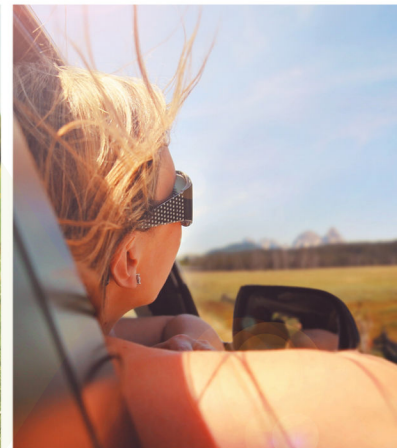




Plan for tomorrow

MAKE A SMART DECISION ABOUT YOUR FUTURE TODAY

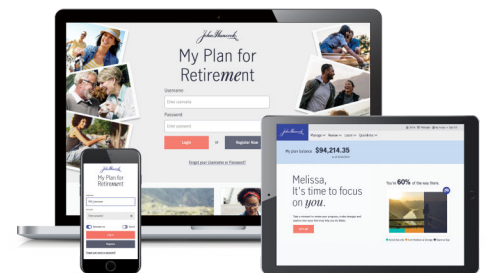


MAP RETIREMENT SAVINGS AND RETIREMENT PLAN

You will be automatically enrolled into your retirement savings plan.

Take control.

Visit myplan.johnhancock.com or download **John Hancock's retirement app** and personalize your account.



John Hancock Retirement Plan Services, LLC and MAP Retirement Savings and Retirement Plan are not affiliated and are not responsible for the liabilities of the other.

Here is what you need to know.

Your plan sponsor has chosen the following automatic enrollment provisions for you unless you make a different election or decide not to participate in the plan.

- Based on your plan's provisions, you will be automatically enrolled as soon as administratively possible.
- Your automatic contribution rate will be:
Pretax - 6% and will increase by 1% every year up to 12%
- Based on your date of birth, your contributions will be invested in the plan's default fund, unless you select other investment options.

Year	Default Investment	Year	Default Investment
1957 or earlier	JHancock M Index Inc Pres R6	1978 — 1982	JHancock M Index 2045 Pres R6
1958 — 1962	JHancock M Index 2025 Pres R6	1983 — 1987	JHancock M Index 2050 Pres R6
1963 — 1967	JHancock M Index 2030 Pres R6	1988 — 1992	JHancock M Index 2055 Pres R6
1968 — 1972	JHancock M Index 2035 Pres R6	1993 — 1997	JHancock M Index 2060 Pres R6
1973 — 1977	JHancock M Index 2040 Pres R6	1998 or later	JHancock MIdx 2065 Pres Prt R6

- If you are automatically enrolled, you have a period of up to 90 days following your first automatic contribution to stop any additional contributions and have your contributions (adjusted for any gains or losses) refunded to you, subject to applicable state and/or federal incomes taxes (but not the 10% penalty tax). By electing out of automatic enrollment, you will forfeit any related employer contributions.
- You'll also be receiving in the mail additional investment information. Please review this information carefully.

Your contributions will begin to be withheld from your pay and contributed to your account as discussed above, unless you decide to change your contribution rate or choose not to contribute to the plan. To opt out or change your contribution rate, go to **myplan.johnhancock.com** or contact us at **800-294-3575** available 8 a.m. to 10 p.m. (ET), Monday to Friday or 1-888-440-0022 for assistance in Spanish between 10 a.m. to 8 p.m.

Let the benefits begin.

Your retirement plan can provide you with a number of savings advantages including:

- Saving on your taxes with tax deferred earnings¹
- Helping you realize your goals with the power of compound earnings
- Lowering average investment costs by dollar cost averaging²
- Effortlessly saving through automatic payroll deductions
- Helping you reach your retirement goal by making catch-up contributions if you are over the age of 50.

¹ Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%.

² Dollar cost averaging does not guarantee a profit or protect against a loss. Systematic investing involves continuous investment in securities regardless of price level fluctuation. Participants should consider their resources to continue the strategy over the long term.



View your plan's investment options.

To view all the available plan investment options, including individual fund fact sheets, visit **myplan.johnhancock.com/investment_info** and enter your plan code of MA5902.

MAP Retirement Savings and Retirement Plan (“Plan”)

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

You have the right to direct the investment of contributions in your account in any of the investment options available under the Plan. If you do not make an investment election, contributions made on your behalf will be invested in the Plan's “default” fund.

The Plan's default fund (“Default Fund”) is the Target Date fund that is based on your date of birth, according to the following chart:

Year	Default Investment
1957 or earlier	JHancock M Index Inc Pres R6
1958 — 1962	JHancock M Index 2025 Pres R6
1963 — 1967	JHancock M Index 2030 Pres R6
1968 — 1972	JHancock M Index 2035 Pres R6
1973 — 1977	JHancock M Index 2040 Pres R6
1978 — 1982	JHancock M Index 2045 Pres R6
1983 — 1987	JHancock M Index 2050 Pres R6
1988 — 1992	JHancock M Index 2055 Pres R6
1993 — 1997	JHancock M Index 2060 Pres R6
1998 or later	JHancock MIdx 2065 Pres Prt R6

The enclosed Fund Fact Sheet for the Default Fund contains a description of the investment objectives, risk and return characteristics, and fees and expenses.

Investment information concerning the other investment options available under the Plan is provided in the enclosed Fund Fact Sheets and can be obtained by contacting John Hancock at mylife.jhrps.com or by calling 800.294.3575.

About Risk

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

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 800.294.3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.

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

John Hancock Retirement Plan Services, LLC offers plan administrative and recordkeeping services to sponsors or 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.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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AMG TimesSquare Mid Cap Growth Fund (Class Z)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks to achieve long-term capital appreciation. The fund invests at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in common and preferred stocks of U.S. mid-capitalization companies. The subadvisor considers the term "mid-capitalization companies" to refer to companies that, at the time of purchase, are within the range of capitalizations of companies in the Russell Midcap® Growth Index.

Fund Category:
Stock

Morningstar Category²⁶:
Mid-Cap Growth

PORTFOLIO DETAILS

Ticker	TMDIX
Inception Date	2005-03-04
Gross Expense Ratio ^{f1} (%)	0.98
Net Expense Ratio ^{f1} (%)	0.98
Fund Total Net Assets (\$M)	892.81
Management Company	AMG Funds LLC
Portfolio Managers	Grant R. Babyak Ian Anthony Rosenthal

TOP TEN HOLDINGS AS OF 2021-08-31

% of Assets

CrowdStrike Holdings Inc Class A	3.28
Gartner Inc	2.80
Catalent Inc	2.76
TransUnion	2.47
Charles River Laboratories International	2.40
RenaissanceRe Holdings Ltd	2.34
SBA Communications Corp	2.27
AmerisourceBergen Corp	2.16
HubSpot Inc	2.15
O'Reilly Automotive Inc	2.14

KEY STATISTICS

Turnover Ratio (%) (annualized)	74
Beta ^{b1} (3y) (Russell Mid Cap Growth TR USD)	0.92
R-squared ^{b53} (%) (3y) (Russell Mid Cap Growth TR USD)	96.77
Sharpe Ratio ^{b54} (3y)	0.93
# of Stock Holdings	75
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Active Management, Growth Investing, Industry and Sector Investing, Loss of Money, Market/Market Volatility, Mid-Cap and Not FDIC Insured. See disclosure for details.

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
AMG TimesSquare Mid Cap Growth Fund	10.46	30.24	19.71	18.99	17.37	--
Russell Midcap Growth Index ²⁵	9.60	30.45	19.14	19.27	17.54	--
Mid-Cap Growth ^{b28}	9.72	33.09	18.19	18.82	16.49	--

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.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m2}

OVERALL (Out of 549 Funds)

★★★★★

3 YEAR (Out of 549 Funds)

★★★★★

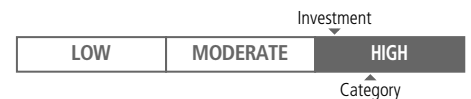
5 YEAR (Out of 495 Funds)

★★★★★

10 YEAR (Out of 386 Funds)

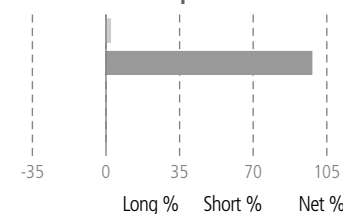
★★★★★

Morningstar Volatility Analysis



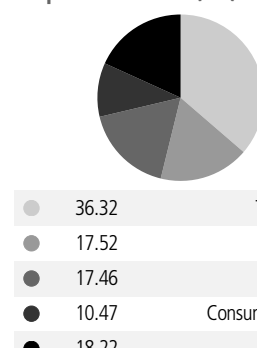
In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Portfolio Snapshot^{b2}

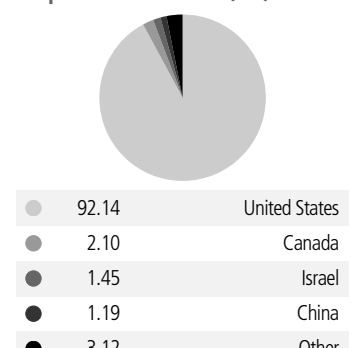


● Cash	2.16	0.00	2.16
● Stocks	97.83	0.00	97.83
● Bonds	0.00	0.00	0.00
● Other	0.00	0.00	0.00

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

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American Century Small Cap Value Fund (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks long-term capital growth; income is a secondary consideration. Under normal market conditions, the portfolio managers will invest at least 80% of the fund's net assets in small cap companies. The portfolio managers consider small cap companies to include those with market capitalizations no larger than that of the largest company in the S&P Small Cap 600[®] Index or the Russell 2000[®] Index.

Fund Category:
Stock

Morningstar Category³⁶:
Small Value

PORTFOLIO DETAILS

Ticker	ASVDX
Inception Date	2013-07-26
Gross Expense Ratio ^{f1} (%)	0.84
Net Expense Ratio ^{f1} (%)	0.84
Fund Total Net Assets (\$M)	1,297.37
Management Company	American Century Investment Management I
Portfolio Managers	Jeff John Ryan Cope

TOP TEN HOLDINGS AS OF 2021-06-30

	% of Assets
Graphic Packaging Holding Co	2.67
II-VI Inc	2.55
Spectrum Brands Holdings Inc	2.44
Teradata Corp	2.19
Penske Automotive Group Inc	2.12
Valley National Bancorp	2.00
UMB Financial Corp	1.99
Compass Diversified Holdings	1.94
The Brink's Co	1.90
Evertec Inc	1.81

KEY STATISTICS

Turnover Ratio (%) (annualized)	72
Beta ^{b1} (3y) (Russell 2000 Value TR USD)	1.04
R-squared ^{b53} (%) (3y) (Russell 2000 Value TR USD)	96.92
Sharpe Ratio ^{b54} (3y)	0.58
# of Stock Holdings	112
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: IPO, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Real Estate/REIT Sector, Shareholder Activity and Small Cap. See disclosure for details.

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Century Small Cap Value Fund	28.43	70.68	14.37	14.57	--	11.75
Russell 2000 Value Index ²²	22.92	63.92	8.58	11.03	13.22	--
Small Value ^{b38}	24.24	62.35	8.20	10.13	12.40	--

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.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 405 Funds)

★★★★★

3 YEAR (Out of 405 Funds)

★★★★★

5 YEAR (Out of 382 Funds)

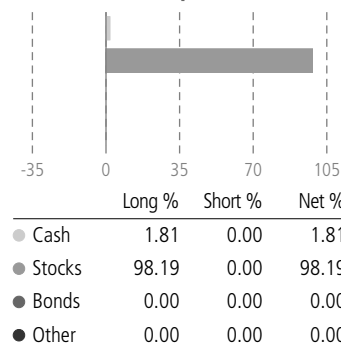
★★★★★

Morningstar Volatility Analysis

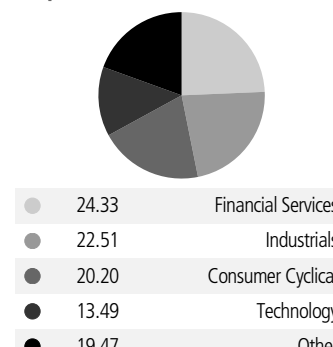


In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

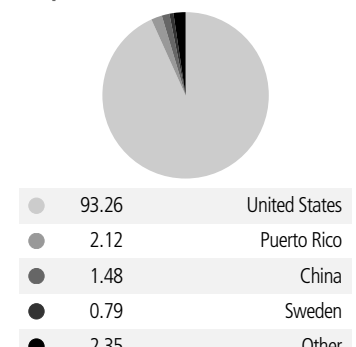
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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American Century Strategic Income Fund (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks income; long-term capital appreciation is the secondary consideration. The fund invests in both investment-grade and high-yield, non-money market debt securities. These securities may include corporate bonds and notes, government securities and securities backed by mortgages or other assets. The fund may also invest in certain equity securities such as preferred stock, convertible securities or equity equivalents provided that such investments are consistent with the fund's investment objectives.

Fund Category:
Bond

Morningstar Category²⁷:
Multisector Bond

PORTFOLIO DETAILS

Ticker	ASIPX
Inception Date	2014-07-28
Gross Expense Ratio ^{f1} (%)	0.54
Net Expense Ratio ^{f1} (%)	0.51
Fund Total Net Assets (\$M)	4.30
Management Company	American Century Investment Management I
Portfolio Managers	Charles Tan Peter Van Gelderen Jason Greenblath Jeffrey L. Houston Robert V. Gahagan

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Century Strategic Income Fund	3.05	7.62	6.85	5.28	--	4.68
Bloomberg Barclays US Aggregat ³⁰	-1.55	-0.90	5.36	2.94	3.01	--
Multisector Bond ^{b29}	2.34	6.52	4.94	4.15	4.70	--

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.

TOP TEN HOLDINGS AS OF 2021-06-30

	% of Assets
Us 2yr Note (Cbt) Sep21 Xcbt 20210930	16.82
Us 5yr Note (Cbt) Sep21 Xcbt 20210930	6.84
Us 10yr Ultra Fut Sep21 Xcbt 20210921	-3.31
CommScope Holdings Co Inc 8.25%	0.78
General Motors Company 4.2%	0.75
Oha Loan Funding Ltd 2016-1 3.19%	0.75
Prospect Capital Corporation 3.36%	0.72
Us Long Bond(Cbt) Sep21 Xcbt 20210921	-0.72
Avolon Holdings Funding Limited 4.25%	0.69
Federal Home Loan Mortgage Corporation 3	0.67

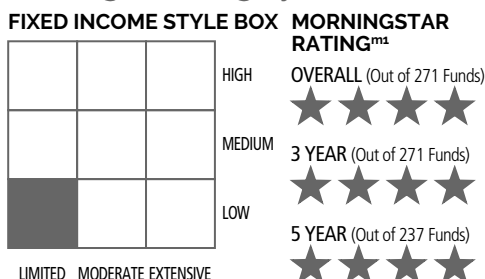
KEY STATISTICS

Turnover Ratio (%) (annualized)	193
Beta ^{b1} (3y) (Bloomberg US Agg Bond TR USD)	0.78
R-squared ^{b53} (%) (3y) (Bloomberg US Agg Bond TR USD)	18.66
Sharpe Ratio ^{b54} (3y)	0.93
# of Stock Holdings	0
# of Bond Holdings	245

PRINCIPAL RISKS

Principal Risks include: Bank Loans, Convertible Securities, Credit and Counterparty, Currency, Derivatives, Emerging Markets, Extension, Foreign Securities, High-Yield Securities, Interest Rate, Loss of Money, Market/Market Volatility, Not FDIC Insured, Other, Prepayment (Call), Restricted/Illiquid Securities, Shareholder Activity and Structured Products. See disclosure for details.

Morningstar Category

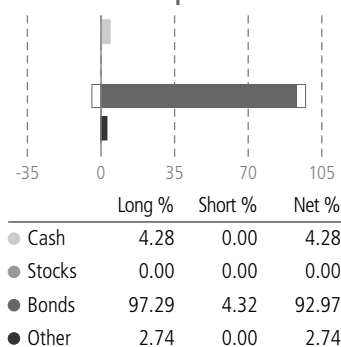


Morningstar Volatility Analysis

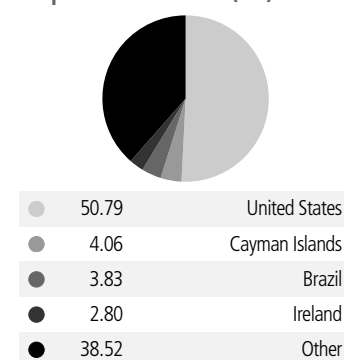


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot^{b2}



Top Countries^{b2} (%)



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.

