

John Hancock®



It all  
starts  
with  
enrollment

# Hi

Congratulations!  
You are now eligible to participate in your company's retirement savings plan.

Your employer has partnered with John Hancock to provide you with this valuable benefit.

Now that you're eligible, it's easy to get started. Simply register your account and enroll.

Take advantage of:

- Automatic payroll deductions
- Pre-tax contributions
- Roth contributions
- Catch-up contributions (50 and over)
- Compound earnings
- Potential for reduced taxes
- And more...



## Register

Go to [myplan.johnhancock.com](https://myplan.johnhancock.com), scan the code, or download **John Hancock's retirement app**.



## Enroll

After you register, you'll be prompted to enroll into the plan.

Contract Number:

142179

Enrollment Access Number:

025728



## Need Help?

More information about plan features, investment options, contribution limits, calculators and more, can all be found online.

Call us anytime at **1-855-JHENROLL (543-6765)**.

# Take control of your financial future today!



## Connect

to see your retirement savings in one place\*



## Analyze

your cashflow spending patterns and debts to effectively manage your budget



## Create

action plans and strategies to achieve your goals for today and tomorrow



Get a jump on saving for your future.

Register today at [myplan.johnhancock.com](https://myplan.johnhancock.com) or download **John Hancock's retirement app**.

# Start to explore.

[myplan.johnhancock.com](https://myplan.johnhancock.com)

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You now have access to powerful tools and resources to help you get financially fit

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Link your accounts to see the big picture

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Take the Financial Wellness Assessment

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Set a retirement goal and track your progress

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Manage your investments

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See your account balance, personal rate of return and your latest statement

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Learn how to manage your finances for today and tomorrow

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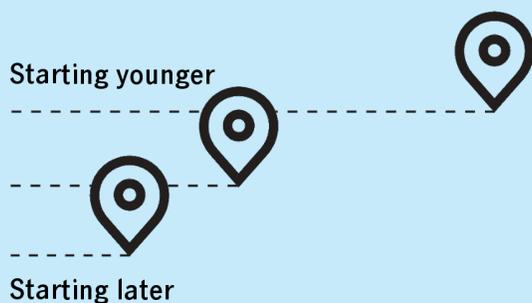
Update or change your beneficiary information

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\*Available for plans utilizing John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan. As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

# Don't delay - join now!

It's never too early (or too late)  
to start saving for your future.



The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. John Hancock does not provide investment, tax, plan design, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

John Hancock Retirement Plan Services, 200 Berkeley Street, Boston, MA 02116

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GT-P41281-GE 01/20-41281 GA0729201275349 | 19010

*This document summarizes the Plan's provisions based on information provided to John Hancock as of November 17, 2021 and is not the Plan's Summary Plan Description (SPD). To obtain the SPD, speak with your plan administrator. Where this summary conflicts with the SPD and/or plan document, the plan document governs.*

**Eligibility**

The following are excluded from participating in the Plan: Union employees; nonresident aliens; leased employees.

Provided you are not excluded, you are eligible to join the Plan once you have met the following requirements:

Money Type	Minimum Age	Hours of Service	Period of Service (consecutive)
EMPLOYEE ELECTIVE DEFERRAL EMPLOYEE ROTH CONTRIBUTIONS EMPLOYER PROFIT SHARING QUALIFIED MATCHING CONTRIBUTIONS SAFE HARBOR MATCHING CONTRIBUTIONS	21	1,000	12 months

Part-time employees may be eligible to participate in the plan. For more information about eligibility requirements, refer to the SPD.

**Entry Dates**

Money Type	Plan Entry Dates
EMPLOYEE ELECTIVE DEFERRAL EMPLOYEE ROTH CONTRIBUTIONS EMPLOYER PROFIT SHARING QUALIFIED MATCHING CONTRIBUTIONS SAFE HARBOR MATCHING CONTRIBUTIONS	January 1, July 1

For more information about plan entry dates, refer to the SPD.

