



# Plan for tomorrow

MAKE A SMART DECISION ABOUT YOUR FUTURE TODAY

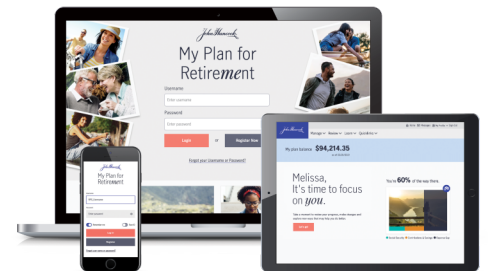


## 10,000 DEGREES 401(K) PLAN

You will be automatically enrolled into your retirement savings plan.

**Take control.**

Visit [myplan.johnhancock.com](http://myplan.johnhancock.com) or download **John Hancock's retirement app** and personalize your account.



John Hancock Retirement Plan Services, LLC and 10,000 Degrees are not affiliated and neither are 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** - 3% and will increase by 1% every year up to 5%
- 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
1947 or earlier	JHancock 2010 Lifetime Bld R6	1973 — 1977	JHancock 2040 Lifetime Bld R6
1948 — 1952	JHancock 2015 Lifetime Bld R6	1978 — 1982	JHancock 2045 Lifetime Bld R6
1953 — 1957	JHancock 2020 Lifetime Bld R6	1983 — 1987	JHancock 2050 Lifetime Bld R6
1958 — 1962	JHancock 2025 Lifetime Bld R6	1988 — 1992	JHancock 2055 Lifetime Bld R6
1963 — 1967	JHancock 2030 Lifetime Bld R6	1993 — 1997	JHancock 2060 Lifetime Bld R6
1968 — 1972	JHancock 2035 Lifetime Bld R6	1998 or later	JHancock 2065 Lifetime Bld R6

- 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](http://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 earnings<sup>1</sup>
- Helping you realize your goals with the power of compound earnings
- Lowering average investment costs by dollar cost averaging<sup>2</sup>
- 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

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

<sup>2</sup> 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](http://myplan.johnhancock.com/investment_info) and enter your plan code of DE0802.

## Easily personalize your account.

### Register for the website

Go to [myplan.johnhancock.com](http://myplan.johnhancock.com). Click on 'First visit? Register here'. Log in using your personal information.

### Manage your account

- Tailor your personal goal
- Change your contribution amount and investment selection(s)
- Provide your beneficiary information by visiting 'My Profile, Beneficiaries & Settings' from the main menu

### Access the tools and resources available to you

The website has something for everyone. Online you can:

- Review your statements
- Get tips, tools and information on becoming financially fit
- Access your Summary Plan Description, Fund Fact Sheets and Fund Prospectuses
- Receive Investment advice through **Morningstar Retirement Manager<sup>SM</sup>** and **John Hancock Personalized Retirement Advice**

## Personalized Advice

The **Retirement Manager** tool provides you with personalized point-in-time recommendations that's are based on your current situation, at no additional cost.

**John Hancock Personalized Retirement Advice** provides you with the same advice,

and for a fee, you'll benefit from ongoing oversight from investment professionals, automatic rebalancing and adjustments, regular progress reports and support. You're receiving professional recommendations from an independent, registered investment advisor.

Retirement expense and income projections provided in the Morningstar Retirement Manager program are based on certain assumptions and historical data; your actual experience and results will differ. Investing involves risks, including the potential loss of principal. Morningstar Investment Management LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., provides the advisory services in the Morningstar Retirement Manager program under a licensing contract with John Hancock Retirement Plan Services, LLC (John Hancock). Morningstar Investment Management is not affiliated with John Hancock.

Participation in John Hancock Personalized Retirement Advice does not guarantee investment success. All investing involves risk including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the John Hancock Personalized Retirement Advice Investment Advisory Agreement. John Hancock Personal Financial Services LLC ("JHPFS"), a registered investment adviser and affiliate of John Hancock Retirement Plan Services LLC, is the investment manager of the John Hancock Personalized Retirement Advice program. JHPFS has selected Morningstar Investment Management LLC, a registered investment adviser and wholly-owned subsidiary of Morningstar, Inc., to act as the independent "financial expert" (as defined in the U.S. Department of Labor's Advisory Opinion 2001-09A) for John Hancock Personalized Retirement Advice. JHPFS monitors Morningstar Investment Management's performance. Morningstar Investment Management LLC is not affiliated with John Hancock Retirement Plan Services, JHPFS or their affiliates. JHPFS acts as a fiduciary with respect to the management of John Hancock Personalized Retirement Advice investments.



## Consider consolidating your accounts.

You may be able to combine other retirement accounts with your 401(k) plan with John Hancock. Contact us at **1-800-555-5165** for more information. Speak with a Financial Representative to determine if combining your retirement accounts is suitable for you, as other options are available.

# 10,000 Degrees 401(k) 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:

<b>Year</b>	<b>Default Investment</b>
1947 or earlier	JHancock 2010 Lifetime Bld R6
1948 — 1952	JHancock 2015 Lifetime Bld R6
1953 — 1957	JHancock 2020 Lifetime Bld R6
1958 — 1962	JHancock 2025 Lifetime Bld R6
1963 — 1967	JHancock 2030 Lifetime Bld R6
1968 — 1972	JHancock 2035 Lifetime Bld R6
1973 — 1977	JHancock 2040 Lifetime Bld R6
1978 — 1982	JHancock 2045 Lifetime Bld R6
1983 — 1987	JHancock 2050 Lifetime Bld R6
1988 — 1992	JHancock 2055 Lifetime Bld R6
1993 — 1997	JHancock 2060 Lifetime Bld R6
1998 or later	JHancock 2065 Lifetime Bld 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](http://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](http://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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# John Hancock 2010 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. Under normal market conditions, the fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2010. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Asset Allocation**

Morningstar Category<sup>38</sup>:  
**Target-Date**  
**2000-2010**

## PORTFOLIO DETAILS

Ticker	JRLHX
Inception Date	2013-11-07
Gross Expense Ratio <sup>f1</sup> (%)	1.03
Net Expense Ratio <sup>f1</sup> (%)	0.37
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	5.77
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2010 Lifetime Blend Portfolio	-11.68	-11.68	1.12	2.98	--	4.24
Dow Jones Target 2010 Index <sup>49</sup>	-13.45	-13.45	-2.27	0.07	1.60	--
Target-Date 2000-2010 <sup>39</sup>	-12.77	-12.77	0.81	2.56	4.29	--