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American Funds - American Balanced Fund (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks conservation of capital, current income and long-term growth of capital and income. The fund uses a balanced approach to invest in a broad range of securities, including common stocks and investment-grade bonds. It also invests in securities issued and guaranteed by the U.S. government and by federal agencies and instrumentalities. In addition, the fund may invest a portion of its assets in common stocks, most of which have a history of paying dividends, bonds and other securities of issuers domiciled outside the United States.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category²⁴:
**Allocation--50% to
70% Equity**

PORTFOLIO DETAILS

Ticker	RLBGX
Inception Date	2009-05-01
Gross Expense Ratio ^{f1} (%)	0.26
Net Expense Ratio ^{f1} (%)	0.26
Fund Total Net Assets (\$M)	42,390.98
Management Company	Capital Research and Management Company
Portfolio Managers	Jeffrey T. Lager Pramod Atluri Mark L. Casey Ritchie Tuazon Paul R. Benjamin

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds - American Balanced Fund	8.98	17.40	10.64	10.77	11.62	--
S&P 500 Index ¹⁴⁷	15.92	30.00	15.99	16.90	16.63	--
Allocation--50% to 70% Equity ^{b26}	8.91	20.04	9.65	9.52	9.52	--

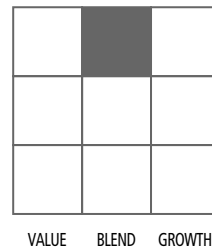
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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.

TOP TEN HOLDINGS AS OF 2021-06-30

	% of Assets
Cap Grp Cent Fd Ser Li	5.10
Microsoft Corp	3.99
Broadcom Inc	2.49
UnitedHealth Group Inc	1.99
Philip Morris International Inc	1.84
Taiwan Semiconductor Manufacturing Co Lt	1.70
Comcast Corp Class A	1.70
Facebook Inc Class A	1.51
The Home Depot Inc	1.29
United States Treasury Notes 0.75%	1.29

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m1}



Morningstar Volatility Analysis



This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

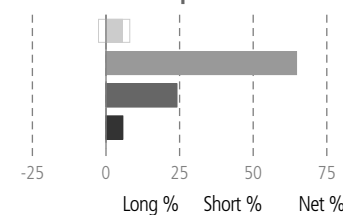
KEY STATISTICS

Turnover Ratio (%) (annualized)	176
Sharpe Ratio ^{b54} (3y)	0.88
# of Stock Holdings	203
# of Bond Holdings	1528

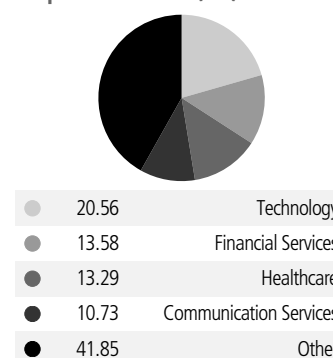
PRINCIPAL RISKS

Principal Risks include: Active Management, Equity Securities, Fixed-Income Securities, Foreign Securities, Growth Investing, Income, Issuer, Loss of Money, Market/Market Volatility, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Restricted/Illiquid Securities and U.S. Government Obligations. See disclosure for details.

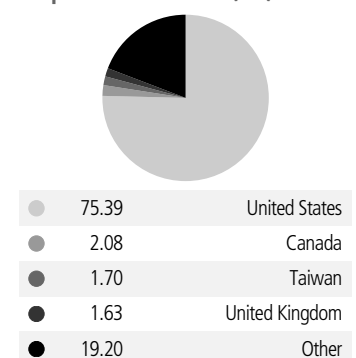
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

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American Funds - EuroPacific Growth Fund (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

Fund Category:
Stock

Morningstar Category¹¹:
Foreign Large Growth

PORTFOLIO DETAILS

Ticker	REGX
Inception Date	2009-05-01
Gross Expense Ratio ^{f1} (%)	0.46
Net Expense Ratio ^{f1} (%)	0.46
Fund Total Net Assets (\$M)	89,075.75
Management Company	Capital Research and Management Company
Portfolio Managers	Jonathan Knowles Sung Lee Nicholas J. Grace Jesper Lyckeus Noriko H. Chen

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds - EuroPacific Growth Fund	4.01	24.76	13.21	12.17	10.63	--
MSCI EAFE Index ³⁸	8.35	25.73	7.62	8.81	8.10	--
Foreign Large Growth ^{b13}	5.36	20.30	13.07	12.18	10.50	--

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TOP TEN HOLDINGS AS OF 2021-06-30

	% of Assets
ASML Holding NV	3.40
Taiwan Semiconductor Manufacturing Co Lt	2.28
AIA Group Ltd	2.22
Reliance Industries Ltd Shs Dematerialis	2.19
LVMH Moet Hennessy Louis Vuitton SE	2.09
MercadoLibre Inc	2.09
Vale SA ADR	1.91
Sea Ltd ADR	1.87
Airbus SE	1.69
WuXi Biologics (Cayman) Inc Registered S	1.60

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m2}

OVERALL (Out of 383 Funds)



3 YEAR (Out of 383 Funds)



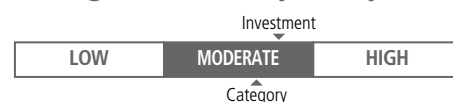
5 YEAR (Out of 322 Funds)



10 YEAR (Out of 221 Funds)



Morningstar Volatility Analysis



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

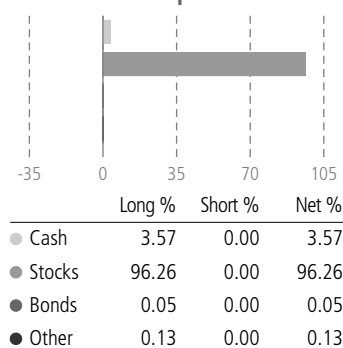
KEY STATISTICS

Turnover Ratio (%) (annualized)	32
Beta ^{b1} (3y) (MSCI ACWI Ex USA NR USD)	1.05
R-squared ^{b53} (%) (3y) (MSCI ACWI Ex USA NR USD)	96.47
Sharpe Ratio ^{b54} (3y)	0.70
# of Stock Holdings	372
# of Bond Holdings	1

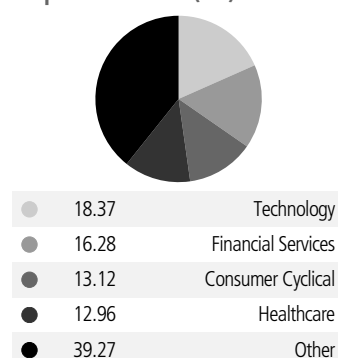
PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Foreign Securities, Growth Investing, Issuer, Long-Term Outlook and Projections, Loss of Money, Market/Market Volatility and Not FDIC Insured. See disclosure for details.

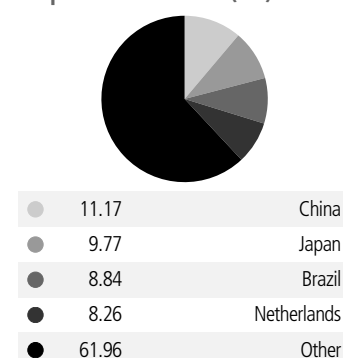
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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Dodge & Cox Stock Fund

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks long-term growth of principal and income; a secondary objective is to achieve a reasonable current income. The fund invests primarily in a diversified portfolio of equity securities. It will invest at least 80% of its total assets in equity securities, including common stocks, depositary receipts evidencing ownership of common stocks, preferred stocks, securities convertible into common stocks, and securities that carry the right to buy common stocks. The fund may invest up to 20% of its total assets in U.S. dollar-denominated securities of non-U.S. issuers traded in the United States that are not in the S&P 500.

Fund Category:
Stock

Morningstar Category²³:
Large Value

PORTFOLIO DETAILS

Ticker	DODGX
Inception Date	1965-01-04
Gross Expense Ratio ^{f1} (%)	0.52
Net Expense Ratio ^{f1} (%)	0.52
Fund Total Net Assets (\$M)	94,660.28
Management Company	Dodge & Cox
Portfolio Managers	Steven C. Voorhis Karol Marcin Philippe Barret Kathleen G. McCarthy Benjamin V. Garosi

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Dodge & Cox Stock Fund	24.44	50.41	12.89	15.17	16.13	--
S&P 500 Index ⁴⁷	15.92	30.00	15.99	16.90	16.63	--
Large Value ^{b25}	16.30	34.79	9.62	11.14	12.72	--

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TOP TEN HOLDINGS AS OF 2021-06-30

	% of Assets
Wells Fargo & Co	4.44
Charles Schwab Corp	3.88
Capital One Financial Corp	3.82
Alphabet Inc Class C	3.57
Comcast Corp Class A	3.01
Sanofi SA ADR	2.77
MetLife Inc	2.72
Johnson Controls International PLC	2.63
GlaxoSmithKline PLC ADR	2.62
Charter Communications Inc A	2.57

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m2}

OVERALL (Out of 1144 Funds)



3 YEAR (Out of 1144 Funds)



5 YEAR (Out of 1022 Funds)



10 YEAR (Out of 747 Funds)



Morningstar Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

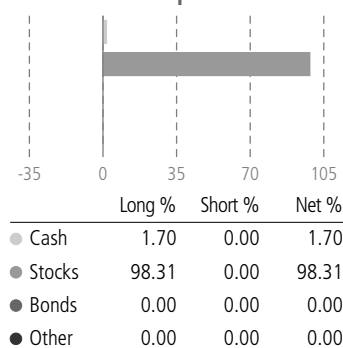
KEY STATISTICS

Turnover Ratio (%) (annualized)	21
Beta ^{b1} (3y) (S&P 500 TR USD)	1.18
R-squared ^{b53} (%) (3y) (S&P 500 TR USD)	87.54
Sharpe Ratio ^{b54} (3y)	0.59
# of Stock Holdings	69
# of Bond Holdings	0

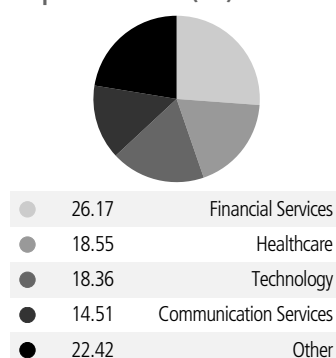
PRINCIPAL RISKS

Principal Risks include: Derivatives, Equity Securities, Foreign Securities, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured and Restricted/Illiquid Securities. See disclosure for details.

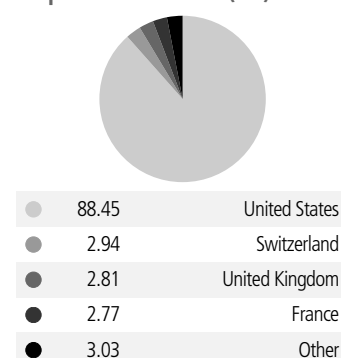
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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Fidelity Total International Index Fund

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks to provide investment results that correspond to the total return of foreign developed and emerging stock markets. The fund normally invests at least 80% of assets in securities included in the MSCI ACWI (All Country World Index) ex USA Investable Market Index and in depository receipts representing securities included in the index. The MSCI ACWI (All Country World Index) ex USA Investable Market Index is a market capitalization-weighted index designed to measure the investable equity market performance for global investors of large, mid, and small-cap stocks in developed and emerging markets, excluding the U.S.

Fund Category:
Stock

Morningstar Category¹⁰:
Foreign Large Blend

PORTFOLIO DETAILS

Ticker	FTIH
Inception Date	2016-06-07
Gross Expense Ratio ¹¹ (%)	0.06
Net Expense Ratio ¹¹ (%)	0.06
Fund Total Net Assets (\$M)	8,325.31
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Louis Bottari Payal Kapoor Gupta Peter Matthew Robert Regan Deane Gyllenhaal

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Total International Index Fund	6.34	24.21	8.20	8.89	--	8.93
MSCI ACWI ex USA Investable Ma ¹²	6.77	25.16	8.34	9.13	7.74	--
Foreign Large Blend ¹²	7.05	23.96	7.55	8.33	8.07	--

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TOP TEN HOLDINGS AS OF 2021-08-31

	% of Assets
Taiwan Semiconductor Manufacturing Co Lt	1.66
Nestle SA	1.10
Tencent Holdings Ltd	1.09
ASML Holding NV	1.07
Alibaba Group Holding Ltd Ordinary Share	0.98
Samsung Electronics Co Ltd	0.89
Roche Holding AG	0.77
Fidelity Revere Str Tr	0.76
LVMH Moet Hennessy Louis Vuitton SE	0.63
MSCI EAFE Index TAS Future Sept 21	0.63

KEY STATISTICS

Turnover Ratio (%) (annualized)	4
Beta ¹¹ (3y) (MSCI ACWI Ex USA IMI NR USD)	0.99
R-squared ¹⁵ (%) (3y) (MSCI ACWI Ex USA IMI NR USD)	99.48
Sharpe Ratio ¹⁶ (3y)	0.47
# of Stock Holdings	4780
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Emerging Markets, Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Issuer, Lending, Loss of Money, Market/Market Volatility, Mid-Cap, Not FDIC Insured, Passive Management and Small Cap. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 691 Funds)

★ ★ ★

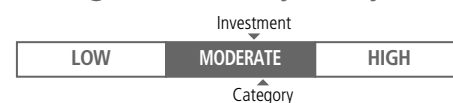
3 YEAR (Out of 691 Funds)

★ ★ ★

5 YEAR (Out of 591 Funds)

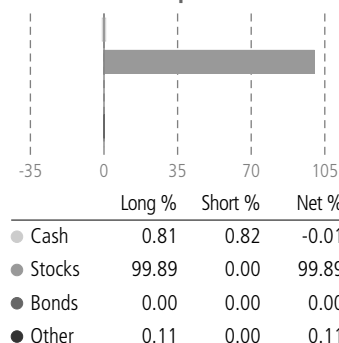
★ ★ ★

Morningstar Volatility Analysis

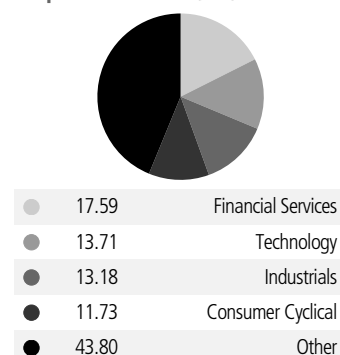


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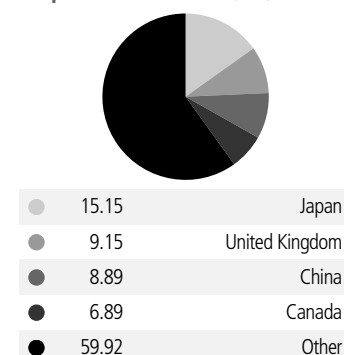
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

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Fidelity U.S. Bond Index Fund

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg Barclays U.S. Aggregate Bond Index. The fund normally invests at least 80% of the fund's assets in bonds included in the Bloomberg Barclays U.S. Aggregate Bond Index. Its manager uses statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Bloomberg Barclays U.S. Aggregate Bond Index using a smaller number of securities. The fund invests in Fidelity's central funds.

Fund Category:
Bond

Morningstar Category⁴:
Intermediate-Term Bond

PORTFOLIO DETAILS

Ticker	FXNAX
Inception Date	2011-05-04
Gross Expense Ratio ^{f1} (%)	0.03
Net Expense Ratio ^{f1} (%)	0.03
Fund Total Net Assets (\$M)	59,888.52
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Brandon Bettencourt Richard Mundlinger

TOP TEN HOLDINGS AS OF 2021-08-31

	% of Assets
Fidelity Revere Str Tr	2.59
Freddie Mac 2% 30 Year	2.40
Fannie Mae 2% 30 Year	2.12
Fannie Mae 3% 30 Year	1.87
Freddie Mac 2.5% 30 Year	1.53
Fannie Mae 2.5% 30 Year	1.35
Ginnie Mae 3% 30 Year	1.29
United States Treasury Notes 1.5%	1.28
Ginnie Mae 2.5% 30 Year	1.27
Fannie Mae 3.5% 30 Year	1.26

KEY STATISTICS

Turnover Ratio (%) (annualized)	59
Beta ^{b1} (3y) (Bloomberg US Agg Bond TR USD)	1.01
R-squared ^{b53} (%) (3y) (Bloomberg US Agg Bond TR USD)	99.14
Sharpe Ratio ^{b54} (3y)	1.21
# of Stock Holdings	0
# of Bond Holdings	2271

PRINCIPAL RISKS

Principal Risks include: Foreign Securities, Index Correlation/Tracking Error, Interest Rate, Issuer, Leverage, Loss of Money, Not FDIC Insured, Passive Management and Prepayment (Call). See disclosure for details.

