]

BofA Merrill Lynch U.S. High Yield Master II Index is an unmanaged index which tracks the performance of below investment grade U.S. dollar-denominated corporate bonds publicly issued in the U.S. domestic market. An investment cannot be made directly into an index.

[22]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.

An investment cannot be made directly into an index.

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

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

Fixed Return Investments

NAME/TYPE OF OPTION	RETURNS	TERMS	OTHERS
Stable Value			
NYL Guaranteed Interest Account *myplan.johnhancock.com/investment_info*	2.9%	Semi-Annual	Rate credited through 12/31/2025

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

	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		
NAME / TYPE OF OPTION	As a %	Per $1,000	%	# Days	Additional Information
Stable Value					
NYL Guaranteed Interest Account	0.56%	$ 5.60	N/A	N/A	
Income					
IAM Metropolitan West Total Return Bond Fund	0.79%	$ 7.90	N/A	N/A	
IAM PGIM High Yield Fund	0.89%	$ 8.90	N/A	N/A	
IAM PIMCO Total Return	0.98%	$ 9.80	N/A	N/A	
IAM Vanguard Inflation Protected Securities	0.61%	$ 6.10	N/A	N/A	
Target Date					
IAM State Street Target Retirement 2025 Fund	0.56%	$ 5.60	N/A	N/A	
IAM State Street Target Retirement 2030 Fund	0.56%	$ 5.60	N/A	N/A	
IAM State Street Target Retirement 2035 Fund	0.56%	$ 5.60	N/A	N/A	
IAM State Street Target Retirement 2040 Fund	0.56%	$ 5.60	N/A	N/A	
IAM State Street Target Retirement 2045 Fund	0.56%	$ 5.60	N/A	N/A	

Fees and Expenses

NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per $1,000	%	# Days	
IAM State Street Target Retirement 2050 Fund	0.56%	$ 5.60	N/A	N/A	
IAM State Street Target Retirement 2055 Fund	0.56%	$ 5.60	N/A	N/A	
IAM State Street Target Retirement 2060 Fund	0.56%	$ 5.60	N/A	N/A	
IAM State Street Target Retirement 2065 Fund	0.56%	$ 5.60	N/A	N/A	
IAM State Street Target Retirement Income Fund	0.56%	$ 5.60	N/A	N/A	
Growth & Income					
IAM Vanguard Institutional Index	0.55%	$ 5.50	N/A	N/A	
IAM Vanguard Russell 1000 Value Index	0.57%	$ 5.70	N/A	N/A	
IAM Vanguard Total Stock Market Index	0.54%	$ 5.40	N/A	N/A	
Growth					
IAM American Century Small Cap Growth Fund	1.24%	$ 12.40	N/A	N/A	
IAM BlackRock Advantage Small Cap Core Fund	0.84%	$ 8.40	N/A	N/A	
IAM Vanguard Russell 1000 Growth Index	0.57%	$ 5.70	N/A	N/A	
International					
IAM Acadian Emerging Markets Equity Fund	1.36%	$ 13.60	N/A	N/A	
IAM Vanguard Total International Stock Index	0.57%	$ 5.70	N/A	N/A	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit myplan.johnhancock.com for a glossary of investment terms relevant to this plan. The glossary is intended to help you better understand your options.

PLAN-RELATED INFORMATION

PLAN ADMINISTRATIVE EXPENSES

The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with plan investment options, otherwise their service fees may be paid from a segregated account under the plan and/or may be charged against participants' or beneficiaries' accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis.

ACCESS TO INFORMATION

As a participant in the plan, you have the right to request paper copies, free of charge, of any information required to be available on the plan website. This includes past and current statements. To request this, you can contact a John Hancock participant service representative at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our representatives are recorded. In addition, your past and current statements are available through our secure website at mylife.jhrps.com/statements.

PARTICIPANT EXPENSES

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

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

SELF-DIRECTED BROKERAGE OPTION

In addition to the designated investment alternatives available to you, your plan offers you the option of making your own investments through a self-directed brokerage account that is established with Charles Schwab. 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 Charles Schwab. To establish a self-directed brokerage account, go to myplan.johnhancock.com and obtain the account opening agreement. After your self-directed brokerage account is established, you may also go to myplan.johnhancock.com to access your account and provide investment instructions. For information about Charles Schwab’s fees, refer to the Personal Choice Retirement Account (PCRA) pricing summary or the plan participant Important Account Agreement and Disclosure Information package available at myplan.johnhancock.com. To the extent Charles Schwab fees are charged to your account, the charges and amounts will be disclosed on your Charles Schwab trade confirmations and/or Charles Schwab account statements. If you have any questions about self-directed brokerage accounts, the applicable fees associated with the purchase or sale of a security through such account or want to obtain a prospectus for a particular investment containing important fee and other information for the investment, contact Charles Schwab at 1-888-393-7272.

ABILITY TO DIRECT INVESTMENTS

You have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed in the Fees and Expenses section above. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The plan's named fiduciary, or its delegate, exercises voting, tender and any similar rights associated with the plan's designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction. Please review the funds' prospectuses for more information. To change any of your investments, you can go to myplan.johnhancock.com at any time, or you can call us at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

ABOUT RISK

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

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

Please contact John Hancock at 833-388-6466 for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus, contains this and other information about the investment company. Please read this information carefully before investing.

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