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 2022-10-31

	% of Assets
Vanguard Interm-Term Corp Bd ETF	16.45
Vanguard Total Bond Market ETF	13.51
Vanguard Short-Term Corporate Bond ETF	7.85
JHancock U.S. Sector Rotation NAV	6.57
Xtrackers USD High Yield Corp Bd ETF	5.70
iShares MSCI Global Min Vol Factor ETF	5.18
JHancock International Stra Eq Allc NAV	5.05
Vanguard Emerging Mkts Govt Bd ETF	5.03
Invesco Senior Loan ETF	4.37
Vanguard Dividend Appreciation ETF	3.48

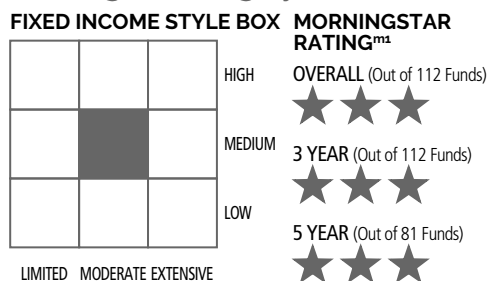
## KEY STATISTICS

Turnover Ratio (%) (annualized)	69
Sharpe Ratio <sup>b54</sup> (3y)	0.08
# of Stock Holdings	10
# of Bond Holdings	8

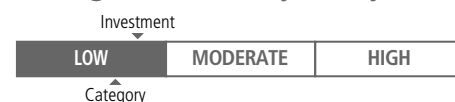
## PRINCIPAL RISKS

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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Morningstar Category

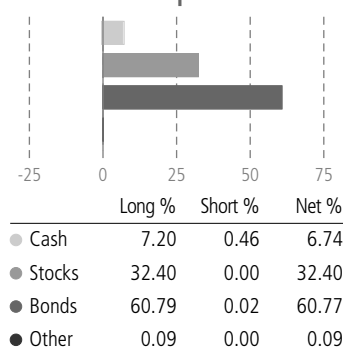


## Morningstar Volatility Analysis

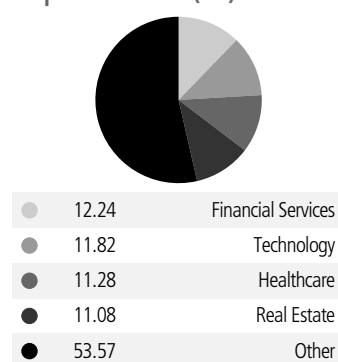


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

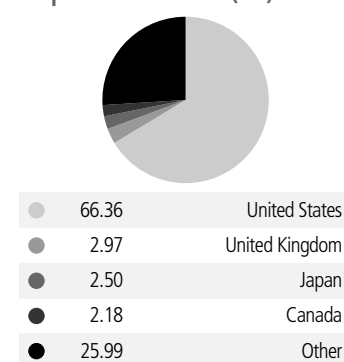
## Portfolio Snapshot<sup>b2</sup>



## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>f1</sup> 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 2015 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. Under normal market conditions, the fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2015. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>39</sup>:  
**Target-Date 2015**

## PORTFOLIO DETAILS

Ticker	JRLLX
Inception Date	2013-11-07
Gross Expense Ratio <sup>f1</sup> (%)	0.90
Net Expense Ratio <sup>f1</sup> (%)	0.37
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	14.81
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2015 Lifetime Blend Portfolio	-12.83	-12.83	1.22	3.14	--	4.53
Dow Jones Target 2015 Index <sup>117</sup>	-13.65	-13.65	-2.16	0.26	2.20	--
Target-Date 2015 <sup>b40</sup>	-13.68	-13.68	1.07	2.78	4.96	--

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 2022-10-31

	% of Assets
Vanguard Interm-Term Corp Bd ETF	14.33
Vanguard Total Bond Market ETF	11.74
JHancock U.S. Sector Rotation NAV	8.80
JHancock International Stra Eq Allc NAV	6.70
Vanguard Short-Term Corporate Bond ETF	6.04
Xtrackers USD High Yield Corp Bd ETF	5.28
iShares MSCI Global Min Vol Factor ETF	5.00
Vanguard Emerging Mkts Govt Bd ETF	4.66
Invesco Senior Loan ETF	3.47
Vanguard Dividend Appreciation ETF	3.34

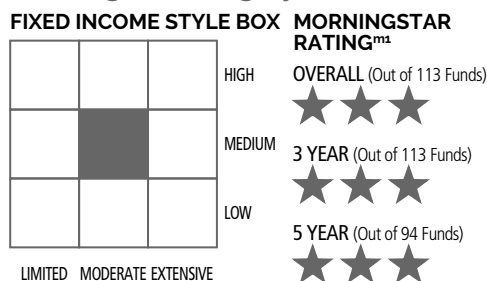
## KEY STATISTICS

Turnover Ratio (%) (annualized)	64
Sharpe Ratio <sup>b54</sup> (3y)	0.09
# of Stock Holdings	10
# of Bond Holdings	8

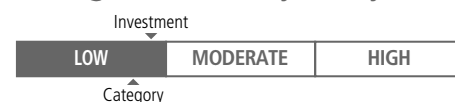
## PRINCIPAL RISKS

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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Morningstar Category

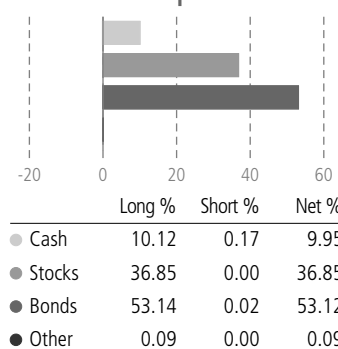


## Morningstar Volatility Analysis

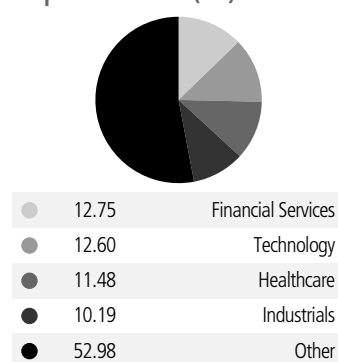


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

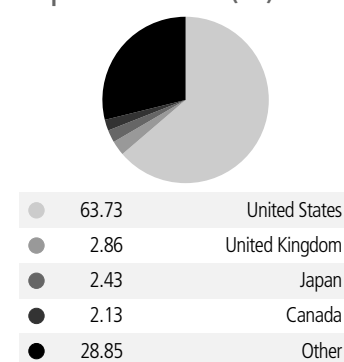
## Portfolio Snapshot<sup>b2</sup>



## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>f1</sup> 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.