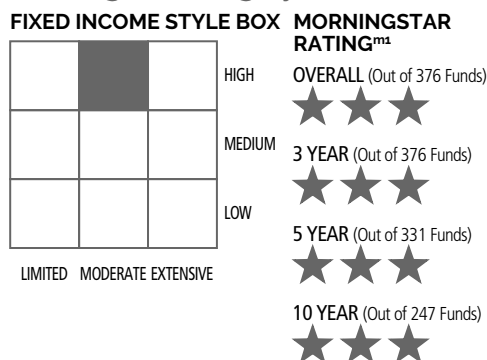
Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity U.S. Bond Index Fund	-1.68	-0.94	5.35	2.89	2.97	--
Bloomberg Barclays US Aggregat ³⁰	-1.55	-0.90	5.36	2.94	3.01	--
Intermediate-Term Bond ^{b6}	-1.26	-0.27	5.29	2.92	3.05	--

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Morningstar Category

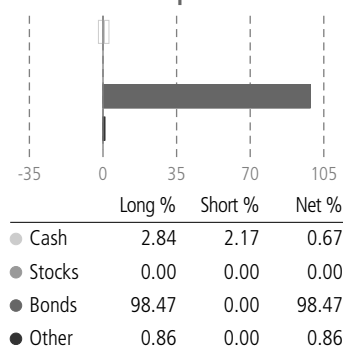


Morningstar Volatility Analysis

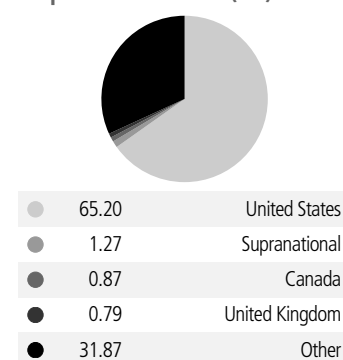


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot^{b2}



Top Countries^{b2} (%)



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Franklin Real Estate Securities Fund (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks to maximize total return. Normally, the fund invests at least 80% of its net assets in equity securities of companies operating in the real estate industry predominantly in the United States, including: companies qualifying under federal tax law as real estate investment trusts (REITs); and companies that derive at least half of their assets or revenues from the ownership, construction, management, operation, development or sale of commercial or residential real estate (such as real estate operating or service companies, homebuilders, lodging providers, and developers). It is non-diversified.

Fund Category:
Stock

Morningstar Category³⁴:
Real Estate

PORTFOLIO DETAILS

Ticker	FSERX
Inception Date	2013-05-01
Gross Expense Ratio ^{f1} (%)	0.71
Net Expense Ratio ^{f1} (%)	0.65
Waiver Type	Contractual (2022-08-31)
Fund Total Net Assets (\$M)	38.46
Management Company	Franklin Advisers, Inc.
Portfolio Managers	Daniel Scher Blair Schmicker

TOP TEN HOLDINGS AS OF 2021-08-31

	% of Assets
Prologis Inc	8.36
Equinix Inc	6.79
American Tower Corp	6.09
Crown Castle International Corp	5.41
SBA Communications Corp	5.08
Public Storage	4.42
AvalonBay Communities Inc	4.11
Alexandria Real Estate Equities Inc	3.63
Healthpeak Properties Inc	3.46
Equity Lifestyle Properties Inc	3.43

KEY STATISTICS

Turnover Ratio (%) (annualized)	19
Beta ^{b1} (3y) (MSCI US IMI/Real Estate 25-50 NR USD)	0.91
R-squared ^{b53} (%) (3y) (MSCI US IMI/Real Estate 25-50 NR USD)	97.67
Sharpe Ratio ^{b54} (3y)	0.68
# of Stock Holdings	40
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Active Management, Foreign Securities, Loss of Money, Market/Market Volatility, Nondiversification, Not FDIC Insured and Real Estate/REIT Sector. See disclosure for details.

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Franklin Real Estate Securities Fund	21.79	29.63	12.06	7.30	--	8.05
FTSE NAREIT All Equity Index ¹³	21.63	31.54	11.73	8.41	12.13	--
Real Estate ^{b36}	21.24	34.73	10.86	7.27	10.97	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m2}

OVERALL (Out of 231 Funds)

★★★★★

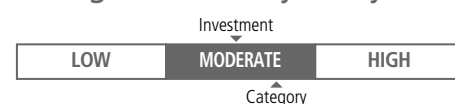
3 YEAR (Out of 231 Funds)

★★★★★

5 YEAR (Out of 199 Funds)

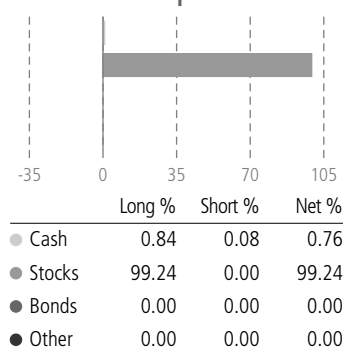
★★★★★

Morningstar Volatility Analysis

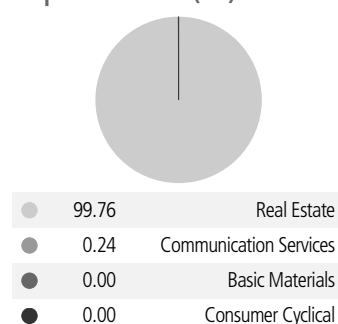


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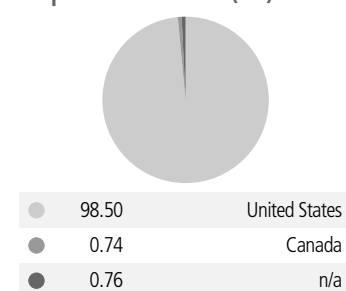
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Invesco Main Street Small Cap Fund (Class Y)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks capital appreciation. The fund normally invests at least 80% of its net assets, including any borrowings for investment purposes, in securities of "small-cap" companies. The fund's manager considers small-cap companies to be those having a market capitalization in the range of the Russell 2000® Index. The fund primarily invests in common stock but may also invest in other types of securities that are consistent with its investment objective.

Fund Category:
Stock

Morningstar Category³¹:
Small Blend

PORTFOLIO DETAILS

Ticker	OSCYX
Inception Date	2013-05-17
Gross Expense Ratio ^{f1} (%)	0.99
Net Expense Ratio ^{f1} (%)	0.90
Waiver Type	Contractual (2022-04-30)
Fund Total Net Assets (\$M)	465.81
Management Company	Invesco Advisers, Inc.
Portfolio Managers	Magnus Krantz Joy Budzinski Raman Vardharaj Kristin Ketner Pak Adam Weiner

TOP TEN HOLDINGS AS OF 2021-08-31

	% of Assets
Rexnord Corp	2.47
J2 Global Inc	2.35
ASGN Inc	2.20
Korn Ferry	2.11
Tenet Healthcare Corp	1.94
AutoNation Inc	1.77
Stifel Financial Corp	1.72
Inspire Medical Systems Inc	1.70
WSFS Financial Corp	1.68
Evoqua Water Technologies Corp	1.65

KEY STATISTICS

Beta ^{b1} (3y) (Russell 2000 NR USD)	0.97
R-squared ^{b53} (%) (3y) (Russell 2000 NR USD)	96.66
Sharpe Ratio ^{b54} (3y)	0.55
# of Stock Holdings	96
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Active Management, Equity Securities, Industry and Sector Investing, Loss of Money, Market/Market Volatility, Not FDIC Insured, Quantitative Investing and Small Cap. See disclosure for details.

Average Annual Total Returns %

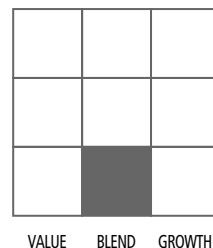
As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Invesco Main Street Small Cap Fund	16.74	48.82	12.33	14.58	--	12.10
Russell 2000 Index ^{b34}	12.41	47.68	10.54	13.45	14.63	--
Small Blend ^{b33}	17.69	51.11	9.47	11.96	13.70	--

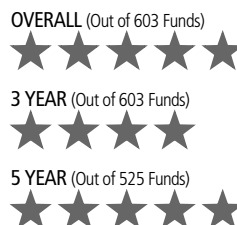
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Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m1}

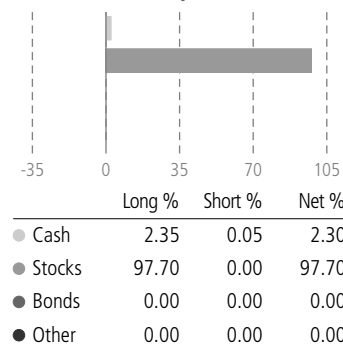


Morningstar Volatility Analysis

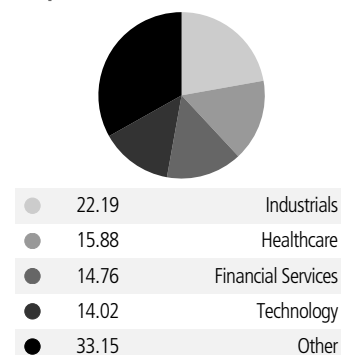


In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

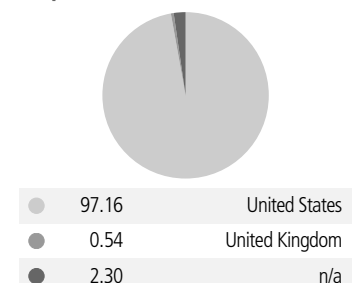
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

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John Hancock Disciplined Value Fund (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks to provide long-term growth of capital primarily through investment in equity securities; current income is a secondary objective. The fund normally invests at least 80% of its net assets in a diversified portfolio consisting primarily of equity securities, such as common stocks, of issuers with a market capitalization of \$1 billion or greater and identified by the manager as having value characteristics. It may also invest up to 20% of its total assets in foreign currency-denominated securities. The fund may participate as a purchaser in initial public offerings of securities (IPO).

Fund Category:
Stock

Morningstar Category²³:
Large Value

PORTFOLIO DETAILS

Ticker	JDVWX
Inception Date	2011-09-01
Gross Expense Ratio ^{f1} (%)	0.71
Net Expense Ratio ^{f1} (%)	0.71
Fund Total Net Assets (\$M)	3,890.20
Management Company	John Hancock Investment Management LLC
Portfolio Managers	David J. Pyle David T. Cohen Joshua White Stephanie McGirr Mark E. Donovan

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Disciplined Value Fund	19.10	41.63	8.60	11.69	13.63	--
Russell 1000 Value Index ²⁰	16.14	35.01	10.07	10.94	13.51	--
Large Value ^{b25}	16.30	34.79	9.62	11.14	12.72	--

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TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
Johnson & Johnson	3.14
JPMorgan Chase & Co	3.03
Berkshire Hathaway Inc Class B	2.78
Cisco Systems Inc	2.77
Alphabet Inc Class A	2.33
Cigna Corp	2.11
AutoZone Inc	2.05
ConocoPhillips	1.96
UnitedHealth Group Inc	1.87
Applied Materials Inc	1.85

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m2}

OVERALL (Out of 1144 Funds)



3 YEAR (Out of 1144 Funds)



5 YEAR (Out of 1022 Funds)



10 YEAR (Out of 747 Funds)



Morningstar Volatility Analysis



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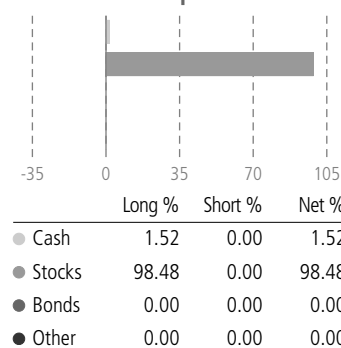
KEY STATISTICS

Turnover Ratio (%) (annualized)	55
Beta ^{b1} (3y) (Russell 1000 Value TR USD)	1.07
R-squared ^{b53} (%) (3y) (Russell 1000 Value TR USD)	98.48
Sharpe Ratio ^{b54} (3y)	0.44
# of Stock Holdings	90
# of Bond Holdings	0

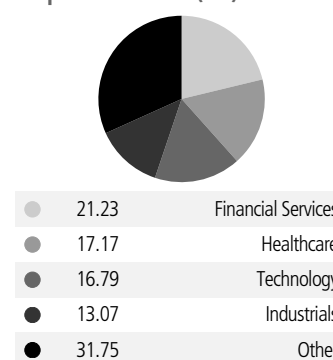
PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, High Portfolio Turnover, IPO, Industry and Sector Investing, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Not FDIC Insured, Other, Regulation/Government Intervention, Restricted/Illiquid Securities, Small Cap and Value Investing. See disclosure for details.

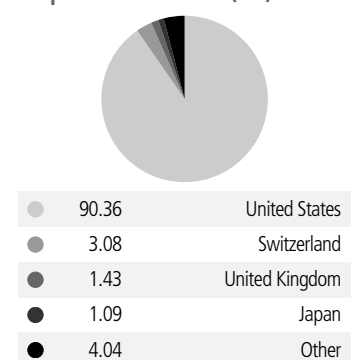
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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John Hancock Funds Multi-Index Lifestyle Balanced Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks a balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital. The fund operates as a fund of funds and normally invests approximately 40% of its assets in underlying funds that invest primarily in fixed-income securities and approximately 60% of its assets in underlying funds that invest primarily in equity securities. Underlying funds may be affiliated or unaffiliated and may include exchange-traded funds (ETFs).

Fund Category:
Balanced/Asset Allocation

Morningstar Category²⁴:
Allocation--50% to 70% Equity

PORTFOLIO DETAILS

Ticker	JIBRX
Inception Date	2013-12-30
Gross Expense Ratio ¹ (%)	0.65
Net Expense Ratio ¹ (%)	0.65
Fund Total Net Assets (\$M)	17.93
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	35.70
Vanguard Inter-Term Corp Bd ETF	7.29
Invesco Senior Loan ETF	5.18
Vanguard Mid-Cap ETF	4.92
Vanguard Total Bond Market ETF	4.66
Xtrackers USD High Yield Corp Bd ETF	4.66
Vanguard Emerging Mkts Govt Bd ETF	4.39
iShares MSCI Global Min Vol Factor ETF	4.33
Vanguard Small-Cap ETF	3.18
Vanguard Dividend Appreciation ETF	3.02

KEY STATISTICS

Turnover Ratio (%) (annualized)	42
Sharpe Ratio ⁵⁴ (3y)	0.70
# of Stock Holdings	0
# of Bond Holdings	8

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

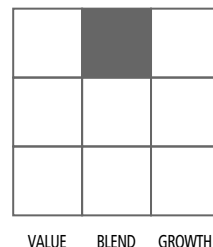
As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Funds Multi-Index Lifestyle Balanced Portfolio	6.90	18.01	9.57	9.11	--	7.48
Morningstar Moderate Target Ri ⁸¹	6.53	17.44	10.06	9.42	8.99	--
Allocation--50% to 70% Equity ²⁶	8.91	20.04	9.65	9.52	9.52	--

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Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m4}

OVERALL (Out of 653 Funds)



3 YEAR (Out of 653 Funds)



5 YEAR (Out of 596 Funds)

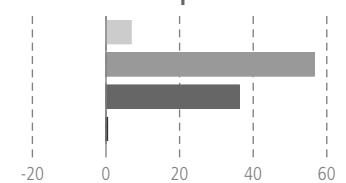


Morningstar Volatility Analysis

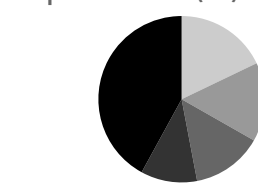


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

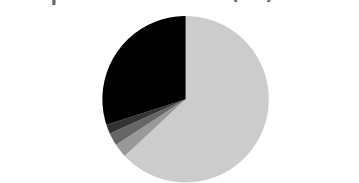
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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John Hancock Funds Multi-Index Lifestyle Conservative Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks a high level of current income with some consideration given to growth of capital. The fund operates as a fund of funds and normally invests approximately 80% of its assets in underlying funds that invest primarily in fixed-income securities and approximately 20% in underlying funds that invest primarily in equity securities. Underlying funds may be affiliated or unaffiliated and may include exchange-traded funds (ETFs).

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁹⁶:
**Allocation--15% to
30% Equity**

PORTFOLIO DETAILS

Ticker	JLCSX
Inception Date	2013-12-30
Gross Expense Ratio [†] (%)	0.70
Net Expense Ratio [†] (%)	0.67
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	2.94
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooff Robert E. Sykes

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
Vanguard Interm-Term Corp Bd ETF	20.16
Vanguard Total Bond Market ETF	14.53
JHFunds2 Strategic Equity Allc NAV	9.73
Invesco Senior Loan ETF	9.19
Xtrackers USD High Yield Corp Bd ETF	7.98
Vanguard Emerging Mkts Govt Bd ETF	7.74
United States Treasury Notes 0.12%	3.61
Vanguard Short-Term Corporate Bond ETF	3.48
United States Treasury Notes 0.12%	2.97
iShares MSCI Global Min Vol Factor ETF	2.50

KEY STATISTICS

Turnover Ratio (%) (annualized)	57
Sharpe Ratio ^{b54} (3y)	0.81
# of Stock Holdings	0
# of Bond Holdings	4

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap and Underlying Fund/Fund of Funds. See disclosure for details.