**Your Contributions**

You can make "before tax" 401(k) contributions up to 100% of your compensation, subject to the annual maximum amount allowed by law (\$19,500 in 2021). If you are 50 years of age or older, you can make an additional catch-up contribution (up to \$6,500 in 2021). Changes to your contribution amount can be made as of each payroll period.

You can also make "after tax" **Roth 401(k)** contributions. The combined total of your "before tax" and "after tax" contributions cannot exceed the maximum above.

**Rollovers** from other eligible plans are allowed at any time.

**Your Employer's Contributions**

Money Type	Your Employer's Contribution
EMPLOYER PROFIT SHARING	Your employer may make a discretionary contribution.
SAFE HARBOR MATCHING CONTRIBUTIONS	Your employer will match 100% of the first 3% of your contribution, plus 50% of the next 2%.

For more information about your employer's contributions, refer to the SPD.

**Vesting**

Your contributions are always 100% vested.

Your employer's contributions are vested as follows:

Money Type	Vesting Percent by Years of Service						
	0	1	2	3	4	5	6+
EMPLOYER PROFIT SHARING	0%	0%	20%	40%	60%	80%	100%
QUALIFIED MATCHING CONTRIBUTIONS	100%	100%	100%	100%	100%	100%	100%
QUALIFIED NON-ELECTIVE CONTRIBUTIONS							
SAFE HARBOR MATCHING CONTRIBUTIONS							

**Loans**

The Plan does not permit loans.

**Withdrawals**

Money can be withdrawn from your account in the event of retirement, termination of employment, death, disability or financial hardship. *The plan may also allow for pre-retirement and/or early retirement withdrawals; refer to the SPD for specific details on the option(s) permitted by your plan including any age and/or service requirements.*

Withdrawals can be taken as follows: a lump-sum.

*Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.*

**Investment Options**

All money in your account can be directed to any of the investment options available under the Plan. If you do not provide instructions, your money will be invested in one of the TIAA-CREF Lifecycle Funds, which is the default investment option selected by the Plan Trustee.

**Reporting and Changes**

You will receive quarterly retirement account statements that summarize your account balance, investment option performance and personal rates of return. You can also review your account at any time, rebalance your investments and make other changes by visiting [www.jhpensions.com](http://www.jhpensions.com) or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.

# 404a-5 Plan & Investment Notice

## THE TRUSTEES OF MUELLER MCDONALD'S 401(K) PLAN

As of November 17, 2021

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

### General Plan Information

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

#### HOW TO PROVIDE YOUR INVESTMENT INSTRUCTIONS

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

- Enrollment form
- Investment change form
- Participant website at [myplan.johnhancock.com](http://myplan.johnhancock.com)
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

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

#### TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

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

#### SHORT-TERM TRADING POLICY

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

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

#### REDEMPTION FEES

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

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

## DESIGNATED INVESTMENT ALTERNATIVES

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

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

## Administrative Expenses

Your plan has engaged John Hancock to provide record-keeping services such as educational resources, transaction processing, an investment platform, quarterly statements and website tools. Charges for these services that are otherwise deducted from your account, are currently waived. In the future, if the conditions for the waiver are not met, charges\* for these services will be deducted\*\* from your account and will appear on your quarterly benefit statements.

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

\*\*Deducted charges will occur on a pro-rata or per participant basis. Percentage-based expenses are annual charges which will be converted to a monthly rate and applied to your month-end account balance (i.e. calculated on a 'pro-rata' basis). Dollar-based expenses are annual amounts which will be converted to a monthly charge unless specified otherwise (i.e. calculated on a 'per participant' basis).