**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 2020 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. Under normal market conditions, the fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2020. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>40</sup>:  
**Target-Date 2020**

## PORTFOLIO DETAILS

Ticker	JRTAX
Inception Date	2013-11-07
Gross Expense Ratio <sup>f1</sup> (%)	0.72
Net Expense Ratio <sup>f1</sup> (%)	0.36
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	47.76
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2020 Lifetime Blend Portfolio	-13.84	-13.84	1.56	3.40	--	5.05
Dow Jones Target 2020 Index <sup>50</sup>	-14.19	-14.19	-1.79	0.72	3.09	--
Target-Date 2020 <sup>b41</sup>	-14.41	-14.41	1.14	2.92	5.44	--

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 2022-10-31

	% of Assets
Vanguard Interm-Term Corp Bd ETF	12.96
Vanguard Total Bond Market ETF	10.64
JHancock U.S. Sector Rotation NAV	10.01
JHancock International Stra Eq Allc NAV	7.48
Xtrackers USD High Yield Corp Bd ETF	5.16
iShares MSCI Global Min Vol Factor ETF	5.05
Vanguard Short-Term Corporate Bond ETF	4.61
Vanguard Emerging Mkts Govt Bd ETF	4.56
Fidelity <sup>®</sup> Mid Cap Index	4.13
Vanguard Dividend Appreciation ETF	3.38

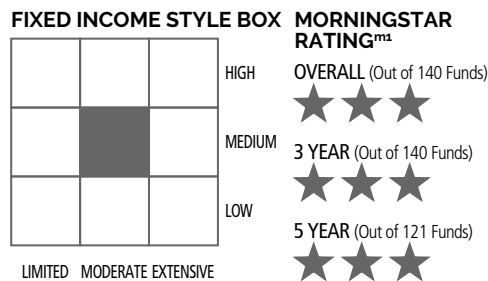
## KEY STATISTICS

Turnover Ratio (%) (annualized)	54
Sharpe Ratio <sup>b54</sup> (3y)	0.12
# of Stock Holdings	10
# of Bond Holdings	8

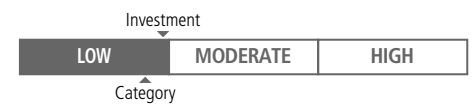
## PRINCIPAL RISKS

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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Morningstar Category

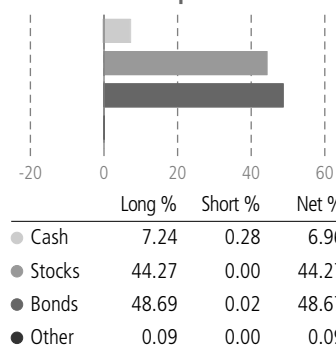


## Morningstar Volatility Analysis

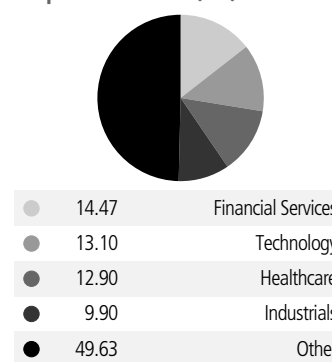


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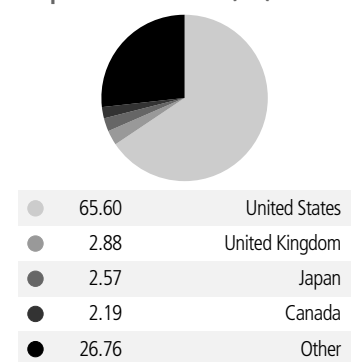
## Portfolio Snapshot<sup>b2</sup>



## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



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# John Hancock 2025 Lifetime Blend Portfolio Class R6

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2025. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>41</sup>:  
**Target-Date 2025**

## PORTFOLIO DETAILS

Ticker	JRTFX
Inception Date	2013-11-07
Gross Expense Ratio <sup>f1</sup> (%)	0.67
Net Expense Ratio <sup>f1</sup> (%)	0.35
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	95.29
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2025 Lifetime Blend Portfolio Class R6	-15.40	-15.40	2.31	3.94	--	5.73
Dow Jones Target 2025 Index <sup>51</sup>	-14.45	-14.45	-0.86	1.52	4.19	--
Target-Date 2025 <sup>b42</sup>	-15.19	-15.19	1.40	3.19	5.73	--

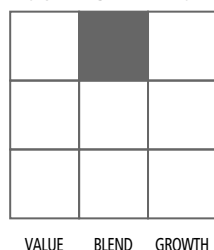
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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 2022-10-31

	% of Assets
JHancock U.S. Sector Rotation NAV	15.60
JHancock International Stra Eq Allc NAV	11.54
Vanguard Interm-Term Corp Bd ETF	9.84
Vanguard Total Bond Market ETF	8.09
Fidelity <sup>®</sup> Mid Cap Index	5.52
Xtrackers USD High Yield Corp Bd ETF	4.54
iShares MSCI Global Min Vol Factor ETF	4.41
Vanguard Emerging Mkts Govt Bd ETF	4.06
Vanguard Dividend Appreciation ETF	3.03
Vanguard Short-Term Corporate Bond ETF	3.02

## Morningstar Category

### EQUITY STYLE BOX



### MORNINGSTAR RATING<sup>m4</sup>

OVERALL (Out of 195 Funds)