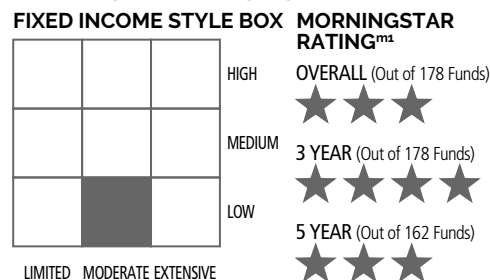
Average Annual Total Returns %

As of 2021-09-30

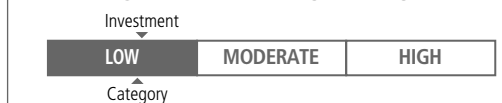
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Funds Multi-Index Lifestyle Conservative Portfolio	1.51	6.63	6.66	5.03	--	4.76
Morningstar Conservative Target ⁷⁹	1.12	5.41	6.82	5.07	4.70	--
Allocation--15% to 30% Equity ^{b84}	3.10	8.33	6.08	4.90	5.26	--

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Morningstar Category

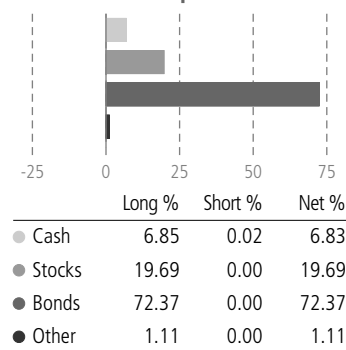


Morningstar Volatility Analysis

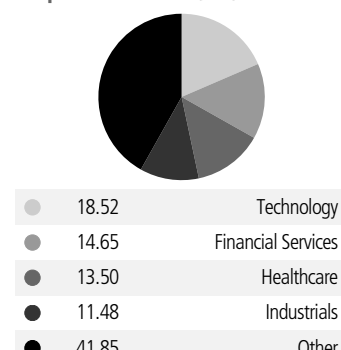


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

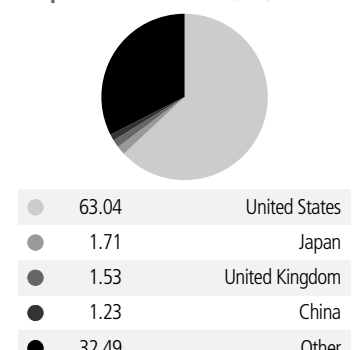
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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John Hancock Funds Multi-Index Lifestyle Moderate Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks a balance between a high level of current income and growth of capital, with a greater emphasis on income. The fund operates as a fund of funds and normally invests approximately 60% of its assets in underlying funds that invest primarily in fixed-income securities and approximately 40% in underlying funds that invest primarily in equity securities. Underlying funds may be affiliated or unaffiliated and may include exchange-traded funds (ETFs).

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category³:
**Allocation--30% to
50% Equity**

PORTFOLIO DETAILS

Ticker	JLMRX
Inception Date	2013-12-30
Gross Expense Ratio ¹ (%)	0.69
Net Expense Ratio ¹ (%)	0.68
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	4.15
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooff Robert E. Sykes

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	23.45
Vanguard Interm-Term Corp Bd ETF	14.27
Vanguard Total Bond Market ETF	9.68
Invesco Senior Loan ETF	7.16
Xtrackers USD High Yield Corp Bd ETF	6.29
Vanguard Emerging Mkts Govt Bd ETF	6.06
iShares MSCI Global Min Vol Factor ETF	4.94
Vanguard Dividend Appreciation ETF	3.45
Vanguard Mid-Cap ETF	3.31
Vanguard Short-Term Corporate Bond ETF	2.62

KEY STATISTICS

Turnover Ratio (%) (annualized)	48
Sharpe Ratio ^{b54} (3y)	0.75
# of Stock Holdings	0
# of Bond Holdings	8

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap and Underlying Fund/Fund of Funds. See disclosure for details.

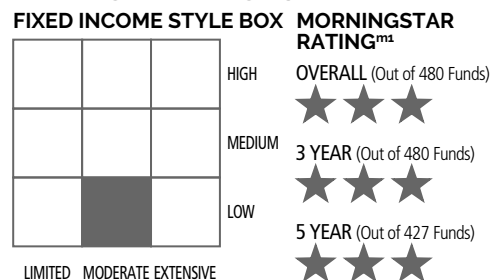
Average Annual Total Returns %

As of 2021-09-30

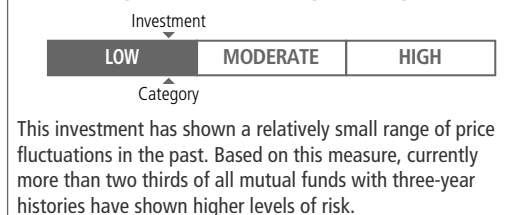
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Funds Multi-Index Lifestyle Moderate Portfolio	4.14	11.92	8.07	7.01	--	6.05
Morningstar Moderate Target Ri ⁸¹	6.53	17.44	10.06	9.42	8.99	--
Allocation--30% to 50% Equity ^{b5}	5.39	13.49	7.77	6.83	6.98	--

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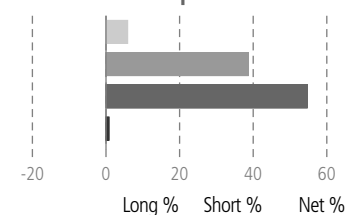
Morningstar Category



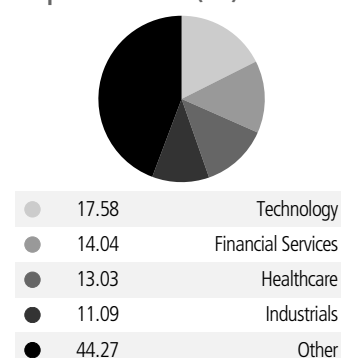
Morningstar Volatility Analysis



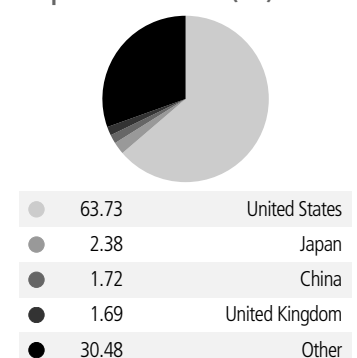
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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John Hancock Multi-Index 2025 Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks high total return until the fund's target retirement date, with a greater focus on income as the target date approaches. The fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2025. The portfolio managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. The Portfolio has a target asset allocation of 24% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴¹:
Target-Date 2025

PORTFOLIO DETAILS

Ticker	JRESX
Inception Date	2012-09-04
Gross Expense Ratio ^{f1} (%)	0.64
Net Expense Ratio ^{f1} (%)	0.36
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	14.65
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index 2025 Preservation Portfolio	2.92	9.16	7.70	6.95	--	6.70
Dow Jones Target 2025 Index ⁵¹	2.54	9.99	7.10	6.47	7.36	--
Target-Date 2025 ^{b42}	6.08	15.51	9.19	8.87	9.15	--

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TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
Vanguard Total Bond Market ETF	25.84
JHFunds2 Strategic Equity Allc NAV	21.67
Vanguard Interm-Term Corp Bd ETF	11.07
Vanguard Short-Term Corporate Bond ETF	5.38
SPDR® Portfolio Short Term Corp Bd ETF	5.38
Vanguard Emerging Mkts Govt Bd ETF	4.95
Xtrackers USD High Yield Corp Bd ETF	4.45
United States Treasury Notes 0.12%	3.78
Invesco Senior Loan ETF	3.74
United States Treasury Notes 0.12%	3.11

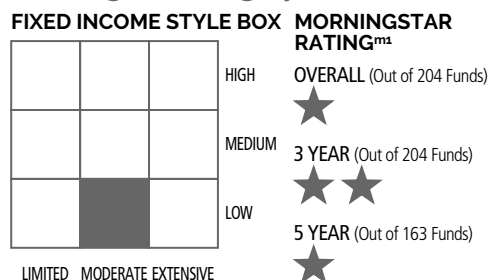
KEY STATISTICS

Turnover Ratio (%) (annualized)	44
Sharpe Ratio ^{b54} (3y)	0.84
# of Stock Holdings	0
# of Bond Holdings	8

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

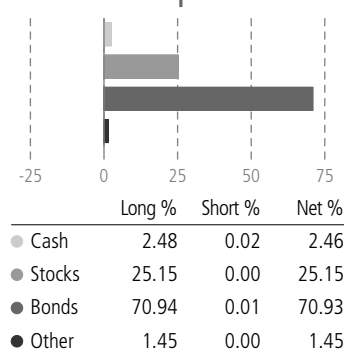


Morningstar Volatility Analysis

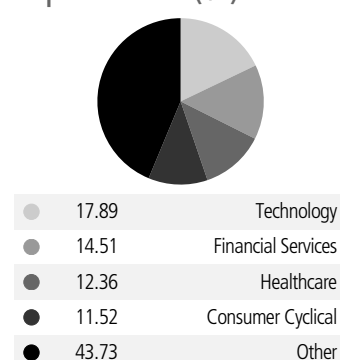


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

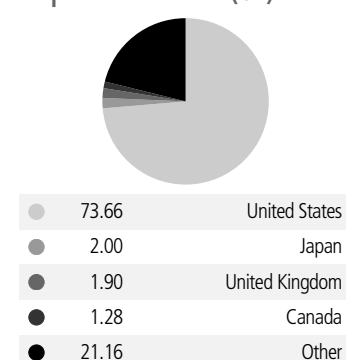
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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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.

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



John Hancock Multi-Index 2030 Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks high total return until the fund's target retirement date, with a greater focus on income as the target date approaches. The fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2030. The portfolio managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. The Portfolio has a target asset allocation of 45% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴²:
Target-Date 2030

PORTFOLIO DETAILS

Ticker	JRHSX
Inception Date	2012-09-04
Gross Expense Ratio ^{f1} (%)	0.64
Net Expense Ratio ^{f1} (%)	0.37
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	32.84
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index 2030 Preservation Portfolio	4.73	13.68	9.15	8.96	--	8.31
Dow Jones Target 2030 Index ⁵²	4.43	14.10	8.19	8.06	8.80	--
Target-Date 2030 ⁴³	7.25	18.33	10.02	9.99	9.99	--

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

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	38.07
Vanguard Total Bond Market ETF	21.35
Vanguard Interm-Term Corp Bd ETF	9.15
Vanguard Emerging Mkts Govt Bd ETF	4.15
Xtrackers USD High Yield Corp Bd ETF	3.65
U.S. Treasury Bond Stripped Principal Pa	2.79
U.S. Treasury Bond Stripped Principal Pa	1.75
U.S. Treasury Bond Stripped Principal Pa	1.75
SPDR® Portfolio Short Term Corp Bd ETF	1.45
Vanguard Short-Term Corporate Bond ETF	1.45

KEY STATISTICS

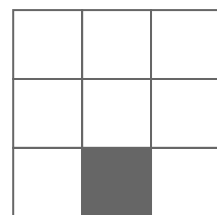
Turnover Ratio (%) (annualized)	47
Sharpe Ratio ⁵⁴ (3y)	0.77
# of Stock Holdings	0
# of Bond Holdings	8

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

FIXED INCOME STYLE BOX



LIMITED MODERATE EXTENSIVE

MORNINGSTAR RATING^{m1}

OVERALL (Out of 203 Funds)



3 YEAR (Out of 203 Funds)



5 YEAR (Out of 163 Funds)

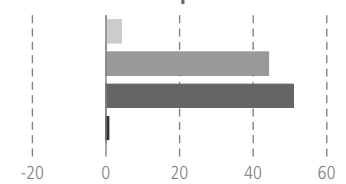


Morningstar Volatility Analysis



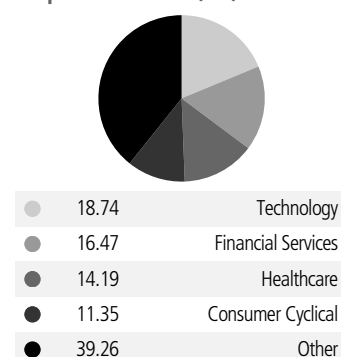
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot^{b2}

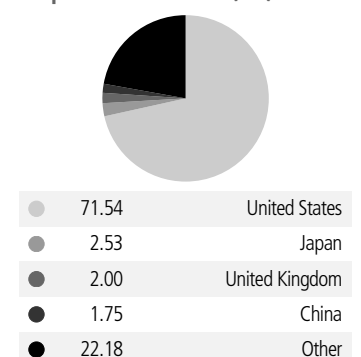


	Cash	Stocks	Bonds	Other
Long %	4.17	44.19	50.92	0.74
Short %	0.01	0.00	0.00	0.00
Net %	4.16	44.19	50.92	0.74

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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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.

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John Hancock Multi-Index 2035 Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks high total return until the fund's target retirement date, with a greater focus on income as the target date approaches. The fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2035. The portfolio managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. The Portfolio has a target asset allocation of 62% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴³:
Target-Date 2035

PORTFOLIO DETAILS

Ticker	JRYSX
Inception Date	2012-09-04
Gross Expense Ratio ^{f1} (%)	0.64
Net Expense Ratio ^{f1} (%)	0.37
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	22.65
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index 2035 Preservation Portfolio	6.73	18.13	10.32	10.43	--	9.41
Dow Jones Target 2035 Index ⁵³	6.42	18.47	9.26	9.53	10.06	--
Target-Date 2035 ^{b44}	8.58	21.49	10.83	10.98	10.89	--

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

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	54.49
Vanguard Total Bond Market ETF	15.35
Vanguard Interm-Term Corp Bd ETF	6.58
Vanguard Emerging Mkts Govt Bd ETF	3.45
U.S. Treasury Bond Stripped Principal Pa	3.35
Vanguard Mid-Cap ETF	3.04
Xtrackers USD High Yield Corp Bd ETF	2.95
U.S. Treasury Bond Stripped Principal Pa	2.10
U.S. Treasury Bond Stripped Principal Pa	2.10
Vanguard Health Care ETF	1.11

KEY STATISTICS

Turnover Ratio (%) (annualized)	38
Sharpe Ratio ^{b54} (3y)	0.74
# of Stock Holdings	0
# of Bond Holdings	4

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

VALUE	BLEND	GROWTH	

LARGE

MEDIUM

SMALL

MORNINGSTAR RATING^{m1}

OVERALL (Out of 201 Funds)



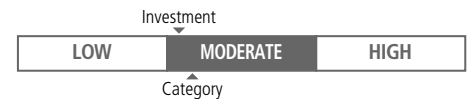
3 YEAR (Out of 201 Funds)



5 YEAR (Out of 160 Funds)

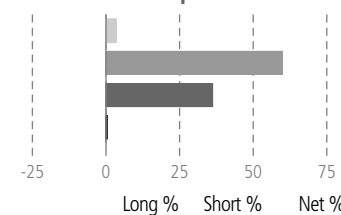


Morningstar Volatility Analysis



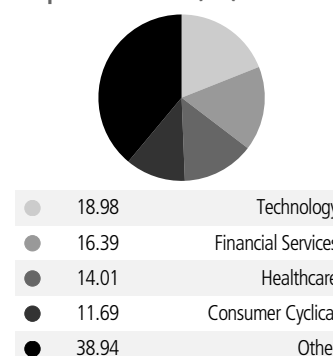
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

Portfolio Snapshot^{b2}



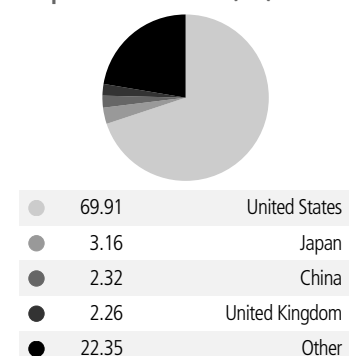
● Cash	3.49	0.02	3.47
● Stocks	59.92	0.00	59.92
● Bonds	36.23	0.00	36.23
● Other	0.38	0.00	0.38

Top Sectors^{b2} (%)



● 18.98	Technology
● 16.39	Financial Services
● 14.01	Healthcare
● 11.69	Consumer Cyclical
● 38.94	Other

Top Countries^{b2} (%)



● 69.91	United States
● 3.16	Japan
● 2.32	China
● 2.26	United Kingdom
● 22.35	Other

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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.

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John Hancock Multi-Index 2040 Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks high total return until the fund's target retirement date, with a greater focus on income as the target date approaches. The fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2040. The portfolio managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. The Portfolio has a target asset allocation of 73% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁴:
Target-Date 2040

PORTFOLIO DETAILS

Ticker	JRRSX
Inception Date	2012-09-04
Gross Expense Ratio ^{f1} (%)	0.66
Net Expense Ratio ^{f1} (%)	0.37
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	23.92
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index 2040 Preservation Portfolio	7.85	20.65	10.89	11.23	--	9.96
Dow Jones Target 2040 Index ⁵⁴	8.29	22.64	10.26	10.82	11.07	--
Target-Date 2040 ^{b45}	9.69	24.09	11.37	11.65	11.42	--

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

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	62.57
Vanguard Total Bond Market ETF	9.23
Vanguard Mid-Cap ETF	4.94
Vanguard Interm-Term Corp Bd ETF	3.93
U.S. Treasury Bond Stripped Principal Pa	3.23
Vanguard Emerging Mkts Govt Bd ETF	2.67
Xtrackers USD High Yield Corp Bd ETF	2.19
U.S. Treasury Bond Stripped Principal Pa	2.02
U.S. Treasury Bond Stripped Principal Pa	2.02
Vanguard Health Care ETF	1.19

Morningstar Category

EQUITY STYLE BOX

VALUE	BLEND	GROWTH	

LARGE

MEDIUM

SMALL

MORNINGSTAR RATING^{m1}

OVERALL (Out of 203 Funds)

★ ★ ★

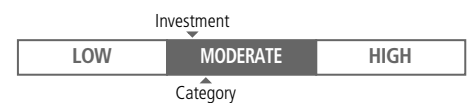
3 YEAR (Out of 203 Funds)

★ ★ ★

5 YEAR (Out of 163 Funds)

★ ★ ★

Morningstar Volatility Analysis



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

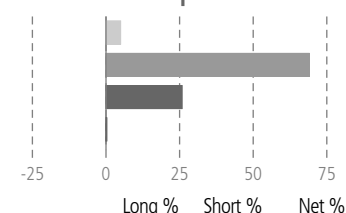
KEY STATISTICS

Turnover Ratio (%) (annualized)	36
Sharpe Ratio ^{b54} (3y)	0.72
# of Stock Holdings	0
# of Bond Holdings	4

PRINCIPAL RISKS

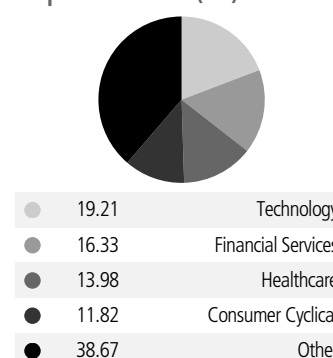
Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Portfolio Snapshot^{b2}

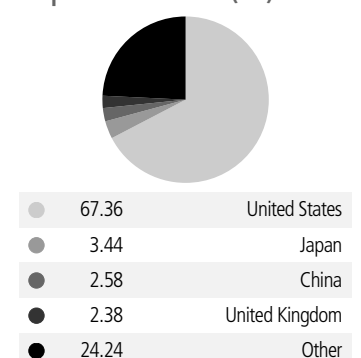


● Cash	4.98	0.02	4.96
● Stocks	69.01	0.00	69.01
● Bonds	25.80	0.00	25.80
● Other	0.23	0.00	0.23

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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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.