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

## Individual Expenses

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

As of November 17, 2021 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount	Special Notes
Withdrawal Processing Fee ~		Per withdrawal request
Death	\$25.00	
Disability	\$25.00	
Hardship	\$25.00	
Mandatory distribution	\$25.00	
Minimum distribution	\$25.00	
Other withdrawal	\$25.00	
Pre-retirement	\$25.00	
Qualified domestic relations order	\$25.00	
Retirement	\$25.00	
Termination	\$25.00	
Withdrawal of employee rollover money	\$25.00	
Systematic Withdrawal Fee +		Per installment payment
Required minimum distribution	\$2.00	
Mailed Detailed Statement Fee	\$1.00	Per statement per quarter
Plan Consultant Fees		
Death Withdrawal	\$50.00	
Disability Withdrawal	\$50.00	

Fee Type	Amount	Special Notes
Withdrawal of Employee Rollover Money	\$50.00	
Withdrawal of Excess Annual Additions	\$50.00	
Withdrawal of Excess Contributions	\$50.00	
Withdrawal of Excess Deferrals	\$50.00	
Hardship Withdrawal	\$50.00	
Withdrawal of In-Plan Roth Rollover Money	\$50.00	
In-Service Withdrawal (Age 59 1/2)	\$50.00	
Pre-Retirement Withdrawal	\$50.00	
Mandatory Distribution (Involuntary)	\$50.00	
Required Minimum Distribution	\$50.00	
Qualified Domestic Relations Order Withdrawal	\$200.00	
Retirement Withdrawal	\$50.00	
Termination of Employment Withdrawal	\$50.00	

<sup>+</sup> Fee is effective March 4, 2018

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

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

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GT-P 21488 12/17-34388 GA08251739458

# Investment Comparative Chart

## THE TRUSTEES OF MUELLER MCDONALD'S 401(K) PLAN

This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to [myplan.johnhancock.com](http://myplan.johnhancock.com). To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Paul Curran at (570) 586-2255 ext 1010 and 104 S. State Street, Clarks Summit, PA, 18411

### DOCUMENT OVERVIEW

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

### Performance Information

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

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

### Fee and Expense Information

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

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

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/maximize-your-retirement-savings.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## VARIABLE RETURN INVESTMENTS\*

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

Name/Type of Option	Return YTD as of 10/31/2021	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 10/31/2021	Benchmark <sup>†</sup> Return as of 12/31/2020				Total Annual Operating Expenses as of 10/31/2021		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
<b>EQUITY FUNDS</b>													
<b>AG</b> Vanguard Growth Index Fund (LGI) <sup>98</sup> Large Cap Growth <a href="http://www.viewjhfunds.com/usa/C00/lgia/index.html">http://www.viewjhfunds.com/usa/C00/lgia/index.html</a>	24.45%	40.19%	20.32%	<b>16.66%</b>	<b>11.02%</b>	24.49%	40.26%	20.36%	16.31%	N/A	0.05%	\$0.50	N/A
							CRSP US Large Cap Growth						
<b>AG</b> Vanguard Total International Stock Index Fund (VTS) <sup>181</sup> International/Global Blend <a href="http://www.viewjhfunds.com/usa/C00/vtsa/index.html">http://www.viewjhfunds.com/usa/C00/vtsa/index.html</a>	9.20%	11.28%	<b>9.09%</b>	<b>5.13%</b>	<b>5.14%</b>	9.28%	11.24%	9.07%	5.22%	N/A	0.11%	\$1.10	N/A
							FTSE Global All Cap ex US						
<b>G</b> \$ 500 Index Fund (IND) <sup>13,76,91,110,187</sup> Large Cap Blend <a href="http://www.viewjhfunds.com/usa/C00/inda/index.html">http://www.viewjhfunds.com/usa/C00/inda/index.html</a>	23.96%	18.42%	15.18%	<b>13.85%</b>	<b>10.00%</b>	24.04%	18.39%	15.21%	13.88%	10.13%	0.05%	\$0.50	N/A
							S&P 500						
<b>G</b> \$ Total Stock Market Index Fund (TSM) <sup>13,29,91,172</sup> Large Cap Blend <a href="http://www.viewjhfunds.com/usa/C00/tsma/index.html">http://www.viewjhfunds.com/usa/C00/tsma/index.html</a>	22.74%	21.96%	15.52%	<b>13.69%</b>	<b>7.54%</b>	23.40%	20.81%	15.51%	13.78%	7.30%	0.16%	\$1.60	N/A
							Wilshire 5000 Total Market						
<b>G</b> Vanguard Total World Stock Index ETF (VTA) <sup>119,126,139</sup> International/Global Blend <a href="http://www.viewjhfunds.com/usa/C00/vtaa/index.html">http://www.viewjhfunds.com/usa/C00/vtaa/index.html</a>	16.80%	16.47%	12.37%	<b>9.44%</b>	<b>7.45%</b>	17.01%	16.76%	12.70%	9.61%	7.67%	0.14%	\$1.40	N/A
							FTSE Global All Cap						
<b>BOND FUNDS</b>													
<b>I</b> Vanguard Total Bond Market Index Fund (VTB) <sup>181</sup> High Quality Intermediate Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/vtba/index.html">http://www.viewjhfunds.com/usa/C00/vtba/index.html</a>	-1.61%	7.72%	<b>4.46%</b>	<b>3.80%</b>	<b>5.94%</b>	-1.63%	7.74%	4.53%	3.88%	N/A	0.05%	\$0.50	N/A
							Bloomberg Barclays US Agg Float Adj						
<b>I</b> Vanguard Intermediate-Term Bond Index Fund (VIT) <sup>181</sup> Medium Quality Intermediate Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/vita/index.html">http://www.viewjhfunds.com/usa/C00/vita/index.html</a>	-2.58%	9.79%	<b>5.22%</b>	<b>4.80%</b>	<b>6.02%</b>	-2.62%	9.73%	5.31%	4.87%	N/A	0.07%	\$0.70	N/A
							Bloomberg Barclays US 5-10Y GovCredit FIAdj						
<b>I</b> \$ Western Asset Core Plus Bond Fund (WAC) <sup>165</sup> Medium Quality Intermediate Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/waca/index.html">http://www.viewjhfunds.com/usa/C00/waca/index.html</a>	-1.78%	9.57%	<b>6.46%</b>	<b>5.58%</b>	<b>6.41%</b>	-1.58%	7.50%	4.43%	3.83%	4.96%	0.30%	\$3.00	N/A
							Bloomberg Barclays US Aggregate Bond						

