



RETIREMENT PLAN SERVICES

# Enrolling: the choice is yours

Congratulations! By deciding to participate in **THE MILLENNIUM GROUP's** qualified retirement plan, you are taking control of your financial future. From the day you join, your retirement plan starts working to help you build your retirement savings.

**BEFORE**  
you begin

You will need your Contract number: **115060**  
and your Enrollment access number: **164472**  
It's quick and easy!



## Online

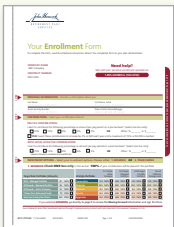
Go to [www.jhgoenroll.com](http://www.jhgoenroll.com)



## On the phone

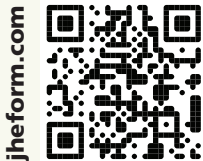
Call us at **1-855-JHENROLL (543-6765)**

Talk to an enrollment representative to enroll on the phone. They can also answer questions you may have around the process of joining your company's plan, moving other retirement plans into your new plan and much more. We are available from 8 A.M. to 8 P.M. (EST), Monday to Friday.



## Use the enrollment form

Carefully fill in all the required information including your personal details, contribution amount and investment options. Remember to sign and date the last page of the form and return all pages to your plan administrator.



Or scan this QR Code with your smartphone

Watch how easy it is to enroll with John Hancock, go to [jhenrollment.com](http://jhenrollment.com)

# Things you need to know

## About choosing a contribution amount

### There are TWO ways you can contribute to your qualified retirement account:

**Pre-tax:** your contributions are not taxed until you retire and may be in a lower tax bracket.

**After-tax (Roth):** your contributions are taxed now.

Contributions, including salary deferral contributions, salary deferral treated as catch-up contributions, and any plan transfers from either your current employer or a previous qualified plan (as acceptable by your current plan), will be invested in the same manner unless otherwise directed by either you on our website or your company. Exceptions may include: 1) Employer contributions (if applicable) directed by your employer and/or, 2) Rollover contributions as directed by you via a Roll-in form.

### Take advantage of annual contribution increases

Your plan offers the option to annually increase your contributions. This will automatically increase your pre-tax contributions by 1% each year until a maximum of 10% is reached. To change any of the above such as the increase amount and/or your maximum, log on to our website or call the toll-free number. Note: you cannot exceed your plans contribution limit.

## About choosing your investment options

### There are TWO ways to choose how your contributions will be allocated:

**1) EZChoice:** With one decision, allocate all of your contributions to one professionally managed and diversified asset allocation portfolio. Choose one of the following:

**a) Target Date Portfolio (Lifecycle)** – based on a target date that is closest to the year that you attain age 67.

**b) Lifestyle Portfolio** – based on your risk tolerance. On the form, they are listed in order of lower (blue) to higher (red) risk.

OR

**2) Your Choice:** Research and select your investment options from all of the Funds available under your company's qualified retirement plan as listed on the following pages. For more information on these Funds, see the Investment Options (Fund Sheets) section of our website or from your plan administrator. Enter the percentage you want to invest beside the corresponding Fund. If you select Your Choice, remember that you must provide whole percentages only and the total sum of all percentages must equal 100%.

**Note:** 1. If your allocation instructions under Your Choice are not legible or do not equal 100%, John Hancock will prorate the allocation instructions you have provided to equal 100%. In the event that John Hancock cannot prorate your instructions, your contributions will be allocated to the default investment option designated by your plan trustee.

2. If multiple boxes have been checked in the EZChoice section, if both EZChoice and YOUR CHOICE sections have been filled out, if John Hancock receives your contributions before it receives your investment instructions and/or you do not provide a signature on your enrollment form, all your contributions will be invested into the default investment option designated by your plan trustee, provided John Hancock has your first and last name and Social Security Number.

3. If you have selected a Target Date Portfolio in the EZChoice section and have not provided a Date of Birth, then all of your contributions will be invested, and will remain invested, in the 2010 portfolio in the selected suite of Target Date Portfolios until new instructions are provided.