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John Hancock Multi-Index 2045 Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks high total return until the fund's target retirement date, with a greater focus on income as the target date approaches. The fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2045. The portfolio managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. The Portfolio has a target asset allocation of 79% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁵:
Target-Date 2045

PORTFOLIO DETAILS

Ticker	JRVSX
Inception Date	2012-09-04
Gross Expense Ratio ^{f1} (%)	0.66
Net Expense Ratio ^{f1} (%)	0.38
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	14.12
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index 2045 Preservation Portfolio	8.57	22.21	11.28	11.66	--	10.24
Dow Jones Target 2045 Index ⁵⁵	9.83	26.10	11.04	11.78	11.73	--
Target-Date 2045 ^{b46}	10.42	25.84	11.81	12.13	11.74	--

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

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	66.73
Vanguard Total Bond Market ETF	6.48
Vanguard Mid-Cap ETF	5.71
U.S. Treasury Bond Stripped Principal Pa	3.19
Vanguard Interm-Term Corp Bd ETF	2.78
U.S. Treasury Bond Stripped Principal Pa	2.00
U.S. Treasury Bond Stripped Principal Pa	1.99
Vanguard Emerging Mkts Govt Bd ETF	1.95
Xtrackers USD High Yield Corp Bd ETF	1.46
Vanguard Health Care ETF	1.33

KEY STATISTICS

Turnover Ratio (%) (annualized)	35
Sharpe Ratio ^{b54} (3y)	0.71
# of Stock Holdings	0
# of Bond Holdings	4

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

VALUE	BLEND	GROWTH	

LARGE

MEDIUM

SMALL

MORNINGSTAR RATING^{m1}

OVERALL (Out of 201 Funds)

★★★★★

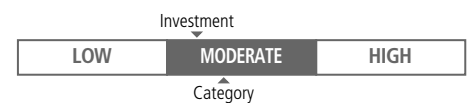
3 YEAR (Out of 201 Funds)

★★★★★

5 YEAR (Out of 160 Funds)

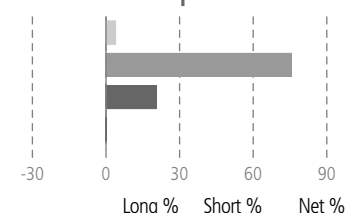
★★★★★

Morningstar Volatility Analysis



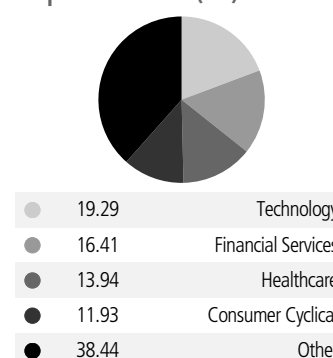
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

Portfolio Snapshot^{b2}

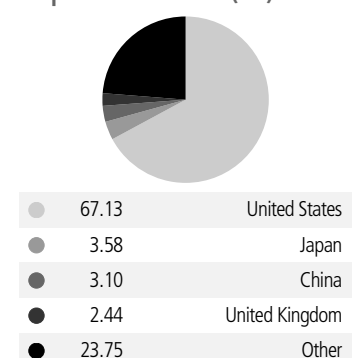


● Cash	3.91	0.02	3.89
● Stocks	75.51	0.00	75.51
● Bonds	20.43	0.00	20.43
● Other	0.16	0.00	0.16

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

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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.

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John Hancock Multi-Index 2050 Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks high total return until the fund's target retirement date, with a greater focus on income as the target date approaches. The fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2050. The portfolio managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. The Portfolio has a target asset allocation of 82% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁸:
Target-Date 2050

PORTFOLIO DETAILS

Ticker	JRISX
Inception Date	2012-09-04
Gross Expense Ratio ^{f1} (%)	0.65
Net Expense Ratio ^{f1} (%)	0.39
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	19.50
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index 2050 Preservation Portfolio	8.77	22.61	11.42	11.77	--	10.29
Dow Jones Target 2050 Index ⁴⁴	10.86	28.40	11.57	12.33	12.02	--
Target-Date 2050 ⁴⁸	10.71	26.57	11.92	12.27	11.89	--

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

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	69.09
Vanguard Mid-Cap ETF	6.72
Vanguard Total Bond Market ETF	5.62
U.S. Treasury Bond Stripped Principal Pa	3.17
Vanguard Interm-Term Corp Bd ETF	2.41
U.S. Treasury Bond Stripped Principal Pa	1.98
U.S. Treasury Bond Stripped Principal Pa	1.98
Vanguard FTSE Emerging Markets ETF	1.45
Vanguard Health Care ETF	1.32
Financial Select Sector SPDR® ETF	1.31

KEY STATISTICS

Turnover Ratio (%) (annualized)	36
Sharpe Ratio ⁵⁴ (3y)	0.72
# of Stock Holdings	0
# of Bond Holdings	4

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

VALUE	BLEND	GROWTH	

LARGE

MEDIUM

SMALL

MORNINGSTAR RATING^{m1}

OVERALL (Out of 203 Funds)

★★★★★

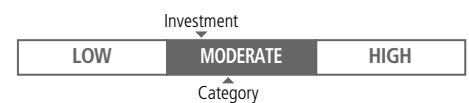
3 YEAR (Out of 203 Funds)

★★★★★

5 YEAR (Out of 163 Funds)

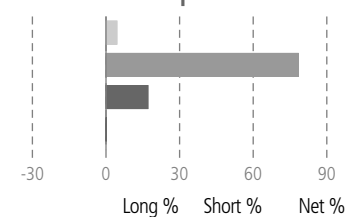
★★★★★

Morningstar Volatility Analysis



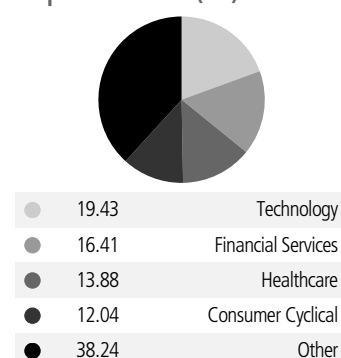
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

Portfolio Snapshot^{b2}

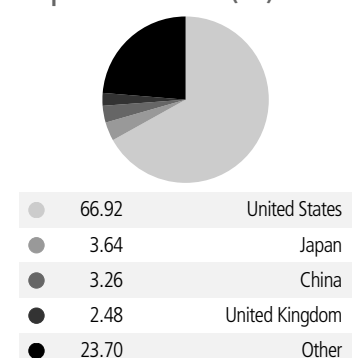


● Cash	4.45	0.02	4.43
● Stocks	78.35	0.00	78.35
● Bonds	17.07	0.00	17.07
● Other	0.14	0.00	0.14

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

In addition to fees charged by JHRPS for its services to the plan, affiliates of JHRPS receive investment management and other fees from the John Hancock Funds and other funds advised or sub-advised by JHRPS's affiliates.

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.

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



John Hancock Multi-Index 2055 Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks high total return until the fund's target retirement date, with a greater focus on income as the target date approaches. Under normal market conditions, the fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2055. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. The Portfolio has a target asset allocation of 82% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁶:
Target-Date 2055

PORTFOLIO DETAILS

Ticker	JRIWX
Inception Date	2014-03-26
Gross Expense Ratio ^{f1} (%)	0.69
Net Expense Ratio ^{f1} (%)	0.39
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	5.01
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index 2055 Preservation Portfolio	8.75	22.56	11.39	11.73	--	9.33
Dow Jones Target 2055 Index ^{f1}	11.24	29.23	11.80	12.48	12.10	--
Target-Date 2055 ^{b47}	10.84	26.96	12.04	12.41	12.05	--

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

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	68.90
Vanguard Mid-Cap ETF	6.75
Vanguard Total Bond Market ETF	6.31
U.S. Treasury Bond Stripped Principal Pa	3.14
Vanguard Interm-Term Corp Bd ETF	2.70
U.S. Treasury Bond Stripped Principal Pa	1.97
U.S. Treasury Bond Stripped Principal Pa	1.97
Vanguard FTSE Emerging Markets ETF	1.43
Vanguard Health Care ETF	1.31
Vanguard Small-Cap ETF	1.31

KEY STATISTICS

Turnover Ratio (%) (annualized)	31
Sharpe Ratio ^{b54} (3y)	0.71
# of Stock Holdings	0
# of Bond Holdings	4

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

VALUE	BLEND	GROWTH	

LARGE
MEDIUM
SMALL

MORNINGSTAR RATING^{m1}

OVERALL (Out of 201 Funds)

★★★★★

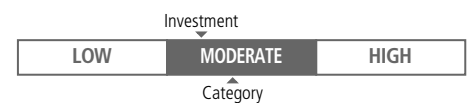
3 YEAR (Out of 201 Funds)

★★★★★

5 YEAR (Out of 157 Funds)

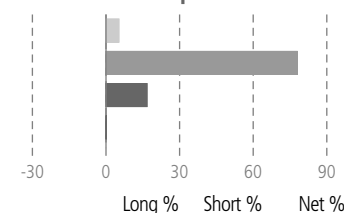
★★★★★

Morningstar Volatility Analysis



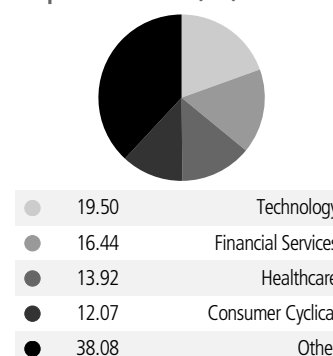
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

Portfolio Snapshot^{b2}

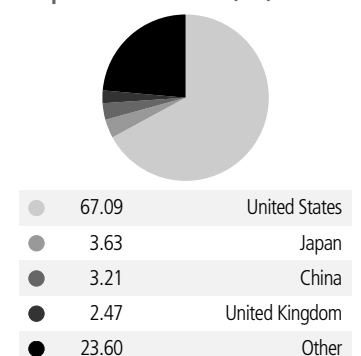


● Cash	5.26	0.02	5.24
● Stocks	77.91	0.00	77.91
● Bonds	16.71	0.00	16.71
● Other	0.14	0.00	0.14

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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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.

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John Hancock Multi-Index 2060 Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks high total return until the fund's target retirement date, with a greater focus on income as the target date approaches. Under normal market conditions, the fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2060. The portfolio managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. The Portfolio has a target asset allocation of 82% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁵²:
Target-Date 2060+

PORTFOLIO DETAILS

Ticker	JTFOX
Inception Date	2016-03-30
Gross Expense Ratio ^{f1} (%)	0.78
Net Expense Ratio ^{f1} (%)	0.38
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	3.16
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index 2060 Preservation Portfolio	8.79	22.61	11.41	11.75	--	11.88
Dow Jones Target 2055 Index ^{f1}	11.24	29.23	11.80	12.48	12.10	--
Target-Date 2060+ ^{b52}	10.94	27.26	12.08	12.50	0.00	--

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

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	69.76
Vanguard Mid-Cap ETF	6.87
Vanguard Total Bond Market ETF	6.43
U.S. Treasury Bond Stripped Principal Pa	3.15
Vanguard Interm-Term Corp Bd ETF	2.76
U.S. Treasury Bond Stripped Principal Pa	1.97
U.S. Treasury Bond Stripped Principal Pa	1.97
Vanguard FTSE Emerging Markets ETF	1.45
Vanguard Health Care ETF	1.34
Vanguard Small-Cap ETF	1.34

KEY STATISTICS

Turnover Ratio (%) (annualized)	31
Sharpe Ratio ^{b54} (3y)	0.72
# of Stock Holdings	0
# of Bond Holdings	4

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

VALUE	BLEND	GROWTH	

LARGE

MEDIUM

SMALL

MORNINGSTAR RATING^{m1}

OVERALL (Out of 187 Funds)

★★★★★

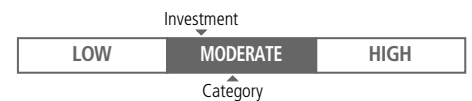
3 YEAR (Out of 187 Funds)

★★★★★

5 YEAR (Out of 124 Funds)

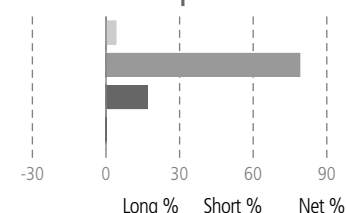
★★★★★

Morningstar Volatility Analysis



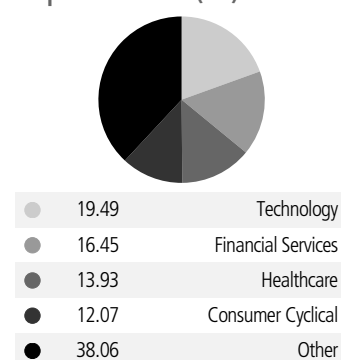
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

Portfolio Snapshot^{b2}

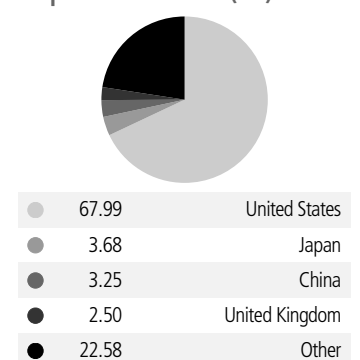


● Cash	4.01	0.02	3.99
● Stocks	78.95	0.00	78.95
● Bonds	16.91	0.00	16.91
● Other	0.14	0.00	0.14

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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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.

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John Hancock Multi-Index 2065 Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks high total return until the fund's target retirement date, with a greater focus on income as the target date approaches. Under normal market conditions, the fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2065. The portfolio managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. It has a target asset allocation of 82% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category^{†07}:
Target-Date 2065+

PORTFOLIO DETAILS

Ticker	JAAUX
Inception Date	2020-09-23
Gross Expense Ratio ^{†1} (%)	2.15
Net Expense Ratio ^{†1} (%)	0.38
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	0.06
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooff Robert E. Sykes

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHFunds2 Strategic Equity Allc NAV	68.98
Vanguard Mid-Cap ETF	6.69
Vanguard Total Bond Market ETF	6.37
U.S. Treasury Bond Stripped Principal Pa	2.99
Vanguard Interm-Term Corp Bd ETF	2.73
U.S. Treasury Bond Stripped Principal Pa	1.87
U.S. Treasury Bond Stripped Principal Pa	1.87
Vanguard FTSE Emerging Markets ETF	1.42
Vanguard Small-Cap ETF	1.30
Vanguard Health Care ETF	1.29

KEY STATISTICS

# of Stock Holdings	0
# of Bond Holdings	4

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index 2065 Preservation Portfolio	8.68	22.44	--	--	--	24.99
Dow Jones Target 2055 Index ^{†1}	11.24	29.23	11.80	12.48	12.10	--
Target-Date 2065+ ^{b92}	11.10	27.57	11.92	0.00	0.00	--

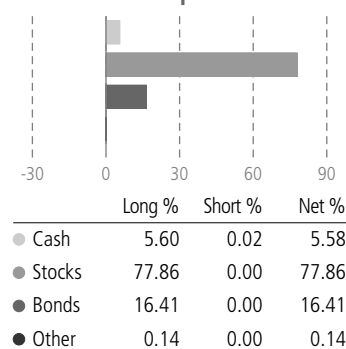
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Morningstar Category

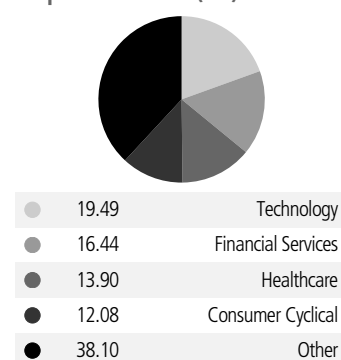
EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

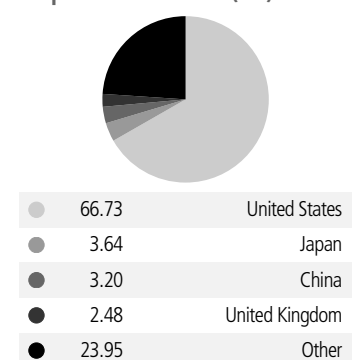
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{†1} 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.