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

Name/Type of Option	Return YTD as of 10/31/2021	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 10/31/2021	Benchmark <sup>†</sup> Return as of 12/31/2020				Total Annual Operating Expenses as of 10/31/2021		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
		C <sup>§</sup> Money Market Fund (MMR) <sup>13,83,91,142,143,158,166</sup> High Quality Short Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/mmra/index.html">http://www.viewjhfunds.com/usa/C00/mmra/index.html</a>	0.00%	0.57%	1.19%		<b>0.68%</b>	<b>3.45%</b>	0.03%	0.58%	1.15%	0.60%	
							FTSE Treasury Bill 3-Month						

The current 7-day yield is 0.00% as of the performance date indicated above. The current yield quotation more closely reflects the current earnings of the Money Market Fund as of the date this report was prepared while the Annualized returns above refer to a specific past holding period reflecting the period covered by this report. Although the fund strives to maintain a positive yield, there is no guarantee the fund will be able to do so. The subaccount's actual current yield may be lower or higher than that of the underlying trust. An investment in the underlying Money Market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The underlying fund seeks to preserve a value of \$1.00 per share but it is possible to lose money by investing in the Money Market Fund that invests in the underlying fund. The Sponsor of the underlying fund has no legal obligation to provide financial support, and you should not expect that the Sponsor will provide financial support to the underlying fund at any time.

C <sup>§</sup> Vanguard Short-Term Bond Index Fund (VST) <sup>83,142,143,181</sup> High Quality Short Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/vsta/index.html">http://www.viewjhfunds.com/usa/C00/vsta/index.html</a>	-0.78%	4.69%	<b>2.71%</b>	<b>2.10%</b>	<b>4.08%</b>	-0.76%	4.70%	2.77%	2.18%	N/A	0.07%	\$0.70	N/A
							Bloomberg Barclays US 1-5Y GovCredit FIAdj						
C <sup>§</sup> Vanguard Short-Term Investment-Grade Fund (VSI) <sup>83,142,143,181</sup> Medium Quality Short Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/vsia/index.html">http://www.viewjhfunds.com/usa/C00/vsia/index.html</a>	-0.15%	5.25%	<b>3.38%</b>	<b>2.76%</b>	<b>5.92%</b>	-0.38%	5.18%	3.53%	3.04%	6.50%	0.10%	\$1.00	N/A
							Bloomberg Barclays Credit 1-5 Year						