3 YEAR (Out of 195 Funds)



5 YEAR (Out of 170 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.

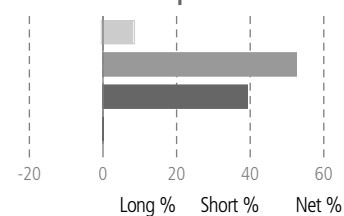
## KEY STATISTICS

Turnover Ratio (%) (annualized)	59
Sharpe Ratio <sup>b54</sup> (3y)	0.17
# of Stock Holdings	10
# of Bond Holdings	9

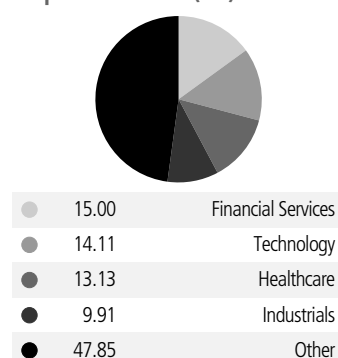
## PRINCIPAL RISKS

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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

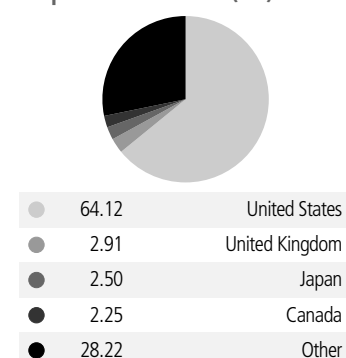
## Portfolio Snapshot<sup>b2</sup>



## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>f1</sup> 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 2030 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2030. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Balanced/Asset  
Allocation**

Morningstar Category<sup>42</sup>:  
**Target-Date 2030**

## PORTFOLIO DETAILS

Ticker	JRTJX
Inception Date	2013-11-07
Gross Expense Ratio <sup>f1</sup> (%)	0.66
Net Expense Ratio <sup>f1</sup> (%)	0.33
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	112.75
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2030 Lifetime Blend Portfolio	-16.86	-16.86	2.77	4.32	--	6.25
Dow Jones Target 2030 Index <sup>52</sup>	-14.74	-14.74	0.25	2.42	5.37	--
Target-Date 2030 <sup>b43</sup>	-16.01	-16.01	2.05	3.72	6.45	--

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 2022-10-31

	% of Assets
JHancock U.S. Sector Rotation NAV	20.06
JHancock International Stra Eq Allc NAV	14.91
Fidelity <sup>®</sup> Mid Cap Index	7.28
Vanguard Interm-Term Corp Bd ETF	7.09
Vanguard Total Bond Market ETF	5.85
Vanguard S&P 500 ETF	3.65
iShares MSCI Global Min Vol Factor ETF	3.58
Xtrackers USD High Yield Corp Bd ETF	3.56
Vanguard Emerging Mkts Govt Bd ETF	3.28
U.S. Treasury Bond Stripped Principal Pa	2.50

## KEY STATISTICS

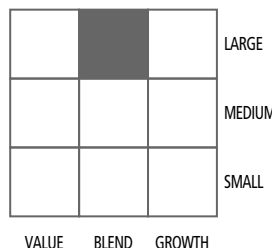
Turnover Ratio (%) (annualized)	69
Sharpe Ratio <sup>b54</sup> (3y)	0.20
# of Stock Holdings	10
# of Bond Holdings	9

## 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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Morningstar Category

### EQUITY STYLE BOX



### MORNINGSTAR RATING<sup>m4</sup>

OVERALL (Out of 195 Funds)



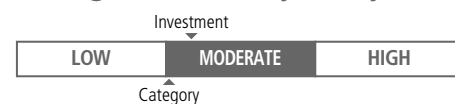
3 YEAR (Out of 195 Funds)



5 YEAR (Out of 170 Funds)

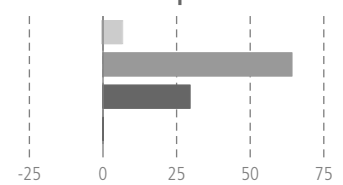


## Morningstar Volatility Analysis



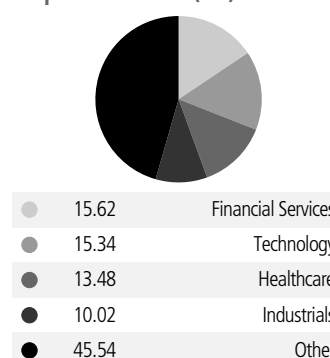
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending 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<sup>b2</sup>

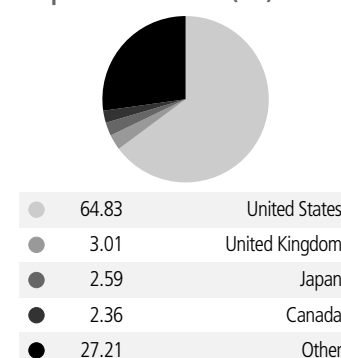


● Cash	6.69	0.43	6.26
● Stocks	64.14	0.00	64.14
● Bonds	29.54	0.01	29.53
● Other	0.07	0.00	0.07

## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



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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 2035 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2035. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>43</sup>:  
**Target-Date 2035**

## PORTFOLIO DETAILS

Ticker	JRTNX
Inception Date	2013-11-07
Gross Expense Ratio <sup>f1</sup> (%)	0.64
Net Expense Ratio <sup>f1</sup> (%)	0.32
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	122.76
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2035 Lifetime Blend Portfolio	-17.70	-17.70	3.28	4.69	--	6.70
Dow Jones Target 2035 Index <sup>53</sup>	-15.06	-15.06	1.38	3.28	6.41	--
Target-Date 2035 <sup>b44</sup>	-16.92	-16.92	2.64	4.20	7.07	--

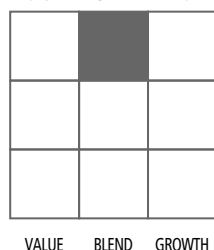
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## TOP TEN HOLDINGS AS OF 2022-10-31

	% of Assets
JHancock U.S. Sector Rotation NAV	23.26
JHancock International Stra Eq Allc NAV	17.57
Fidelity <sup>®</sup> Mid Cap Index	9.41
Vanguard S&P 500 ETF	7.12
Vanguard Interm-Term Corp Bd ETF	5.71
Vanguard Total Bond Market ETF	4.70
Vanguard FTSE Emerging Markets ETF	2.84
Vanguard Emerging Mkts Govt Bd ETF	2.67
Fidelity <sup>®</sup> Small Cap Index	2.65
Xtrackers USD High Yield Corp Bd ETF	2.56