## If you have any questions

Your plan administrator can help you with any questions you may have about your company's qualified retirement plan, your eligibility for the plan, naming a beneficiary, this form or if you require another form. More information is also available at [www.jhpensions.com](http://www.jhpensions.com).

## About the moving forward section

### Consolidate your retirement savings

Consolidate all your qualified retirement accounts (401(k), 457(b)\*, 403(b), IRA, etc) into your new qualified retirement account. To do this, simply indicate that you would like help consolidating your accounts on the enrollment form or call us at 1-877-525-7655.

\*Only governmental 457(b) accounts can be consolidated into qualified retirement accounts.

# Your plan has **Automatic Enrollment**

Read more.







RETIREMENT PLAN SERVICES

# Your Enrollment Form

To complete this form, read the attached instructions. Return the completed form to your plan administrator.

**COMPANY NAME**  
THE MILLENNIUM GROUP  
**CONTRACT NUMBER**  
115060

## Need help?

Talk with your personal enrollment specialist

**1-855-JHENROLL (543-6765)**

ACTION

### PERSONAL INFORMATION – Provide us information about you

Last Name

PLEASE PRINT

First Name, Initial

PLEASE PRINT

Social Security Number

X X X – X X – X X X X

Date of birth (mmm/dd/yyyy)

mmm / dd / yyyy

ACTION

### CONTRIBUTIONS – Select your contribution amount

#### PRE-TAX CONTRIBUTIONS

I elect to contribute the following percentage or amount per pay period on a pre-tax basis\*: (Select one box only)

15%    12%    9%    6%    3%   **OR**   Other: \_\_\_\_\_ %

**YES!** I want these contributions to increase by 1% each year until a maximum of 10% is reached.

#### ROTH 401(K) AFTER TAX CONTRIBUTIONS

I elect to contribute the following percentage or amount per pay period on a post-tax basis\*: (Select one box only)

15%    12%    9%    6%    3%   **OR**   Other: \_\_\_\_\_ %

\* Subject to the plan's contribution limit and IRS limits.

ACTION

### INVESTMENT OPTIONS – Select your investment options. Choose either **1. EZCHOICE** OR **2. YOUR CHOICE**

**1. EZCHOICE:** Check **ONE box only** in this section. **100%** of your contributions will be placed in this portfolio.

Target Date Portfolios (Lifecycle)		Lifestyle Portfolios	JH Lifestyle Active Strategies
JH Through – Active Strategies	RL 100% <input type="checkbox"/>	Conservative	CLS 100% <input type="checkbox"/>
		Moderate	MLS 100% <input type="checkbox"/>
		Balanced	BLS 100% <input type="checkbox"/>
		Growth	GLS 100% <input type="checkbox"/>
		Aggressive	ALS 100% <input type="checkbox"/>

If you selected **EZCHOICE**, go directly to page 4 to review the **Moving Forward** information and sign the form.

Your company's plan offers investment options through its group annuity contract with **John Hancock Life Insurance Company (U.S.A.)**

Tear out, complete and return to your plan administrator. Page 1 of 4





**INVESTMENT OPTIONS continued** – Reminder: skip to page 4 if you selected EZChoice.

**2. YOUR CHOICE:** Enter a **percentage** for each investment option into which your contributions will be placed.

A selection of detailed Fund sheets is available on our website, along with Returns and Fees information for the most recent month-end. These contain important information for each investment option available under the group annuity contract, including details on the underlying mutual funds, investment objectives, level of risk, underlying allocations and charges, as well as other important information about the investment options which should be carefully considered. **Please read this information carefully prior to choosing your investment options.**

- You can choose professionally constructed and mixed portfolios, create your own mix, or a combination of both.
- Each investment option you can choose from is color-coded to show the level of risk and potential return. Each color represents a different level of risk versus potential return, ranging from conservative (blue) to aggressive (red).
- The total sum of all percentages must equal 100%.

Note: Allocating assets to only one or a small number of the investment options (other than professionally constructed and mixed Portfolios) should not be considered a balanced investment program. In particular, allocating assets to a small number of options concentrated in particular business or market sectors will subject your account to increased risk and volatility. Examples of business or market sectors where this risk may be particularly high include: a) technology-related businesses, including Internet related businesses, b) small cap securities and c) foreign securities. We do not provide advice regarding appropriate investment option allocations. Contact your financial representative for more details.