OTHER FUNDS

TD <sup>§</sup> TIAA-CREF Lifecycle Index 2065 Fund (TCT) <sup>114,229</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcta/index.html">http://www.viewjhfunds.com/usa/C00/tcta/index.html</a>	<b>16.59%</b>	N/A	N/A	N/A	<b>14.52%</b>	16.11%	13.98%	11.70%	9.88%	14.55%	0.10%	\$1.00	N/A
							S&P Target Date 2060+						
TD <sup>§</sup> TIAA-CREF Lifecycle Index 2060 Fund (TCR) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcra/index.html">http://www.viewjhfunds.com/usa/C00/tcra/index.html</a>	16.25%	17.39%	<b>13.05%</b>	N/A	<b>10.44%</b>	16.11%	13.98%	11.70%	9.88%	9.35%	0.10%	\$1.00	N/A
							S&P Target Date 2060+						
TD <sup>§</sup> TIAA-CREF Lifecycle Index 2055 Fund (TCQ) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcqa/index.html">http://www.viewjhfunds.com/usa/C00/tcqa/index.html</a>	16.02%	17.22%	<b>12.94%</b>	N/A	<b>10.50%</b>	16.24%	13.85%	11.55%	9.81%	9.24%	0.10%	\$1.00	N/A
							S&P Target Date 2055						
TD <sup>§</sup> TIAA-CREF Lifecycle Index 2050 Fund (TCO) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcoa/index.html">http://www.viewjhfunds.com/usa/C00/tcoa/index.html</a>	15.81%	17.20%	<b>12.82%</b>	<b>10.71%</b>	<b>11.16%</b>	16.05%	13.86%	11.44%	9.67%	10.41%	0.10%	\$1.00	N/A
							S&P Target Date 2050						
TD <sup>§</sup> TIAA-CREF Lifecycle Index 2045 Fund (TCN) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcna/index.html">http://www.viewjhfunds.com/usa/C00/tcna/index.html</a>	15.33%	17.02%	<b>12.67%</b>	<b>10.65%</b>	<b>11.09%</b>	15.62%	13.65%	11.23%	9.48%	10.24%	0.10%	\$1.00	N/A
							S&P Target Date 2045						