## Morningstar Category

### EQUITY STYLE BOX



### MORNINGSTAR RATING<sup>m4</sup>

OVERALL (Out of 188 Funds)



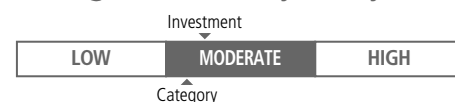
3 YEAR (Out of 188 Funds)



5 YEAR (Out of 167 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.

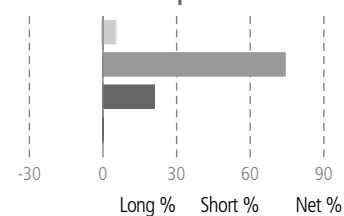
## KEY STATISTICS

Turnover Ratio (%) (annualized)	69
Sharpe Ratio <sup>b54</sup> (3y)	0.22
# of Stock Holdings	10
# of Bond Holdings	5

## PRINCIPAL RISKS

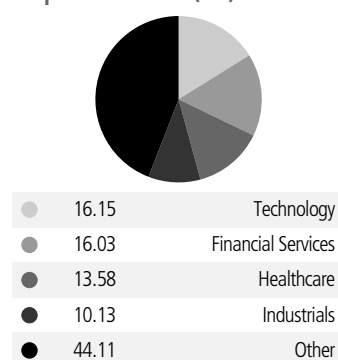
Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, 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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Portfolio Snapshot<sup>b2</sup>

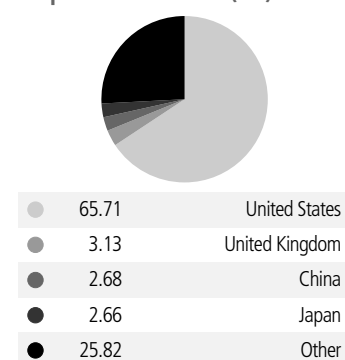


● Cash	5.33	0.54	4.79
● Stocks	74.21	0.00	74.21
● Bonds	20.95	0.01	20.94
● Other	0.06	0.00	0.06

## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>f1</sup> 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 2040 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2040. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>44</sup>:  
**Target-Date 2040**

## PORTFOLIO DETAILS

Ticker	JRTWX
Inception Date	2013-11-07
Gross Expense Ratio <sup>f1</sup> (%)	0.65
Net Expense Ratio <sup>f1</sup> (%)	0.32
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	114.89
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2040 Lifetime Blend Portfolio	-17.96	-17.96	3.85	5.10	--	7.10
Dow Jones Target 2040 Index <sup>54</sup>	-15.46	-15.46	2.38	4.03	7.26	--
Target-Date 2040 <sup>b45</sup>	-17.32	-17.32	3.12	4.55	7.51	--

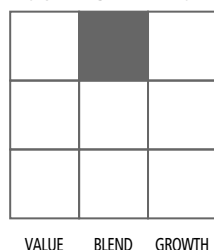
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## TOP TEN HOLDINGS AS OF 2022-10-31

	% of Assets
JHancock U.S. Sector Rotation NAV	25.84
JHancock International Stra Eq Allc NAV	19.44
Fidelity <sup>®</sup> Mid Cap Index	11.17
Vanguard S&P 500 ETF	10.25
Vanguard FTSE Emerging Markets ETF	3.98
Fidelity <sup>®</sup> Small Cap Index	3.18
Vanguard Interm-Term Corp Bd ETF	3.10
Vanguard Total Bond Market ETF	2.55
Vanguard Emerging Mkts Govt Bd ETF	1.68
Vanguard FTSE All-Wld ex-US SmCp ETF	1.68

## Morningstar Category

### EQUITY STYLE BOX



### MORNINGSTAR RATING<sup>™</sup>

OVERALL (Out of 189 Funds)



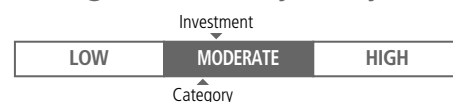
3 YEAR (Out of 189 Funds)



5 YEAR (Out of 170 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.

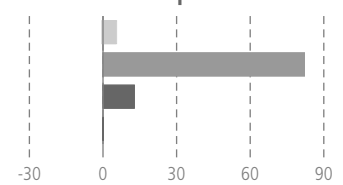
## KEY STATISTICS

Turnover Ratio (%) (annualized)	75
Sharpe Ratio <sup>b54</sup> (3y)	0.25
# of Stock Holdings	10
# of Bond Holdings	5

## PRINCIPAL RISKS

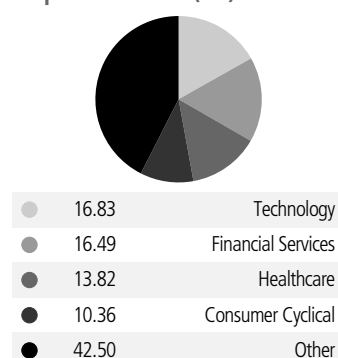
Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, 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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Portfolio Snapshot<sup>b2</sup>

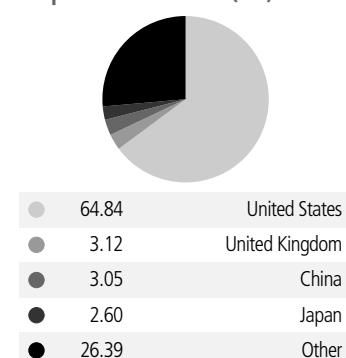


● Cash	5.55	0.47	5.08
● Stocks	82.12	0.00	82.12
● Bonds	12.76	0.00	12.76
● Other	0.05	0.00	0.05

## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>f1</sup> 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 2045 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2045. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>45</sup>:  
**Target-Date 2045**