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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.

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John Hancock Multi-Index Income Preservation Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks total return with a focus on current income. The fund primarily invests its assets in underlying funds using an asset allocation strategy designed for investors in or near retirement. It typically will have greater exposure to underlying funds that invest primarily in fixed-income securities than will other John Hancock Multi-Index Preservation Portfolios, which are designed for investors who plan to retire around a specific target date.

Fund Category:
Balanced/Asset Allocation

Morningstar Category^{3D}:
Target-Date Retirement

PORTFOLIO DETAILS

Ticker	JRFSX
Inception Date	2012-09-04
Gross Expense Ratio ¹ (%)	0.71
Net Expense Ratio ¹ (%)	0.34
Waiver Type	Contractual (2021-12-31)
Fund Total Net Assets (\$M)	17.43
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooff Robert E. Sykes

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
Vanguard Total Bond Market ETF	27.81
Vanguard Interm-Term Corp Bd ETF	11.92
Vanguard Short-Term Corporate Bond ETF	7.95
SPDR® Portfolio Short Term Corp Bd ETF	7.94
JHFunds2 Strategic Equity Allc NAV	6.29
United States Treasury Notes 0.12%	5.56
Vanguard Emerging Mkts Govt Bd ETF	5.34
Invesco Senior Loan ETF	5.29
Xtrackers USD High Yield Corp Bd ETF	4.85
United States Treasury Notes 0.12%	4.58

KEY STATISTICS

Turnover Ratio (%) (annualized)	63
Sharpe Ratio ^{b54} (3y)	0.90
# of Stock Holdings	0
# of Bond Holdings	4

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multi-Index Income Preservation Portfolio	1.71	5.50	5.96	4.27	--	3.68
Dow Jones Target 2015 Index ¹¹⁷	-0.19	4.18	5.15	4.01	4.79	--
Target-Date Retirement ^{b32}	3.38	9.04	7.03	5.92	5.61	--

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Morningstar Category

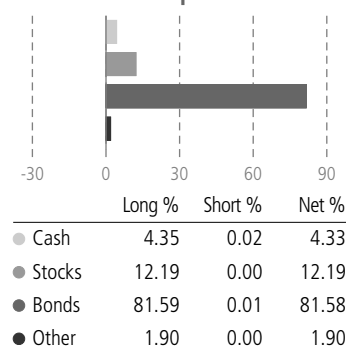
FIXED INCOME STYLE BOX			MORNINGSTAR RATING ^{m4}	OVERALL (Out of 150 Funds)
		HIGH		
		MEDIUM		
		LOW		
LIMITED	MODERATE	EXTENSIVE		

Morningstar Volatility Analysis

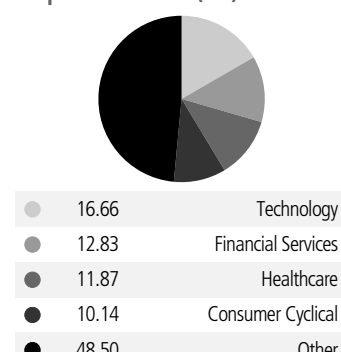
Investment	LOW	MODERATE	HIGH
Category			

This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

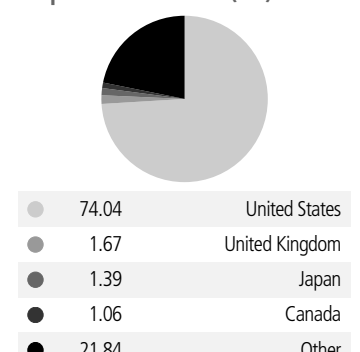
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



¹¹ 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.

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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.

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



John Hancock Multimanager Lifestyle Aggressive Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks long-term growth of capital. The fund normally invests approximately 95% of its assets in underlying funds that invest primarily in equity securities and approximately 5% of its assets in underlying funds that invest primarily in fixed-income securities. The fund may invest in various actively managed underlying funds that, as a group, hold a wide range of equity-type securities. These include small-, mid-, and large-capitalization stocks; domestic and foreign securities (including emerging-market securities); and sector holdings. The fund is non-diversified.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁵¹:
**Allocation--85%+
Equity**

PORTFOLIO DETAILS

Ticker	JULAX
Inception Date	2011-09-01
Gross Expense Ratio ^{f1} (%)	1.04
Net Expense Ratio ^{f1} (%)	1.04
Fund Total Net Assets (\$M)	57.45
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

TOP TEN HOLDINGS AS OF 2021-07-31

% of Assets

JHancock International Stra Eq Allc NAV	7.89
JHancock Fundamental Large Cap Core NAV	7.37
JHancock Equity Income NAV	7.35
JHFunds2 Mid Value NAV	6.84
JHancock Blue Chip Growth NAV	6.48
JHancock Emerging Markets Equity NAV	6.20
JHFunds2 Mid Cap Stock NAV	5.83
JHancock U.S. Sector Rotation NAV	5.26
JHancock Disciplined Value Intl NAV	5.00
JHancock Disciplined Value NAV	4.66

KEY STATISTICS

Turnover Ratio (%) (annualized)	11
Sharpe Ratio ^{b54} (3y)	0.68
# of Stock Holdings	2
# of Bond Holdings	4

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

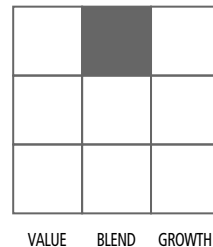
As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multimanager Lifestyle Aggressive Portfolio	11.80	30.71	13.02	13.47	12.68	--
Morningstar Aggressive Target ⁸³	11.36	28.92	11.79	12.68	12.28	--
Allocation--85%+ Equity ^{b51}	12.25	30.00	11.68	12.18	12.37	--

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

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m4}

OVERALL (Out of 154 Funds)



3 YEAR (Out of 154 Funds)



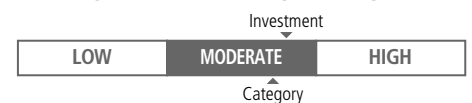
5 YEAR (Out of 140 Funds)



10 YEAR (Out of 98 Funds)

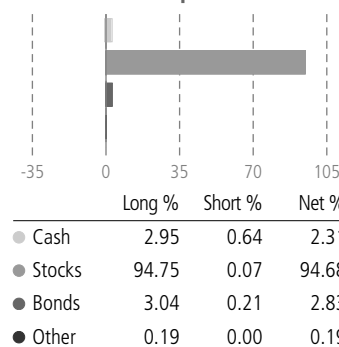


Morningstar Volatility Analysis

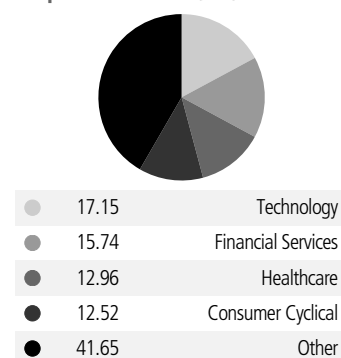


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

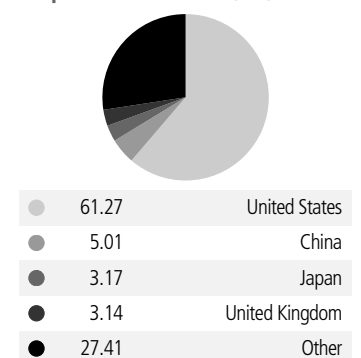
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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John Hancock Multimanager Lifestyle Growth Portfolio (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks long-term growth of capital, with current income as a secondary consideration. The fund invests approximately 20% of its assets in underlying funds that invest primarily in fixed-income securities and approximately 80% of its assets in underlying funds that invest primarily in equity securities. It may have an equity/fixed-income underlying funds allocation ranging between 90%/10% and 70%/30%. The fund may invest in various actively managed underlying funds that, as a group, hold a wide range of equity-type securities. The fund is non-diversified.

Fund Category:
Balanced/Asset Allocation

Morningstar Category^{†1}:
Allocation--70% to 85% Equity

PORTFOLIO DETAILS

Ticker	JULGX
Inception Date	2011-09-01
Gross Expense Ratio ^{†1} (%)	0.97
Net Expense Ratio ^{†1} (%)	0.97
Fund Total Net Assets (\$M)	134.18
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

TOP TEN HOLDINGS AS OF 2021-07-31

	% of Assets
JHancock International Stra Eq Allc NAV	6.44
JHancock Equity Income NAV	6.07
JHFunds2 Mid Value NAV	5.60
JHancock Bond NAV	5.29
JHancock Blue Chip Growth NAV	5.25
JHancock Fundamental Large Cap Core NAV	4.70
JHFunds2 Mid Cap Stock NAV	4.68
JHancock U.S. Sector Rotation NAV	4.05
JHancock Disciplined Value Intl NAV	4.04
JHancock Emerging Markets Equity NAV	4.03

KEY STATISTICS

Turnover Ratio (%) (annualized)	13
Sharpe Ratio ^{b54} (3y)	0.72
# of Stock Holdings	2
# of Bond Holdings	8

PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Regulation/Government Intervention, Restricted/Illiquid Securities, Short Sale, Small Cap and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

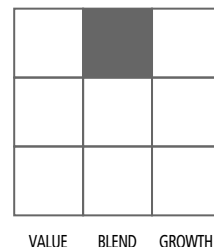
As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Multimanager Lifestyle Growth Portfolio	10.05	25.96	11.99	11.82	11.37	--
Morningstar Moderately Aggr Ta ^{b2}	9.17	23.81	11.23	11.36	10.89	--
Allocation--70% to 85% Equity ^{b3}	10.19	24.23	10.17	10.45	10.53	--

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Morningstar Category

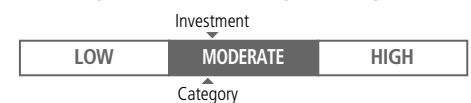
EQUITY STYLE BOX



MORNINGSTAR RATING^{m4}

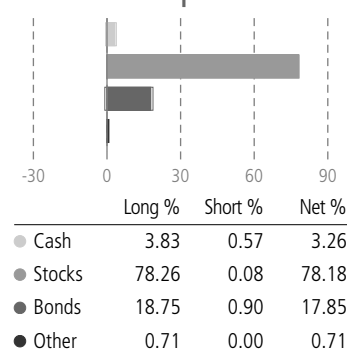


Morningstar Volatility Analysis

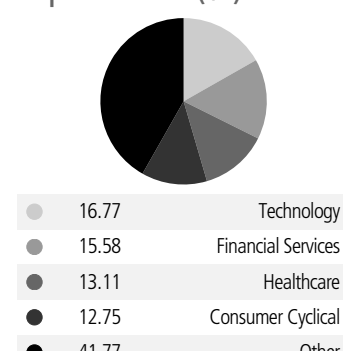


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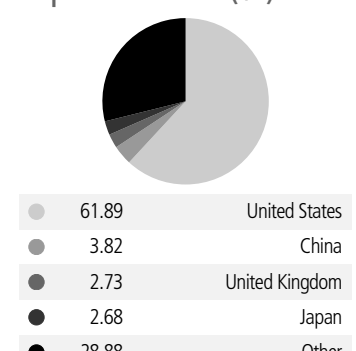
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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John Hancock Stable Value Fund (Class R6)

AS OF 2021-09-30

INVESTMENT STRATEGY: To preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term. The Fund is invested primarily in diversified fixed income funds and separately managed bond accounts run by internal and external sub-managers selected by John Hancock in its capacity as advisor to the Fund and manager of the underlying separate account in which the Fund is primarily invested, and in book value stabilizing agreements offered by state or federally regulated financial institutions. The fixed income portfolios are managed to provide current income with a "AA" minimum average credit quality objective.

Fund Category:
Cash

PORTFOLIO DETAILS

Inception Date	2006-05-08
Gross Expense Ratio ^{f1} (%)	0.43
Net Expense Ratio ^{f1} (%)	0.43

PRINCIPAL RISKS

Principal Risks include: Asset-Backed Security Risk for Stable Value Fund, Capital Preservation, Credit and Counterparty Risk for Stable Value Fund, Equity Wash, Extension Risk, Interest Rate Risk for Stable Value, Investment Grade Securities for Stable Value Fund, Manager Risk for Stable Value Fund, Market Risk for Stable Value Fund, Maturity/Duration for Stable Value Fund, Prepayment Risk for Stable Value Fund, Private Fund, Risks Relating to John Hancock, Stabilizing Agreement/Wrap Provider Risk and Wrap Contracts. See disclosure for details.

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Stable Value Fund	1.49	2.04	2.18	2.06	2.05	--
FTSE Treasury Bill 3 Month Ind ^{f1}	0.03	0.06	1.14	1.13	0.60	--

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T. Rowe Price Blue Chip Growth Fund (Class R)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks long-term capital growth; income is a secondary objective. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of large and medium-sized blue chip growth companies. It focuses on companies with leading market positions, seasoned management, and strong financial fundamentals. The fund is non-diversified.

Fund Category:
Stock

Morningstar Category²²:
Large Growth

PORTFOLIO DETAILS

Ticker	RRBGX
Inception Date	2002-09-30
Gross Expense Ratio ^{f1} (%)	1.21
Net Expense Ratio ^{f1} (%)	1.21
Fund Total Net Assets (\$M)	1,156.62
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Larry J. Puglia
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

TOP TEN HOLDINGS AS OF 2021-06-30

	% of Assets
Amazon.com Inc	10.83
Alphabet Inc Class C	8.02
Facebook Inc Class A	7.48
Microsoft Corp	7.46
Apple Inc	4.44
Visa Inc Class A	3.11
Intuit Inc	2.71
PayPal Holdings Inc	2.62
ServiceNow Inc	2.08
Mastercard Inc Class A	2.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	28
Beta ^{b1} (3y) (S&P 500 TR USD)	1.00
R-squared ^{b53} (%) (3y) (S&P 500 TR USD)	89.31
Sharpe Ratio ^{b54} (3y)	0.91
# of Stock Holdings	118
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Active Management, Equity Securities, Foreign Securities, Growth Investing, Industry and Sector Investing, Large Cap, Loss of Money, Market/Market Volatility, Mid-Cap, Not FDIC Insured, Other and Technology Sector. See disclosure for details.

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Blue Chip Growth Fund	12.58	21.62	18.66	21.75	19.48	--
S&P 500 Index ⁱ⁴⁷	15.92	30.00	15.99	16.90	16.63	--
Large Growth ^{b24}	12.40	26.60	19.75	20.68	17.93	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m2}

OVERALL (Out of 1133 Funds)

★★★★★

3 YEAR (Out of 1133 Funds)

★★★★★

5 YEAR (Out of 1024 Funds)

★★★★★

10 YEAR (Out of 762 Funds)

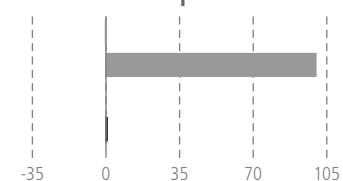
★★★★★

Morningstar Volatility Analysis



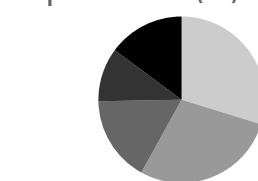
In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Portfolio Snapshot^{b2}



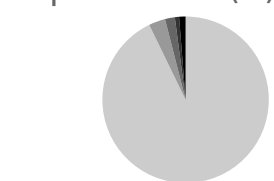
	Long %	Short %	Net %
● Cash	0.03	0.40	-0.37
● Stocks	99.80	0.00	99.80
● Bonds	0.00	0.00	0.00
● Other	0.58	0.00	0.58

Top Sectors^{b2} (%)



● 29.78	Technology
● 28.26	Communication Services
● 16.66	Consumer Cyclical
● 10.46	Financial Services
● 14.84	Other

Top Countries^{b2} (%)



● 92.80	United States
● 3.22	China
● 1.91	Singapore
● 0.82	Netherlands
● 1.25	Other

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T. Rowe Price Health Sciences Fund (Class I)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks long-term capital appreciation. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of companies engaged in the research, development, production, or distribution of products or services related to health care, medicine, or the life sciences (collectively termed "health sciences"). While the fund can invest in companies of any size, the majority of fund assets are expected to be invested in large- and mid-capitalization companies. It is non-diversified.