Other than the Guaranteed Interest Accounts, unit values depend on market performance and are NOT guaranteed.

**Asset Allocation Portfolios**

Target Date Portfolios	CODE	%
<b>JH Through – Active Strategies</b> – sub-advised by John Hancock Asset Mgmt		
JH Retirement Through 2010 - Active Strategies	LXB	
JH Retirement Through 2015 - Active Strategies	LXC	
JH Retirement Through 2020 - Active Strategies	LXD	
JH Retirement Through 2025 - Active Strategies	LXE	
JH Retirement Through 2030 - Active Strategies	LXF	
JH Retirement Through 2035 - Active Strategies	LXG	
JH Retirement Through 2040 - Active Strategies	LXH	
JH Retirement Through 2045 - Active Strategies	LXI	
JH Retirement Through 2050 - Active Strategies	LXJ	
JH Retirement Through 2055 - Active Strategies	LXK	

Lifestyle Portfolios	CODE	%
<b>Active Strategies</b> – sub-advised by John Hancock Asset Mgmt		
JH Lifestyle Conservative - Active Strategies	CLS	
JH Lifestyle Moderate - Active Strategies	MLS	
JH Lifestyle Balanced - Active Strategies	BLS	
JH Lifestyle Growth - Active Strategies	GLS	
JH Lifestyle Aggressive - Active Strategies	ALS	

**Individual Investment Options**

Conservative	CODE	%
John Hancock Stable Value Fund – sub-advised by John Hancock Life Insurance Company (U.S.A.)	MSV	

Income	CODE	%
Total Bond Market Fund – sub-advised by Declaration Management & Research, LLC	BIF	
Core Bond Fund – sub-advised by Wells Capital Management, Inc	COR	
DFA Inflation-Protected Securities Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	INP	
High Yield Fund – sub-advised by Western Asset Management Co. (WAMCO)	HYF	
Oppenheimer International Bond Fund – sub-advised by OppenheimerFunds, Inc.	OIB	

Growth & Income	CODE	%
Capital Income Builder – sub-advised by American Funds Group	CIB	
American Balanced Fund – sub-advised by American Funds Group	ABF	
Washington Mutual Investors Fund – sub-advised by American Funds Group	WMI	
The Investment Company of America – sub-advised by American Funds Group	ICA	
500 Index Fund – sub-advised by John Hancock Asset Management	IND	

Growth	CODE	%
Total Stock Market Index Fund – sub-advised by John Hancock Asset Management	TSM	
New Perspective Fund – sub-advised by American Funds Group	ANP	
Vanguard Mid-Cap Value ETF – sub-advised by Vanguard Group, Inc.	VOE	

Turn the page for more investment options...

Tear out, complete and return to your plan administrator. Page 2 of 4







Growth	CODE	%
Blue Chip Growth Fund – sub-advised by T. Rowe Price Associates, Inc.	BCF	
Capital World Growth and Income Fund – sub-advised by American Funds Group	CGI	
Mid Cap Index Fund – sub-advised by John Hancock Asset Management	MCI	
Vanguard Small Cap Value Index Fund – sub-advised by Vanguard Group, Inc.	VIS	

Aggressive Growth	CODE	%
Mid Cap Stock Fund – sub-advised by Wellington Management Company, LLP	MCS	
DFA US Small Cap Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	SCP	
International Equity Index Fund – sub-advised by SSgA Funds Management, Inc.	IIF	
Aston/Fairpointe Mid Cap Fund – sub-advised by Fairpointe Capital, LLC	AOM	
DFA Emerging Markets Value Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	DEM	
Natural Resources Fund – sub-advised by Jennison Associates LLC	RES	

Aggressive Growth	CODE	%
Templeton World Fund – sub-advised by Franklin Templeton	DIV	
Franklin Small-Mid Cap Growth Fund – sub-advised by Franklin Templeton	SCG	
Vanguard Explorer Fund – sub-advised by Vanguard Group, Inc.	EXP	
Small Cap Index Fund – sub-advised by John Hancock Asset Management	SCI	