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

Name/Type of Option	Return YTD as of 10/31/2021	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 10/31/2021	Benchmark <sup>†</sup> Return as of 12/31/2020				Total Annual Operating Expenses as of 10/31/2021		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
<sup>§</sup> TIAA-CREF Lifecycle Index 2040 Fund (TCL) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcla/index.html">http://www.viewjhfunds.com/usa/C00/tcla/index.html</a>	13.74%	16.27%	<b>12.21%</b>	<b>10.42%</b>	<b>10.90%</b>	14.75%	13.36%	10.95%	9.26%	10.01%	S&P Target Date 2040	0.10%	\$1.00	N/A
<sup>§</sup> TIAA-CREF Lifecycle Index 2035 Fund (TCK) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcka/index.html">http://www.viewjhfunds.com/usa/C00/tcka/index.html</a>	12.14%	15.54%	<b>11.53%</b>	<b>9.94%</b>	<b>10.46%</b>	13.30%	12.78%	10.46%	8.91%	9.66%		S&P Target Date 2035	0.10%	\$1.00
<sup>§</sup> TIAA-CREF Lifecycle Index 2030 Fund (TCJ) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcja/index.html">http://www.viewjhfunds.com/usa/C00/tcja/index.html</a>	10.70%	14.76%	<b>10.79%</b>	<b>9.36%</b>	<b>9.86%</b>	11.22%	11.90%	9.77%	8.41%	9.15%	S&P Target Date 2030		0.10%	\$1.00
<sup>§</sup> TIAA-CREF Lifecycle Index 2025 Fund (TCH) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcha/index.html">http://www.viewjhfunds.com/usa/C00/tcha/index.html</a>	9.30%	14.00%	<b>10.03%</b>	<b>8.73%</b>	<b>9.22%</b>	9.46%	11.21%	9.08%	7.88%	8.59%		S&P Target Date 2025	0.10%	\$1.00
<sup>§</sup> TIAA-CREF Lifecycle Index 2020 Fund (TCF) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcfa/index.html">http://www.viewjhfunds.com/usa/C00/tcfa/index.html</a>	8.04%	13.06%	<b>9.25%</b>	<b>8.11%</b>	<b>8.57%</b>	7.68%	10.24%	8.28%	7.28%	7.95%	S&P Target Date 2020		0.10%	\$1.00
<sup>§</sup> TIAA-CREF Lifecycle Index 2015 Fund (TCD) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcda/index.html">http://www.viewjhfunds.com/usa/C00/tcda/index.html</a>	7.22%	12.58%	<b>8.64%</b>	<b>7.56%</b>	<b>7.99%</b>	7.04%	10.27%	7.79%	6.76%	7.35%		S&P Target Date 2015	0.10%	\$1.00
<sup>§</sup> TIAA-CREF Lifecycle Index 2010 Fund (TCB) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcba/index.html">http://www.viewjhfunds.com/usa/C00/tcba/index.html</a>	6.34%	11.96%	<b>8.12%</b>	<b>7.10%</b>	<b>7.51%</b>	5.80%	9.94%	7.21%	6.15%	6.64%	S&P Target Date 2010		0.10%	\$1.00
<sup>§</sup> TIAA-CREF Lifecycle Index Retirement Income Fund (TCA) <sup>114,196</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/tcaa/index.html">http://www.viewjhfunds.com/usa/C00/tcaa/index.html</a>	6.54%	12.05%	<b>7.97%</b>	<b>6.81%</b>	<b>7.13%</b>	4.50%	8.81%	6.49%	5.47%	5.84%		S&P Target Date Retirement Income	0.10%	\$1.00
Vanguard Target Retirement 2065 (MZP) <sup>114,215</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzpa/index.html">http://www.viewjhfunds.com/usa/C00/mzpa/index.html</a>	<b>15.20%</b>	<b>16.17%</b>	N/A	N/A	<b>11.56%</b>	22.70%	20.38%	14.80%	13.17%	15.64%	MSCI US Broad Market Index		0.15%	\$1.50
Vanguard Target Retirement 2060 (VGL) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgla/index.html">http://www.viewjhfunds.com/usa/C00/vgla/index.html</a>	15.19%	16.32%	<b>12.08%</b>	N/A	<b>11.10%</b>	22.70%	20.38%	14.80%	13.17%	14.82%		MSCI US Broad Market Index	0.15%	\$1.50