Fund Category:
Stock

Morningstar Category³³:
Health

PORTFOLIO DETAILS

Ticker	THISX
Inception Date	2016-03-23
Gross Expense Ratio ^{f1} (%)	0.65
Net Expense Ratio ^{f1} (%)	0.65
Fund Total Net Assets (\$M)	2,185.09
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Ziad Bakri

TOP TEN HOLDINGS AS OF 2021-06-30

	% of Assets
Aggregate Miscellaneous Equity	8.64
UnitedHealth Group Inc	6.07
Thermo Fisher Scientific Inc	3.70
Intuitive Surgical Inc	3.60
Eli Lilly and Co	3.49
Danaher Corp	3.41
Stryker Corp	2.31
Vertex Pharmaceuticals Inc	2.22
BioNTech SE ADR	1.84
Cigna Corp	1.82

KEY STATISTICS

Turnover Ratio (%) (annualized)	41
Beta ^{b1} (3y) (S&P 500 TR USD)	0.85
R-squared ^{b53} (%) (3y) (S&P 500 TR USD)	65.94
Sharpe Ratio ^{b54} (3y)	0.82
# of Stock Holdings	161
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Active Management, Equity Securities, Foreign Securities, IPO, Industry and Sector Investing, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Nondiversification, Not FDIC Insured, Other and Restricted/Illiquid Securities. See disclosure for details.

Average Annual Total Returns %

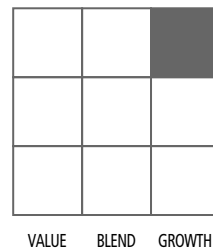
As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Health Sciences Fund	11.03	26.52	16.34	18.24	--	18.17
S&P Health Care Sector Index ¹¹⁶	13.45	22.56	12.39	14.18	17.06	--
Health ^{b35}	5.69	20.86	11.46	13.75	16.95	--

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Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 138 Funds)



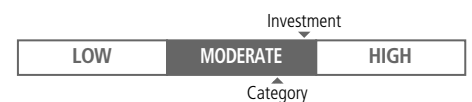
3 YEAR (Out of 138 Funds)



5 YEAR (Out of 130 Funds)

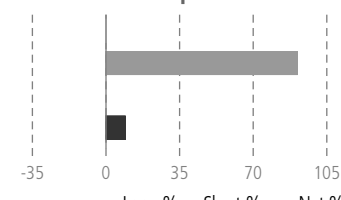


Morningstar Volatility Analysis



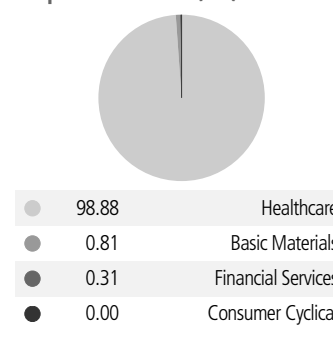
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

Portfolio Snapshot^{b2}

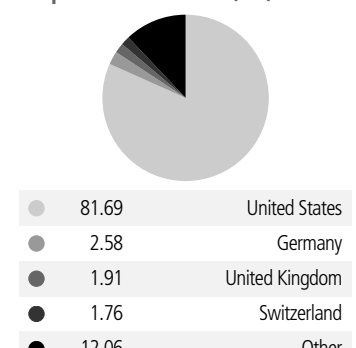


● Cash	0.14	0.18	-0.04
● Stocks	90.93	0.00	90.93
● Bonds	0.00	0.00	0.00
● Other	9.11	0.00	9.11

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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T. Rowe Price Science and Technology Fund (Class I)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks long-term capital appreciation. The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in the common stocks of companies expected to benefit from the development and use of science and/or technology. While most assets will typically be invested in U.S. common stocks, the fund may invest in foreign stocks, including issuers in emerging markets, in keeping with the fund's objective. The fund is non-diversified.

Fund Category:
Stock

Morningstar Category³⁵:
Technology

PORTFOLIO DETAILS

Ticker	TSNIX
Inception Date	2016-03-23
Gross Expense Ratio ^{f1} (%)	0.65
Net Expense Ratio ^{f1} (%)	0.65
Fund Total Net Assets (\$M)	962.72
Management Company	T. Rowe Price Associates, Inc.
Portfolio Managers	Kennard W. Allen

TOP TEN HOLDINGS AS OF 2021-06-30

	% of Assets
Salesforce.com Inc	5.69
Amazon.com Inc	5.56
Zalando SE	5.52
Alibaba Group Holding Ltd ADR	5.25
Microsoft Corp	5.21
Trip.com Group Ltd ADR	4.99
Reserve Inv't Fds	4.30
Citrix Systems Inc	4.16
Alphabet Inc Class C	4.14
Facebook Inc Class A	3.93

KEY STATISTICS

Turnover Ratio (%) (annualized)	65
Beta ^{b1} (3y) (S&P 500 TR USD)	1.10
R-squared ^{b53} (%) (3y) (S&P 500 TR USD)	84.68
Sharpe Ratio ^{b54} (3y)	1.08
# of Stock Holdings	49
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Foreign Securities, IPO, Loss of Money, Market/Market Volatility, Nondiversification, Not FDIC Insured, Other, Restricted/Illiquid Securities and Technology Sector. See disclosure for details.

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Science and Technology Fund	8.48	28.54	25.48	23.51	--	25.55
S&P 500 Index ^{d7}	15.92	30.00	15.99	16.90	16.63	--
Technology ^{b37}	9.33	33.74	24.25	24.82	20.90	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{ma}

OVERALL (Out of 213 Funds)



3 YEAR (Out of 213 Funds)



5 YEAR (Out of 183 Funds)

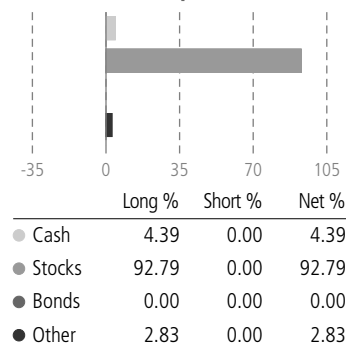


Morningstar Volatility Analysis

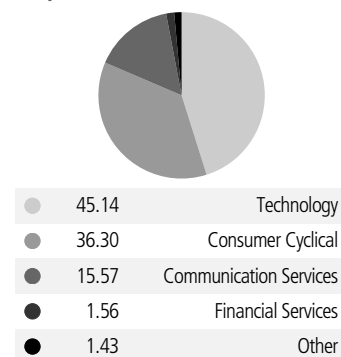
Investment		
LOW	MODERATE	HIGH
Category		

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

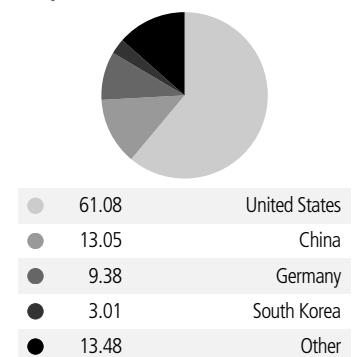
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

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

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iShares S&P 500 Index Fund (Class K)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks to provide investment results that correspond to the total return performance of publicly-traded common stocks in the aggregate, as represented by the Standard & Poor's 500® Index. The fund is a "feeder" fund that invests all of its assets in the Master Portfolio of MIP, which has the same investment objective and strategies as the fund. At least 90% of the value of the fund's assets is invested in securities comprising the S&P 500 Index. The percentage of the fund's assets invested in a given stock is approximately the same as the percentage such stock represents in the S&P 500 Index.

Fund Category:
Stock

Morningstar Category²¹:
Large Blend

PORTFOLIO DETAILS

Ticker	WFSXP
Inception Date	1993-07-30
Gross Expense Ratio ^{f1} (%)	0.03
Net Expense Ratio ^{f1} (%)	0.03
Fund Total Net Assets (\$M)	11,853.27
Management Company	BlackRock Fund Advisors
Portfolio Managers	Jennifer Hsui Alan Mason Amy Whitelaw Suzanne Henige

TOP TEN HOLDINGS AS OF 2021-08-31

	% of Assets
Apple Inc	6.15
Microsoft Corp	5.87
Amazon.com Inc	3.84
Facebook Inc Class A	2.35
Alphabet Inc Class A	2.25
Alphabet Inc Class C	2.14
Tesla Inc	1.46
NVIDIA Corp	1.44
Berkshire Hathaway Inc Class B	1.40
JPMorgan Chase & Co	1.25

KEY STATISTICS

Turnover Ratio (%) (annualized)	5
Beta ^{b1} (3y) (S&P 500 TR USD)	1.00
R-squared ^{b53} (%) (3y) (S&P 500 TR USD)	100.00
Sharpe Ratio ^{b54} (3y)	0.83
# of Stock Holdings	505
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Index Correlation/Tracking Error, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured and Passive Management. See disclosure for details.

Average Annual Total Returns %

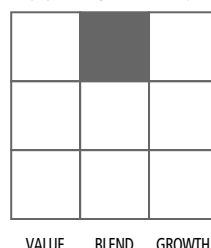
As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
iShares S&P 500 Index Fund	15.88	29.93	15.99	16.87	16.57	--
S&P 500 Index ⁴⁷	15.92	30.00	15.99	16.90	16.63	--
Large Blend ^{b23}	15.00	29.94	14.34	15.28	15.12	--

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Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 1257 Funds)



3 YEAR (Out of 1257 Funds)



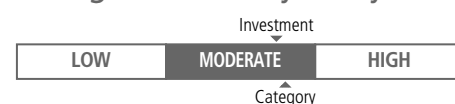
5 YEAR (Out of 1102 Funds)



10 YEAR (Out of 812 Funds)

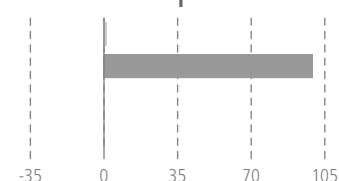


Morningstar Volatility Analysis



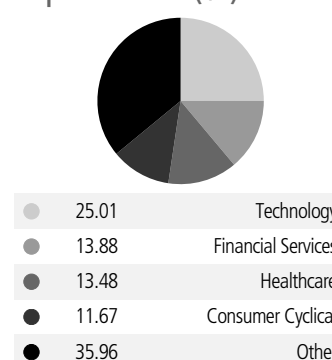
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending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

Portfolio Snapshot^{b2}

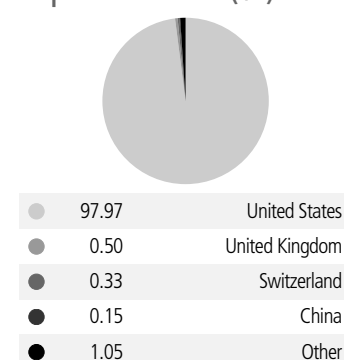


● Cash	1.01	0.02	0.99
● Stocks	99.00	0.00	99.00
● Bonds	0.00	0.00	0.00
● Other	0.00	0.00	0.00

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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iShares Total U.S. Stock Market Index Fund (Class K)

AS OF 2021-09-30

INVESTMENT STRATEGY: The investment seeks to track the investment results of a broad-based index composed of U.S. equities. The fund seeks to track the investment results of the Russell 3000[®] Index, which measures the performance of the broad U.S. equity market. The underlying index is a float-adjusted capitalization-weighted index of the largest public issuers domiciled in the United States and its territories. The fund generally invests at least 90% of its assets, plus the amount of any borrowing for investment purposes, in securities of the underlying index.

Fund Category:
Stock

Morningstar Category²¹:
Large Blend

PORTFOLIO DETAILS

Ticker	BKTSX
Inception Date	2015-08-13
Gross Expense Ratio ^{f1} (%)	0.04
Net Expense Ratio ^{f1} (%)	0.03
Waiver Type	Contractual (2021-11-30)
Fund Total Net Assets (\$M)	2,164.72
Management Company	BlackRock Advisors LLC
Portfolio Managers	Jennifer Hsui Alan Mason Amy Whitelaw Suzanne Henige

Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
iShares Total U.S. Stock Market Index Fund	14.96	31.88	15.96	16.80	--	14.61
Russell 3000 Index ³⁵	14.99	31.88	16.00	16.85	16.60	--
Large Blend ^{b23}	15.00	29.94	14.34	15.28	15.12	--

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TOP TEN HOLDINGS AS OF 2021-08-31

	% of Assets
Apple Inc	5.10
Microsoft Corp	4.87
Amazon.com Inc	3.23
Facebook Inc Class A	1.94
Alphabet Inc Class A	1.85
Alphabet Inc Class C	1.77
Tesla Inc	1.22
NVIDIA Corp	1.15
Berkshire Hathaway Inc Class B	1.14
JPMorgan Chase & Co	1.03

KEY STATISTICS

Turnover Ratio (%) (annualized)	16
Beta ^{b1} (3y) (Russell 3000 TR USD)	1.00
R-squared ^{b53} (%) (3y) (Russell 3000 TR USD)	100.00
Sharpe Ratio ^{b54} (3y)	0.80
# of Stock Holdings	2896
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Issuer, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Not FDIC Insured, Passive Management, Small Cap and Technology Sector. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m2}

OVERALL (Out of 1257 Funds)

★★★★★

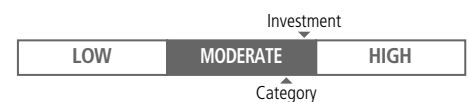
3 YEAR (Out of 1257 Funds)

★★★★★

5 YEAR (Out of 1102 Funds)

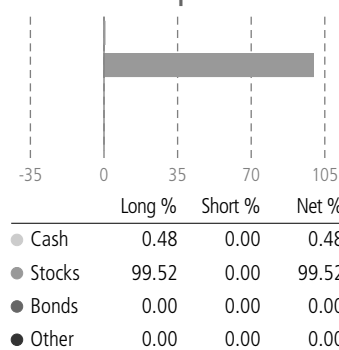
★★★★★

Morningstar Volatility Analysis

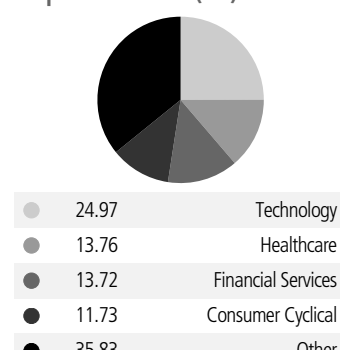


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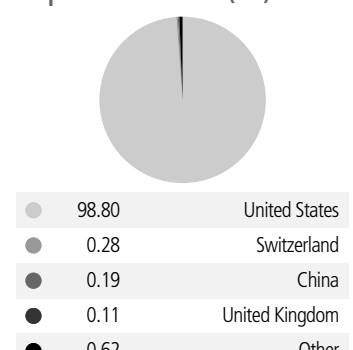
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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Important Notes

Other:

m1. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance(not including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. The top 10% of funds in each category receive five stars, then next 22.5% receive four stars, the middle 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its three-, five- and 10-year (if applicable) Morningstar Rating™ metrics. The rating formula most heavily weights the three year rating, using the following calculation: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. Past performance does not guarantee future results.

b1. Beta measures the sensitivity of the fund to its benchmark. The beta of the market (as represented by the benchmark) is 1.00. Accordingly, a fund with a 1.10 beta is expected to have 10% more volatility than the market.

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.

b3. Allocation--70% to 85% Equity Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Allocation--70% to 85% Equity category.

b5. Allocation--30% to 50% Equity Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Allocation--30% to 50% Equity category.

b6. Intermediate-Term Bond Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Intermediate-Term Bond category.

b12. Foreign Large Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Foreign Large Blend category.

b13. Foreign Large Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Foreign Large Growth category.

b23. Large Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Large Blend category.

b24. Large Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Large Growth category.

b25. Large Value Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Large Value category.

b26. Allocation--50% to 70% Equity Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Allocation--50% to 70% Equity category.

b28. Mid-Cap Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Mid-Cap Growth category.

b29. Multisector Bond Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Multisector Bond category.

b32. Target-Date Retirement Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date Retirement category.

b33. Small Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Small Blend category.

b35. Health Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Health category.

b36. Real Estate Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Real Estate category.

b37. Technology Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Technology category.

b38. Small Value Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Small Value category.

b42. Target-Date 2025 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2025 category.

b43. Target-Date 2030 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2030 category.

b44. Target-Date 2035 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2035 category.

b45. Target-Date 2040 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2040 category.

b46. Target-Date 2045 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2045 category.

b47. Target-Date 2055 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2055 category.

b48. Target-Date 2050 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2050 category.

b51. Allocation--85%+ Equity Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Allocation--85%+ Equity category.

b52. Target-Date 2060+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2060+ category.

b53. R-squared measures the degree to which the fund and its benchmark index are correlated. The closer it is to 100%, the more similar the historical performance between the two.

b54. Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance.

b84. Allocation--15% to 30% Equity Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Allocation--15% to 30% Equity category.

b92. Target-Date 2065+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2065+ category.