### Guaranteed Income for Life Select

You should review the **Guaranteed Income for Life Select** information before selecting this option and ensure you include the following information on this form:

- your **date of birth** in the Personal Information section
- your **gender** here:  Female  Male

Guaranteed Income Feature	CODE	%
Select Asset Allocation Conservative Portfolio – sub-advised by John Hancock Asset Management	SAC	
Select Asset Allocation Moderate Portfolio – sub-advised by John Hancock Asset Management	SAM	
Select Asset Allocation Balanced Portfolio – sub-advised by John Hancock Asset Management	SAB	
Select Asset Allocation Growth Portfolio – sub-advised by John Hancock Asset Management	SAG	

Before electing Guaranteed Income for Life Select, carefully review the Guaranteed Income for Life Select information provided which describes the terms, benefits, conditions, and restrictions applicable to this feature. In addition, the information describes the annual fee of 0.75% for this feature which is in addition to the Expense Ratio for the Guaranteed Income for Life Select Funds. This fee is calculated based on the Benefit Base, and deducted monthly from the market value of your investments in such Funds.

The Guaranteed Income for Life Select feature will not be activated unless you provide us with your Date of Birth, Gender and Signature on this form. In the event that not all information is provided, John Hancock will allocate your contributions, in one of the following two ways, until such time that the required information is provided to John Hancock and a new election form is completed and returned to John Hancock: 1) If 100% of your investment instructions were directed to Guaranteed Income for Life Select Fund(s), all contributions will be invested into the contracts Default Investment Option, or 2) if investment instructions were only partially directed to Guaranteed Income for Life Select Fund(s), your instructions will be pro-rated across the other funds selected.

**'Your Choice' TOTAL**

**100%**

**IMPORTANT** – The total of all your fund selections in the 'Your Choice' section **MUST EQUAL 100%**





**MOVING FORWARD – Taking advantage of other benefits**

**CONSOLIDATE MY ACCOUNTS**

- YES!** I would like help in consolidating my retirement accounts.\*  
 Contact me at (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ and \_\_\_\_\_ (email address\*\*) to discuss my options. The best time to call is around \_\_\_\_ A.M/P.M. EST (or, call us directly at 1-877-525-7655).  
 \*Available for plans utilizing John Hancock’s consolidation services; rollovers are subject to the provisions of your company’s plan.  
 \*\*Email addresses will only be used for consolidation services.

**SIGNATURE**

- I elect not to contribute at this time. Note: Contact your plan administrator to determine the next plan entry date.

I acknowledge that if I have selected the I elect not to contribute box on this form, I will not be making any contributions to the plan.

I acknowledge that if I have provided my Gender and if I have selected the Guaranteed Income for Life Select Fund code(s) in the Your Choice section, I am electing Guaranteed Income for Life Select and that I have read and understand the information provided on and with this form relating to the feature. I also agree to the terms, conditions, restrictions and fees applicable to Guaranteed Income for Life Select and further agree that the benefits provided by this feature are subject to the terms and conditions of the retirement plan of which I am a participant.

I acknowledge that this plan offers investment options through my company's group annuity contract with John Hancock and that I have read and understand the instructions that accompany this form including information on Automatic Enrollment, annual contribution increase, EZChoice, Your Choice and the terms, conditions, restrictions, fees and risk that relate to them and other parts of the instructions. If I have selected a Lifecycle Portfolio in the EZChoice section, I understand that my portfolio will be based on my provided age and with a target retirement date that is closest to the year that I attain age 67.



X

Signature of Participant

Print Name

mmm / dd / yyyy

Date

John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) is referred to as "John Hancock".

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York). The Investment Management Services Division of John Hancock provides investment information relating to the group annuity contract. Plan administrative services may be provided by John Hancock Retirement Plan Services LLC or a plan consultant selected by the Plan.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

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Make sure you sign above, then return form and any other items to your plan administrator.