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

Name/Type of Option	Return YTD as of 10/31/2021	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 10/31/2021	Benchmark <sup>†</sup> Return as of 12/31/2020				Total Annual Operating Expenses as of 10/31/2021		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
<b>TD</b> Vanguard Target Retirement 2055 (VGK) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgka/index.html">http://www.viewjhfunds.com/usa/C00/vgka/index.html</a>	15.20%	16.32%	<b>12.09%</b>	<b>10.10%</b>	<b>11.22%</b>	22.70%	20.38%	14.80%	13.17%	15.07%	MSCI US Broad Market Index	0.15%	\$1.50	N/A
<b>TD</b> Vanguard Target Retirement 2050 (VGJ) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgja/index.html">http://www.viewjhfunds.com/usa/C00/vgja/index.html</a>	15.20%	16.39%	<b>12.10%</b>	<b>10.09%</b>	<b>8.06%</b>	22.70%	20.38%	14.80%	13.17%	10.29%		MSCI US Broad Market Index	0.15%	\$1.50
<b>TD</b> Vanguard Target Retirement 2045 (VGI) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgia/index.html">http://www.viewjhfunds.com/usa/C00/vgia/index.html</a>	14.97%	16.30%	<b>12.09%</b>	<b>10.09%</b>	<b>8.56%</b>	22.70%	20.38%	14.80%	13.17%	10.42%	MSCI US Broad Market Index		0.15%	\$1.50
<b>TD</b> Vanguard Target Retirement 2040 (VGH) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgha/index.html">http://www.viewjhfunds.com/usa/C00/vgha/index.html</a>	13.46%	15.47%	<b>11.71%</b>	<b>9.90%</b>	<b>7.90%</b>	22.70%	20.38%	14.80%	13.17%	10.29%		MSCI US Broad Market Index	0.14%	\$1.40
<b>TD</b> Vanguard Target Retirement 2035 (VGG) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgga/index.html">http://www.viewjhfunds.com/usa/C00/vgga/index.html</a>	11.98%	14.79%	<b>11.11%</b>	<b>9.51%</b>	<b>8.03%</b>	22.70%	20.38%	14.80%	13.17%	10.42%	MSCI US Broad Market Index		0.14%	\$1.40
<b>TD</b> Vanguard Target Retirement 2030 (VGF) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgfa/index.html">http://www.viewjhfunds.com/usa/C00/vgfa/index.html</a>	10.48%	14.10%	<b>10.51%</b>	<b>9.04%</b>	<b>7.39%</b>	22.70%	20.38%	14.80%	13.17%	10.29%		MSCI US Broad Market Index	0.14%	\$1.40
<b>TD</b> Vanguard Target Retirement 2025 (VGE) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgea/index.html">http://www.viewjhfunds.com/usa/C00/vgea/index.html</a>	9.01%	13.30%	<b>9.88%</b>	<b>8.54%</b>	<b>7.34%</b>	22.70%	20.38%	14.80%	13.17%	10.42%	MSCI US Broad Market Index		0.13%	\$1.30
<b>TD</b> Vanguard Target Retirement 2020 (VGD) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgda/index.html">http://www.viewjhfunds.com/usa/C00/vgda/index.html</a>	7.50%	12.04%	<b>9.02%</b>	<b>7.93%</b>	<b>6.85%</b>	22.70%	20.38%	14.80%	13.17%	10.29%		MSCI US Broad Market Index	0.13%	\$1.30
<b>TD</b> Vanguard Target Retirement 2015 (VGC) <sup>114,157</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgca/index.html">http://www.viewjhfunds.com/usa/C00/vgca/index.html</a>	5.21%	10.32%	<b>7.78%</b>	<b>7.04%</b>	<b>6.49%</b>	-1.58%	7.50%	4.43%	3.83%	4.38%	Bloomberg Barclays US Aggregate Bond		0.12%	\$1.20
<b>TD</b> Vanguard Target Retirement Income (VGA) <sup>114,157,172</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/vgaa/index.html">http://www.viewjhfunds.com/usa/C00/vgaa/index.html</a>	4.73%	10.02%	<b>6.85%</b>	<b>5.88%</b>	<b>5.64%</b>	-1.58%	7.50%	4.43%	3.83%	4.38%		Bloomberg Barclays US Aggregate Bond	0.12%	\$1.20

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

Name/Type of Option	Return YTD as of 10/31/2021	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 10/31/2021	Benchmark <sup>†</sup> Return as of 12/31/2020				Total Annual Operating Expenses as of 10/31/2021		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
<b>G&amp;I</b> American Balanced Fund (ABF) <sup>38,160</sup> Balanced <a href="http://www.viewjhfunds.com/usa/C00/abfa/index.html">http://www.viewjhfunds.com/usa/C00/abfa/index.html</a>	13.06%	11.24%	10.37%	<b>10.27%</b>	<b>10.89%</b>	13.27%	14.72%	11.10%	10.02%	N/A	0.25%	\$2.50	N/A
							60% S&P 500/40% BarCap Agg Bond						
<b>G&amp;I</b> Capital Income Builder (CIB) <sup>37,154,204</sup> Balanced <a href="http://www.viewjhfunds.com/usa/C00/ciba/index.html">http://www.viewjhfunds.com/usa/C00/ciba/index.html</a>	11.91%	3.62%	6.93%	<b>6.85%</b>	<b>9.16%</b>	16.79%	16.25%	12.25%	9.12%	7.63%	0.27%	\$2.70	N/A
							MSCI All Country World						
<b>G&amp;I</b> Vanguard Balanced Index Fund (VBI) <sup>181</sup> Balanced <a href="http://www.viewjhfunds.com/usa/C00/vbia/index.html">http://www.viewjhfunds.com/usa/C00/vbia/index.html</a>	12.63%	16.40%	<b>11.27%</b>	<b>9.98%</b>	<b>8.64%</b>	9.16%	12.82%	9.74%	7.76%	N/A	0.07%	\$0.70	N/A
							Morningstar Moderate Target Risk						