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Index Description:

i1. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i4. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i13. FTSE NAREIT All Equity REITs Index: The National Association of Real Estate Investment Trusts (NAREIT) All Equity Index is an unmanaged market weighted index of tax qualified REITs listed on the New York Stock Exchange, American Stock Exchange and the NASDAQ National Market System, including dividends. An investment cannot be made directly into an index.

i20. 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.

i22. Russell 2000 Value Index: The Russell 2000 Value Index is an unmanaged index that measures the performance of those Russell 2000 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.

i25. Russell Midcap Growth Index: The Russell Midcap Growth Index is an unmanaged index that measures the performance of those Russell Midcap 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.

i27. Russell 2500 Index: The Russell 2500 Index is an unmanaged index that measures the performance of the 2,500 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.

i30. Bloomberg Barclays US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

i34. 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.

i35. 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.

i38. MSCI EAFE Index: The Morgan Stanley Capital International (MSCI) Europe, Australasia, and Far East Index - the EAFE Index - is an unmanaged, capitalization-weighted index containing approximately 985 equity securities located outside the U.S. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

i41. FTSE Treasury Bill 3 Month Index is an unmanaged, market capitalization weighted, index of 3-month Treasury bills. An investment cannot be made directly into an index.

i47. S&P 500 Index is a market capitalization-weighted index, composed of 500 widely-held common stocks. This index is designed to be a leading indicator of U.S. equities and is meant to reflect the risk/return characteristics of the large-cap universe. An investment cannot be made directly into an index.

i51. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i52. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

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i54. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i55. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i72. MSCI ACWI ex USA Investable Market Index (IMI) captures large, mid and small cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States) and 21 Emerging Markets (EM) countries. The index covers approximately 99% of the global equity opportunity set outside the US. It is not possible to invest directly in an index.

i79. The Morningstar Conservative Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek below-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

i81. The Morningstar Moderate Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek average exposure to equity market risk and returns. An investment cannot be made directly into an index.

i82. The Morningstar Moderately Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

i83. The Morningstar Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

i116. S&P Health Sector Index: Tracks the stocks of the health care companies within the S&P 500 Index.

i117. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

Morningstar Category Description:

c1. Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 70% and 85%.

c3. Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 30% and 50%.

c4. Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.

c10. Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

c11. Foreign large-growth portfolios focus on high-priced growth stocks, mainly outside of the United States. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

c21. Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

c22. Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

c23. Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

c24. Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 50% and 70%.

c26. Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

c27. Multisector-bond portfolios seek income by diversifying their assets among several fixed-income sectors, usually U.S. government obligations, U.S. corporate bonds, foreign bonds, and high-yield U.S. debt securities. These portfolios typically hold 35% to 65% of bond assets in securities that are not rated or are rated by a major agency such as Standard & Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.

c30. Retirement income portfolios provide a mix of stocks, bonds, and cash for those investors already in or entering retirement. These portfolios tend to be managed to more of a conservative asset-allocation strategy. These portfolios aim to provide investors with steady income throughout retirement.

c31. Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

c33. Health portfolios focus on the medical and health-care industries. Most invest in a range of companies, buying everything from pharmaceutical and medical-device makers to HMOs, hospitals, and nursing homes. A few portfolios concentrate on just one industry segment, such as service providers or biotechnology firms.

c34. Real estate portfolios invest primarily in real estate investment trusts of various types. REITs are companies that develop and manage real estate properties. There are several different types of REITs, including apartment, factory-outlet, health-care, hotel, industrial, mortgage, office, and shopping center REITs. Some portfolios in this category also invest in real estate operating companies.

c35. Technology portfolios buy high-tech businesses in the U.S. or outside of the U.S. Most concentrate on computer, semiconductor, software, networking, and Internet stocks. A few also buy medical-device and biotechnology stocks, and some concentrate on a single technology industry.

c36. Small-value portfolios invest in small U.S. companies with valuations and growth rates below other small-cap peers. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

c41. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c42. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c43. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c44. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c45. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c46. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c48. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c51. Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures of over 85%. These funds allocate at least 10% to equities of foreign companies and do not exclusively allocate between cash and equities.

c52. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c96. Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 15% and 30%.

c107. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2061-2065 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Principal Risks

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

Asset-Backed Security Risk for Stable Value Fund: A Separate Account or a portfolio related to other benefit responsive contracts may invest in asset backed securities. Asset-backed securities include interests in pools of residential or commercial mortgages, debt securities, commercial or consumer loans, or other receivables. Often, the issuer of asset-backed securities is a special purpose entity and the investor's recourse is limited to the assets comprising the pool. The value of such securities depends on many factors, including, but not limited to, changes in interest rates, the structure of the pool and the priority of the securities within that structure, the credit quality of the underlying assets, the skill of the pool's servicer, the market's perception of the

Bank Loans: Investments in bank loans, also known as senior loans or floating-rate loans, are rated below-investment grade and may be subject to a greater risk of default than are investment-grade loans, reducing the potential for income and potentially leading to impairment of the collateral provided by the borrower. Bank loans pay interest at rates that are periodically reset based on changes in interest rates and may be subject to increased prepayment and liquidity risks.

Capital Preservation: The fund seeks capital preservation, but there can be no assurances that it will achieve this goal.

Commodity: Investments in commodity-related instruments are subject to the risk that the performance of the overall commodities market declines and that weather, disease, political, tax, and other regulatory developments adversely impact the value of commodities, which may result in a loss of principal and interest. Commodity-linked investments face increased price volatility and liquidity, credit, and issuer risks compared with their underlying measures.

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

Convertible Securities: Investments in convertible securities may be subject to increased interest-rate risks, rising in value as interest rates decline and falling in value when interest rates rise, in addition to their market value depending on the performance of the common stock of the issuer. Convertible securities, which are typically unrated or rated lower than other debt obligations, are secondary to debt obligations in order of priority during a liquidation in the event the issuer defaults.

Credit and Counterparty: The issuer or guarantor of a fixed-income security, counterparty to an OTC derivatives contract, or other borrower may not be able to make timely principal, interest, or settlement payments on an obligation. In this event, the issuer of a fixed-income security may have its credit rating downgraded or defaulted, which may reduce the potential for income and value of the portfolio.

Credit and Counterparty Risk for Stable Value Fund: An investor purchasing a fixed income security (including a GIC or other benefit responsive contract) faces the risk that the value of that fixed income security may decline because the credit-worthiness of the issuer, guarantor or other counterparty may deteriorate, or such party may fail to make timely payments of interest or principal to the investor. Timely payment under unsecured fixed income securities (including GICs and other benefit responsive contracts) is dependent entirely upon the performance of the issuer, guarantor or counterparty.

Currency: Investments in securities traded in foreign currencies or more directly in foreign currencies are subject to the risk that the foreign currency will decline in value relative to the U.S. dollar, which may reduce the value of the portfolio. Investments in currency hedging positions are subject to the risk that the value of the U.S. dollar will decline relative to the currency being hedged, which may result in a loss of money on the investment as well as the position designed to act as a hedge. Cross-currency hedging strategies and active currency positions may increase currency risk because actual currency exposure may be substantially different from that suggested by the portfolio's holdings.

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

ETF: Investments in exchange-traded funds generally reflect the risks of owning the underlying securities they are designed to track, although they may be subject to greater liquidity risk and higher costs than owning the underlying securities directly because of their management fees. Shares of ETFs are subject to market trading risk, potentially trading at a premium or discount to net asset value.

ETN: Investments in exchange-traded notes may be subject to the risk that their value is reduced because of poor performance of the underlying index or a downgrade in the issuer's credit rating, potentially resulting in default. The value of these securities may also be impacted by time to maturity, level of supply and demand, and volatility and lack of liquidity in underlying markets, among other factors. The portfolio bears its proportionate share of fees and expenses associated with investment in ETNs, and its decision to sell these holdings may be limited by the availability of a secondary market.

Emerging Markets: Investments in emerging- and frontier-markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.

Equity Securities: The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

Equity Wash: Transfers from the Stable Value Fund to a competing fund are subject to a standard 90-day equity wash provision. Competing funds include other stable value investments, money markets and most fixed income funds with a duration of 3 years or less.

Extension: The issuer of a security may repay principal more slowly than expected because of rising interest rates. In this event, short- and medium-duration securities are effectively converted into longer-duration securities, increasing their sensitivity to interest-rate changes and causing their prices to decline.

Extension Risk: The issuer of a security may repay principal more slowly than expected because of rising interest rates. In this event, short- and medium duration securities are effectively converted into longer-duration securities, increasing their sensitivity to interest-rate changes and causing their prices to decline.

Fixed-Income Securities: The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.

Foreign Securities: Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

Growth Investing: Growth securities may be subject to increased volatility as the value of these securities is highly sensitive to market fluctuations and future earnings expectations. These securities typically trade at higher multiples of current earnings than do other securities and may lose value if it appears their earnings expectations may not be met.

Hedging Strategies: The advisor's use of hedging strategies to reduce risk may limit the opportunity for gains compared with unhedged investments, and there is no guarantee that hedges will actually reduce risk.

High Portfolio Turnover: Active trading may create high portfolio turnover, or a turnover of 100% or more, resulting in increased transaction costs. These higher costs may have an adverse impact on performance and generate short-term capital gains, creating potential tax liability even if an investor does not sell any shares during the year.

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

IPO: Investing in initial public offerings may increase volatility and have a magnified impact on performance. IPO shares may be sold shortly after purchase, which can increase portfolio turnover and expenses, including commissions and transaction costs. Additionally, IPO shares are subject to increased market, liquidity, and issuer risks.

Income: The investment's income payments may decline depending on fluctuations in interest rates and the dividend payments of its underlying securities. In this event, some investments may attempt to pay the same dividend amount by returning capital.

Index Correlation/Tracking Error: A portfolio that tracks an index is subject to the risk that certain factors may cause the portfolio to track its target index less closely, including if the advisor selects securities that are not fully representative of the index. The portfolio will generally reflect the performance of its target index even if the index does not perform well, and it may underperform the index after factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions.

Industry and Sector Investing: Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of market, economic, regulatory, and other factors affecting that industry or sector compared with a more broadly diversified asset allocation.

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

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

Interest Rate Risk for Stable Value: Many fixed income investments face the risk that the securities will decline in value because of changes in interest rates. Generally, fixed income investments will decrease in value when interest rates rise (and increase in value when interest rates fall).

Investment Grade Securities for Stable Value Fund: Investments in investment-grade securities that are not rated in the highest rating categories may lack the capacity to pay principal and interest compared with higher rated securities and may be subject to increased credit risk.

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

Large Cap: Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.

Lending: Investing in loans creates risk for the borrower, lender, and any other participants. A borrower may fail to make payments of principal, interest, and other amounts in connection with loans of cash or securities or fail to return a borrowed security in a timely manner, which may lead to impairment of the collateral provided by the borrower. Investments in loan participations may be subject to increased credit, pricing, and liquidity risks, with these risks intensified for below investment-grade loans.

Leverage: Leverage transactions may increase volatility and result in a significant loss of value if a transaction fails. Because leverage usually involves investment exposure that exceeds the initial investment, the resulting gain or loss from a relatively small change in an underlying indicator will be disproportionately magnified.

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

Loss of Money: Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Management: Performance is subject to the risk that the advisor's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

Manager Risk for Stable Value Fund: Actively managed investments are subject to the risk that the investment managers' usage of investment techniques and risk analysis to make investment decisions fails to perform as expected, which may cause the relevant portfolio to lose money or underperform investments with similar objectives and strategies or the market in general.

Market Risk for Stable Value Fund: Although individual securities or individual funds may outperform the market, the entire market may decline as a result of rising interest rates, regulatory developments or deteriorating economic conditions. A market decline could adversely affect the market value of existing fixed income investments of a portfolio (including a Separate Account), as well as the yield available on investments of new cash flows.

Market/Market Volatility: The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

Maturity/Duration for Stable Value Fund: Securities with longer maturities or durations typically have higher yields but may be subject to increased interest-rate risk and price volatility compared with securities with shorter maturities, which have lower yields but greater price stability.

Mid-Cap: Concentrating assets in mid-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Mid-cap companies may be subject to increased liquidity risk compared with large-cap companies and may experience greater price volatility than do those securities because of more-limited product lines or financial resources, among other factors.

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

Nondiversification: A nondiversified investment, as defined under the Investment Act of 1940, may have an increased potential for loss because its portfolio includes a relatively small number of investments. Movements in the prices of the individual assets may have a magnified effect on a nondiversified portfolio. Any sale of the investment's large positions could adversely affect stock prices if those positions represent a significant part of a company's outstanding stock.

Not FDIC Insured: The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.

Other: The investment's performance may be impacted by its concentration in a certain type of security, adherence to a particular investing strategy, or a unique aspect of its structure and costs.

Passive Management: The investment is not actively managed, and the advisor does not attempt to manage volatility or take defensive positions in declining markets. This passive management strategy may subject the investment to greater losses during general market declines than actively managed investments.

Preferred Stocks: Investments in preferred stocks may be subject to the risks of deferred distribution payments, involuntary redemptions, subordination to debt instruments, a lack of liquidity compared with common stocks, limited voting rights, and sensitivity to interest-rate changes.

Prepayment (Call): The issuer of a debt security may be able to repay principal prior to the security's maturity because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income.

Prepayment Risk for Stable Value Fund: As interest rates decline, the issuers of certain fixed income securities, including asset-backed securities, may prepay principal earlier than scheduled, forcing the applicable portfolio manager to reinvest in potentially lower yielding securities. Increased rates of prepayments will generally result in a loss of interest income if the portfolio manager is required to reinvest at a lower interest rate.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

Quantitative Investing: Holdings selected by quantitative analysis may perform differently from the market as a whole based on the factors used in the analysis, the weighting of each factor, and how the factors have changed over time.

Real Estate/REIT Sector: Concentrating assets in the real estate sector or REITs may disproportionately subject the portfolio to the risks of that industry, including loss of value because of changes in real estate values, interest rates, and taxes, as well as changes in zoning, building, environmental, and other laws, among other factors. Investments in REITs may be subject to increased price volatility and liquidity risk, and shareholders indirectly bear their proportionate share of expenses because of their management fees.

Regulation/Government Intervention: The business of the issuer of an underlying security may be adversely impacted by new regulation or government intervention, impacting the price of the security. Direct government ownership of distressed assets in times of economic instability may subject the portfolio's holdings to increased price volatility and liquidity risk.

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

Risks Relating to John Hancock: The fund invests a portion of its assets (including cash and cash equivalents) in a separate account of John Hancock Life & Health Insurance Company (JHLH). The fund's right to receive payments for the benefit of, and its ability to distribute payments to, plan participants depends on the timely liquidation of separate account assets. While an insolvency of JHLH should not diminish the assets of the Separate Account, it could delay the timing of payments to plan participants. Because the fund invests in the separate account, the value of the fund and its ability to honor withdrawal requests from plan participants depends, in part, on the performance of JHLH.

Shareholder Activity: Frequent purchases or redemptions by one or multiple investors may harm other shareholders by interfering with the efficient management of the portfolio, increasing brokerage and administrative costs and potentially diluting the value of shares. Additionally, shareholder purchase and redemption activity may have an impact on the per-share net income and realized capital gains distribution amounts, if any, potentially increasing or reducing the tax burden on the shareholders who receive those distributions.

Short Sale: Selling securities short may be subject to the risk that an advisor does not correctly predict the movement of the security, resulting in a loss if a security must be purchased on the market above its initial borrowing price to return to the lender, in addition to interest paid to the lender for borrowing the security.

Small Cap: Concentrating assets in small-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Smaller, less-seasoned companies may be subject to increased liquidity risk compared with mid- and large-cap companies and may experience greater price volatility than do those securities because of limited product lines, management experience, market share, or financial resources, among other factors.

Stabilizing Agreement/Wrap Provider Risk: The trustee of a stable value fund and/or the manager or sponsor of the underlying investments of a stable value fund typically endeavor to maintain one or more Stabilizing Agreements (also known as a Wrap Agreement) with Stability Provider(s) (also known as Wrap Providers) in an attempt to maintain the book value of the fund or the underlying investments. The obligations of each Stability Provider are general, unsecured obligations of such Stability Provider. Default by a Stability Provider could result in participant withdrawals from the fund at less than book value. The fund expects that the use of Stabilizing Agreements will (when combined with any benefit responsive contracts and short-term investments held as underlying investments), under most circumstances, permit the fund to pay all withdrawals from the fund at book value. However, the default of a Stability Provider and an inability to obtain a replacement Stabilizing Agreement could render the fund unable to pay withdrawals at book value. Thus, the ability of a stable value fund to pay withdrawals at book value depends on the ability of the Stability Provider(s) to make payments under the Stabilizing Agreements.

Structured Products: Investments in structured products may be more volatile, less liquid, and more difficult to price than other assets. These securities bear the risk of the underlying investment as well as counterparty risk. Securitized structured products including CMOs, CDOs, and other securitized products may increase volatility and be subject to increased liquidity and pricing risks compared with investing directly in the assets securitized within the product. Assets invested in structured products may be subject to full loss of value if the counterparty defaults on its obligation.

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.

Technology Sector: Concentrating assets in the technology sector may disproportionately subject the portfolio to the risks of that industry, including loss of value because of intense competitive pressures, short product cycles, dependence on intellectual property rights, legislative or regulatory changes, and other factors.

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

Underlying Fund/Fund of Funds: A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

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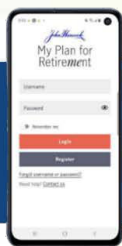
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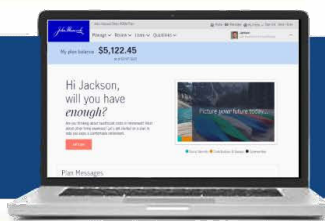
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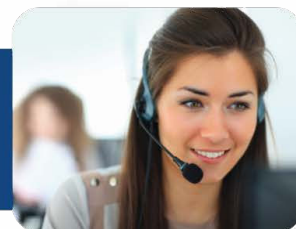
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