## PORTFOLIO DETAILS

Ticker	JRLVX
Inception Date	2013-11-07
Gross Expense Ratio <sup>f1</sup> (%)	0.65
Net Expense Ratio <sup>f1</sup> (%)	0.32
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	132.18
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2045 Lifetime Blend Portfolio	-17.98	-17.98	4.13	5.29	--	7.19
Dow Jones Target 2045 Index <sup>55</sup>	-15.75	-15.75	3.20	4.63	7.86	--
Target-Date 2045 <sup>b46</sup>	-17.75	-17.75	3.45	4.83	7.74	--

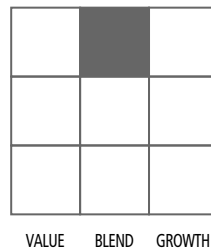
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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 2022-10-31

	% of Assets
JHancock U.S. Sector Rotation NAV	28.83
JHancock International Stra Eq Allc NAV	21.78
Fidelity <sup>®</sup> Mid Cap Index	13.04
Vanguard S&P 500 ETF	12.27
Vanguard FTSE Emerging Markets ETF	5.16
Fidelity <sup>®</sup> Small Cap Index	3.69
Vanguard FTSE All-Wld ex-US SmCp ETF	1.71
Vanguard Health Care ETF	1.49
Financial Select Sector SPDR <sup>®</sup> ETF	1.39
Vanguard Interm-Term Corp Bd ETF	1.34

## Morningstar Category

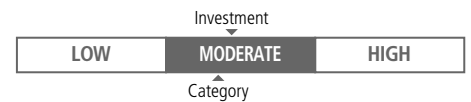
### EQUITY STYLE BOX



### MORNINGSTAR RATING<sup>™</sup>



## 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.

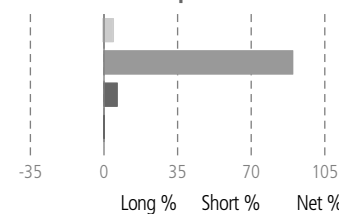
## KEY STATISTICS

Turnover Ratio (%) (annualized)	80
Sharpe Ratio <sup>b54</sup> (3y)	0.26
# of Stock Holdings	10
# of Bond Holdings	5

## PRINCIPAL RISKS

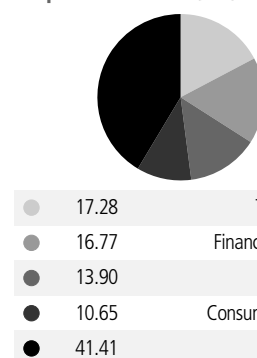
Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, 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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Portfolio Snapshot<sup>b2</sup>

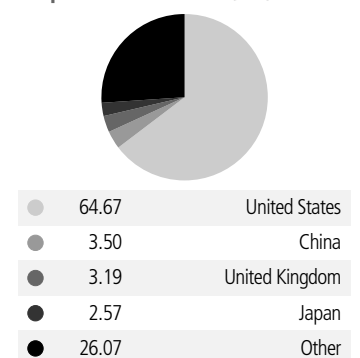


● Cash	4.52	0.53	3.99
● Stocks	89.73	0.00	89.73
● Bonds	6.25	0.00	6.25
● Other	0.04	0.00	0.04

## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>f1</sup> 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 2050 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2050. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>48</sup>:  
**Target-Date 2050**

## PORTFOLIO DETAILS

Ticker	JRLZX
Inception Date	2013-11-07
Gross Expense Ratio <sup>f1</sup> (%)	0.66
Net Expense Ratio <sup>f1</sup> (%)	0.32
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	113.29
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2050 Lifetime Blend Portfolio	-17.94	-17.94	4.12	5.28	--	7.21
Dow Jones Target 2050 Index <sup>44</sup>	-15.94	-15.94	3.76	5.02	8.15	--
Target-Date 2050 <sup>b48</sup>	-17.98	-17.98	3.54	4.88	7.82	--

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 2022-10-31

	% of Assets
JHancock U.S. Sector Rotation NAV	29.65
JHancock International Stra Eq Allc NAV	22.27
Fidelity <sup>®</sup> Mid Cap Index	13.58
Vanguard S&P 500 ETF	12.74
Vanguard FTSE Emerging Markets ETF	5.58
Fidelity <sup>®</sup> Small Cap Index	3.85
Vanguard FTSE All-Wld ex-US SmCp ETF	1.72
Vanguard Health Care ETF	1.52
Financial Select Sector SPDR <sup>®</sup> ETF	1.43
Vanguard Interm-Term Corp Bd ETF	0.93

## KEY STATISTICS

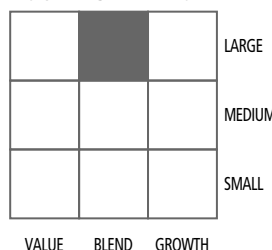
Turnover Ratio (%) (annualized)	80
Sharpe Ratio <sup>b54</sup> (3y)	0.26
# of Stock Holdings	10
# of Bond Holdings	5

## 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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Morningstar Category

### EQUITY STYLE BOX



### MORNINGSTAR RATING<sup>™</sup>

OVERALL (Out of 189 Funds)



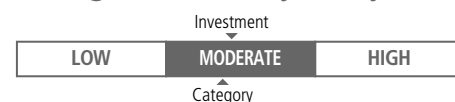
3 YEAR (Out of 189 Funds)



5 YEAR (Out of 170 Funds)

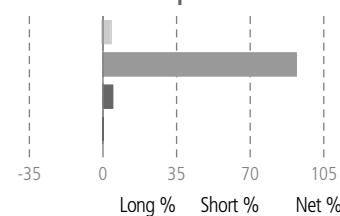


## Morningstar Volatility Analysis



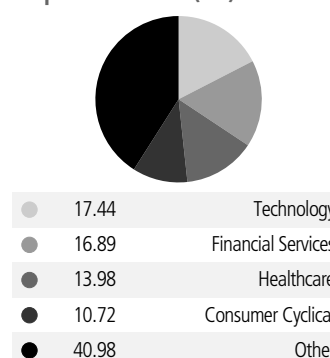
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending 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<sup>b2</sup>

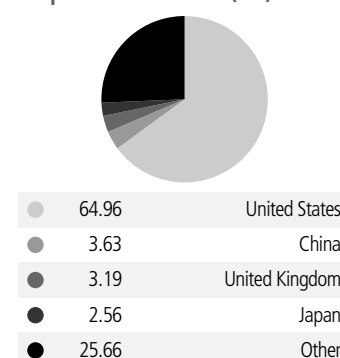


	Cash	Stocks	Bonds	Other
Long %	4.01	91.91	4.62	0.04
Short %	0.57	0.00	0.00	0.00
Net %	3.44	91.91	4.62	0.04

## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>f1</sup> 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.