Please visit [www.ps.jhancockpensions.com/assets/pdfs/SPARK\\_Glossary.pdf](http://www.ps.jhancockpensions.com/assets/pdfs/SPARK_Glossary.pdf) for a glossary of investment terms relevant to the investment options under this plan.

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

## IMPORTANT NOTES

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

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

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

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

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

<sup>29</sup>This sub-account was introduced August 21, 2000.

<sup>37</sup>This sub-account was introduced July 25, 2008.

<sup>38</sup>This sub-account was introduced May 2, 2003.

<sup>76</sup>Indexes are unmanaged and the performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index. Like all mutual funds, index funds are subject to market risks and will fluctuate in value. Index funds are designed to track the performance of its target index but may underperform due to fees, expenses or tracking errors. These investments are not actively managed and do not necessarily attempt to manage volatility or protect against losses in declining markets.

None of the index funds are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in any index mutual fund.

<sup>83</sup>This investment option is deemed a "Competing" investment option with the John Hancock Stable Value Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

<sup>91</sup>The underlying John Hancock Variable Insurance Trust portfolio is not a retail mutual fund and is only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or sub-advisers may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or sub-adviser. Past performance is no guarantee of future results.

<sup>98</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 9, 2011. Performance shown for periods prior to that date is based on the performance of the current share class.

<sup>110</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 2, 2012. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio/sub-account. The name of this sub-account may change effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

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

<sup>119</sup>The underlying fund expense ratio shown includes an annualized charge of 0.06% accrued daily, and deducted monthly out of the unitized version of the underlying fund provided by and traded through the trading platform of an unaffiliated third party.

<sup>126</sup>This sub-account was introduced May 3, 2014.

<sup>139</sup>The returns of the sub-account may differ from the returns of the ETF in which the sub-account invests (referred to as 'tracking error'). Tracking error results from certain fees and transaction expenses incurred by the sub-account, from differences between the timing of purchases and redemptions of sub-account shares and corresponding transactions in the shares of the underlying ETF, and from the fact that the sub-account holds a small amount of cash (less than 1% of the value of the sub-account) in addition to shares of the ETF.

<sup>142</sup>This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available if the Reliance Trust New York Life Anchor Account is selected. For further details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

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

<sup>154</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about June 11, 2016. Performance shown for periods prior to that date is based on the performance of the current share class.

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

<sup>158</sup>Effective April 6, 2016, the underlying holdings of the Money Market Fund were modified in order to comply with the definition of a Government money market fund as set out by the SEC. That ruling takes effect October 14, 2016.

<sup>160</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 4, 2016. Performance shown for periods prior to that date is based on the performance of the old share class.

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

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

<sup>172</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 21, 2017. Please contact your John Hancock representative for more information.

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

<sup>187</sup>The underlying fund changed its name effective on or about November 3, 2017. Performance shown for periods prior to that date reflect the results under its former name.

<sup>196</sup>This sub-account was recently introduced on May 4, 2018 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

<sup>204</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 3, 2019. Performance shown for periods prior to that date is based on the performance of the old share class.

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

<sup>229</sup>This sub-account was recently introduced on May 7, 2021 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

<sup>5</sup>The Total Annual Operating Expenses ("TAOE") is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund of this sub-account has either waived a portion of, or capped, its fees; the FER used to determine the TAOE of the sub-account that invests in the

underlying fund is the net expense ratio of the underlying fund. Refer to the Fund Sheet for details.

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

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