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# John Hancock 2055 Lifetime Blend Portfolio Class R6

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of 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 fund has a target asset allocation of 95% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>46</sup>:  
**Target-Date 2055**

## PORTFOLIO DETAILS

Ticker	JLKYX
Inception Date	2014-03-26
Gross Expense Ratio <sup>f1</sup> (%)	0.68
Net Expense Ratio <sup>f1</sup> (%)	0.32
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	77.50
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2055 Lifetime Blend Portfolio Class R6	-17.97	-17.97	4.09	5.27	--	6.95
Dow Jones Target 2055 Index <sup>f1</sup>	-16.03	-16.03	3.97	5.16	8.23	--
Target-Date 2055 <sup>b47</sup>	-18.08	-18.08	3.59	4.93	7.90	--

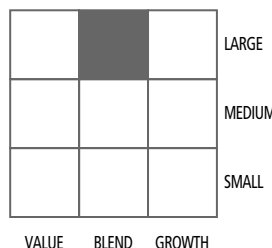
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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 2022-10-31

	% of Assets
JHancock U.S. Sector Rotation NAV	29.31
JHancock International Stra Eq Allc NAV	22.23
Fidelity <sup>®</sup> Mid Cap Index	13.57
Vanguard S&P 500 ETF	12.60
Vanguard FTSE Emerging Markets ETF	5.55
Fidelity <sup>®</sup> Small Cap Index	3.85
Vanguard FTSE All-Wld ex-US SmCp ETF	1.70
Vanguard Health Care ETF	1.52
Financial Select Sector SPDR <sup>®</sup> ETF	1.43
Vanguard Interm-Term Corp Bd ETF	0.93

## Morningstar Category

### EQUITY STYLE BOX



### MORNINGSTAR RATING<sup>ms</sup>

OVERALL (Out of 188 Funds)



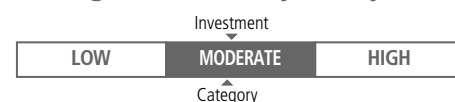
3 YEAR (Out of 188 Funds)



5 YEAR (Out of 167 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.

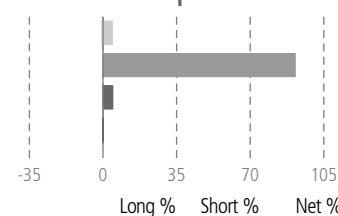
## KEY STATISTICS

Turnover Ratio (%) (annualized)	79
Sharpe Ratio <sup>b54</sup> (3y)	0.26
# of Stock Holdings	10
# of Bond Holdings	5

## PRINCIPAL RISKS

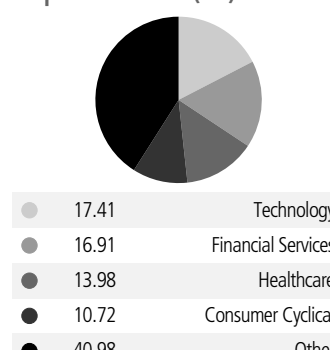
Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, 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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Portfolio Snapshot<sup>b2</sup>

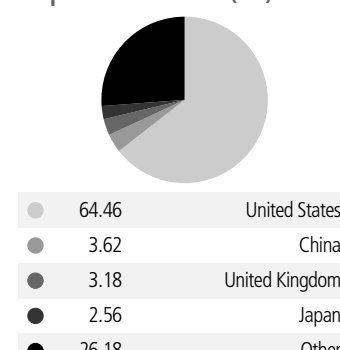


● Cash	4.57	0.53	4.04
● Stocks	91.32	0.00	91.32
● Bonds	4.60	0.00	4.60
● Other	0.04	0.00	0.04

## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>f1</sup> 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 2060 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2060. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>b2</sup>:  
**Target-Date 2060+**

## PORTFOLIO DETAILS

Ticker	JIEHX
Inception Date	2016-03-30
Gross Expense Ratio <sup>f1</sup> (%)	0.75
Net Expense Ratio <sup>f1</sup> (%)	0.32
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	38.12
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2060 Lifetime Blend Portfolio	-17.96	-17.96	4.11	5.29	--	8.13
Dow Jones Target 2055 Index <sup>f1</sup>	-16.03	-16.03	3.97	5.16	8.23	--
Target-Date 2060+ <sup>b52</sup>	-18.08	-18.08	3.62	4.95	8.34	--

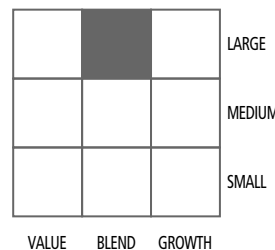
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or 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 2022-10-31

	% of Assets
JHancock U.S. Sector Rotation NAV	29.29
JHancock International Stra Eq Allc NAV	22.34
Fidelity <sup>®</sup> Mid Cap Index	13.54
Vanguard S&P 500 ETF	12.59
Vanguard FTSE Emerging Markets ETF	5.58
Fidelity <sup>®</sup> Small Cap Index	3.85
Vanguard FTSE All-Wld ex-US SmCp ETF	1.71
Vanguard Health Care ETF	1.51
Financial Select Sector SPDR <sup>®</sup> ETF	1.42
Vanguard Interm-Term Corp Bd ETF	0.95

## Morningstar Category

### EQUITY STYLE BOX



### MORNINGSTAR RATING<sup>ma</sup>

OVERALL (Out of 183 Funds)



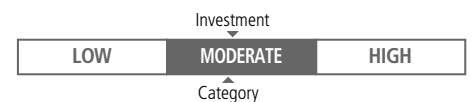
3 YEAR (Out of 183 Funds)



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.

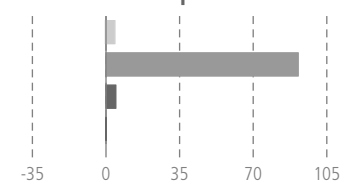
## KEY STATISTICS

Turnover Ratio (%) (annualized)	81
Sharpe Ratio <sup>b54</sup> (3y)	0.26
# of Stock Holdings	10
# of Bond Holdings	5

## PRINCIPAL RISKS

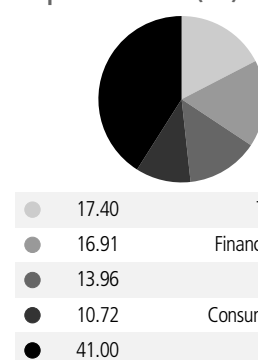
Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, 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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Portfolio Snapshot<sup>b2</sup>

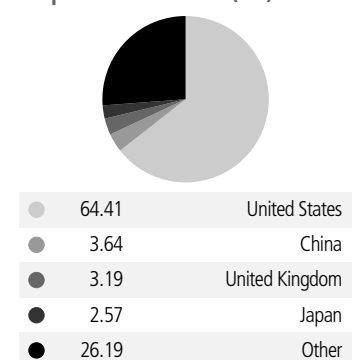


● Cash	4.30	0.36	3.94
● Stocks	91.38	0.00	91.38
● Bonds	4.65	0.00	4.65
● Other	0.04	0.00	0.04

## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>f1</sup> 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 2065 Lifetime Blend Portfolio (Class R6)

AS OF 2022-12-31

**INVESTMENT STRATEGY:** The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. Under normal market conditions, the fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2065. The 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 95% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:  
**Balanced/Asset Allocation**

Morningstar Category<sup>†107</sup>:  
**Target-Date 2065+**

## PORTFOLIO DETAILS

Ticker	JAAKX
Inception Date	2020-09-23
Gross Expense Ratio <sup>†1</sup> (%)	1.56
Net Expense Ratio <sup>†1</sup> (%)	0.32
Waiver Type	Contractual (2023-12-31)
Fund Total Net Assets (\$M)	0.70
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Nathan W. Thooft Robert E. Sykes

## Average Annual Total Returns %

As of 2022-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2065 Lifetime Blend Portfolio	-17.97	-17.97	--	--	--	6.17
Dow Jones Target 2055 Index <sup>†1</sup>	-16.03	-16.03	3.97	5.16	8.23	--
Target-Date 2065+ <sup>b92</sup>	-18.31	-18.31	3.58	4.86	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 onto [myplan.johnhancock.com](http://myplan.johnhancock.com) or call a John Hancock representative at (800) 294-3575.

## TOP TEN HOLDINGS AS OF 2022-10-31

	% of Assets
JHancock U.S. Sector Rotation NAV	29.28
JHancock International Stra Eq Allc NAV	22.41
Fidelity <sup>®</sup> Mid Cap Index	13.32
Vanguard S&P 500 ETF	12.52
Vanguard FTSE Emerging Markets ETF	5.60
Fidelity <sup>®</sup> Small Cap Index	3.76
Vanguard FTSE All-Wld ex-US SmCp ETF	1.72
Vanguard Health Care ETF	1.49
Financial Select Sector SPDR <sup>®</sup> ETF	1.37
Jh Ctf	1.17

## KEY STATISTICS

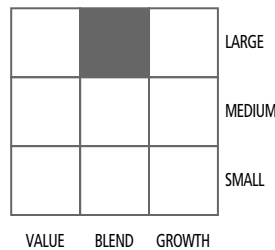
Turnover Ratio (%) (annualized)	89
# of Stock Holdings	10
# of Bond Holdings	4

## PRINCIPAL RISKS

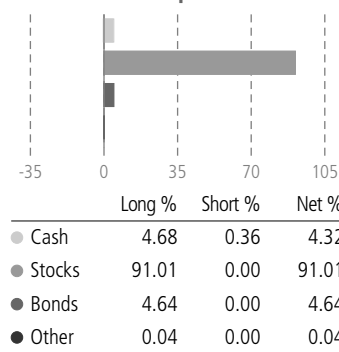
Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, 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, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

## Morningstar Category

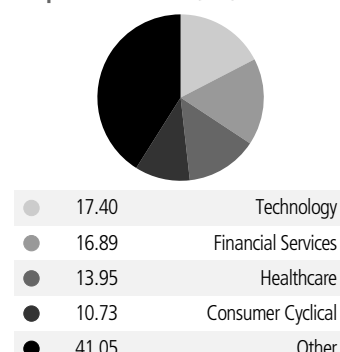
### EQUITY STYLE BOX



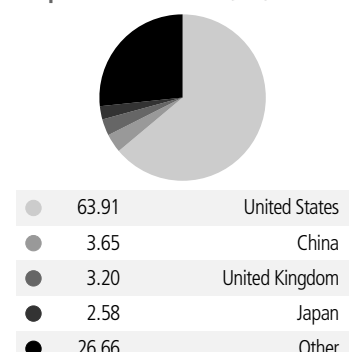
## Portfolio Snapshot<sup>b2</sup>



## Top Sectors<sup>b2</sup> (%)



## Top Countries<sup>b2</sup> (%)



<sup>†1</sup> 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](http://myplan.johnhancock.com). Please read the prospectus carefully before investing or sending money.**

## 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.

**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.

**b39.** Target-Date 2000-2010 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2000-2010 category.

**b40.** Target-Date 2015 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2015 category.

**b41.** Target-Date 2020 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2020 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.

**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.

**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.

**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.

**i49.** 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.

**i50.** 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.

**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.

**i53.** 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.

**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.

**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:

**c38.** 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 2000-2010) 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.

**c39.** 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 2011-2015) 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.

**c40.** 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 2016-2020) 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.

**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.

**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.

**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

**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 of 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.

**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.

**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.

**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.

**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-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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

**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.

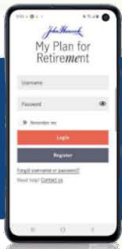
**Target Date:** Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee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

**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.

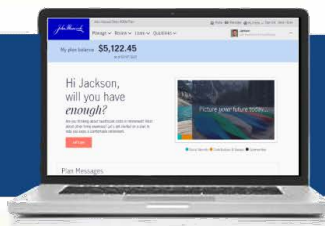




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or 1-888-440-0022 for assistance in  
Spanish between 10 a.m. to 8 p.m.



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