# Affirmative Election to Opt-Out<sup>1</sup> of participation in THE MILLENNIUM GROUP's retirement plan with John Hancock USA

Participating in a qualified retirement plan can be one of the most effective ways to save for your retirement. Before you consider opting out of the qualified retirement plan, take a moment to review some of the benefits of participation.

**Potential tax savings:** A qualified retirement plan gives you the ability to defer taxes. Your traditional qualified retirement plan contributions are made with 'pre-tax' dollars, meaning income tax has not been applied to the portion of your wages that are contributed to the plan. Likewise, you are not taxed on the earnings of your contributions during the years they are held in the plan. Taxes only apply upon withdrawal, when your level of income may be lower in retirement.<sup>2</sup>

**Enjoy the benefits of compounding:** Compound earnings, those paid on both the principal contributed and the growth previously earned, can add up over time and go a long way to helping you save for retirement.

**Potential for lower average investment costs:** By contributing regularly, over time, the impact of dramatic market swings is 'averaged out'. This is called dollar cost averaging. By reducing the impact of market swings, it is possible to lower your average investment costs.

More information on these benefits can be found in your enrollment kit. If, after reviewing these benefits and your Summary Plan Description, you would still like to elect not to participate in this plan, read the following and sign below in ink.

ACTION

## SIGNATURE

I have been informed of the terms of the THE MILLENNIUM GROUP retirement plan. Even though I am eligible to participate in the plan, by signing below, I hereby affirmatively elect not to participate in the plan. I understand that this election will remain in effect until the end of the period to which my election applies or until I decide to participate by electing to make contributions on an enrollment form, whichever is applicable.

COMPANY NAME  
THE MILLENNIUM GROUP

CONTRACT NUMBER  
115060

SOCIAL SECURITY NUMBER  
XXX - XX - XXXX

Name (Last Name, First Name, Initial) – PLEASE PRINT

X

Signature of Participant

mmm / dd / yyyy

Date

Return to your plan administrator. Do **NOT** return to John Hancock.

<sup>1</sup> Although you may elect not to make contributions, you will remain eligible for the plan's profit-sharing contributions, if applicable.

<sup>2</sup> Note that withdrawals prior to age 59½ are subject to taxes at a rate applicable to your then-current tax bracket and an additional 10% penalty.





RETIREMENT PLAN  
SERVICES

# 404a-5 Plan & Investment Notice

Saving for retirement is an important part of financial planning – and your company-sponsored retirement plan with John Hancock is a convenient way to help you save for your retirement.

While your plan offers numerous benefits, it's important to understand that every retirement plan has fees as part of its make up. It's also important to educate yourself about these fees, as they can affect your investment returns and, ultimately, your retirement income. That's why the Department of Labor (DOL) introduced ERISA Regulation §404a-5, which regulates how plan and investment-related information is provided to you with the intent to make it easier to understand.

## Why am I getting the 404a-5 Notice?

John Hancock has created the **404a-5 Plan & Investment Notice** ("404a-5 Notice") to assist your plan administrator in meeting the plan and investment-related disclosure requirements of the regulation. The information shown only pertains to the plan and investment-related details maintained, and fees collected, by John Hancock.

You should review the information as it may help you make more informed decisions about your retirement account. Here's an overview of what's in the 404a-5 Notice:

### Important Plan Information (IPI) Section

The IPI section provides general information about your plan, including:

- How to provide investment instructions, any restrictions on those instructions, as well as other applicable information related to your plan.
- If applicable, an explanation of the general administrative charges that can be deducted from your account, either in proportion to your account balance (pro rata) or as a flat fee against your account (per participant charge). Generally, these fees are charged for the services necessary for the administration of the plan, such as recordkeeping, consulting and plan administration services.
- If applicable, a listing of the individual fees that can be incurred by you for services or transactions that you may elect.

### Investment Comparative Chart (ICC) Section

The ICC section outlines information about the investment options offered through the John Hancock contract, including:

- Identifying information about each Fund, such as name, asset class of the investment, and Fund code.
- Performance and benchmark data, shown for year-to-date (YTD), 1, 5, 10-year, and since inception periods.

You'll receive the **404a-5 Notice** annually so you can stay informed about the plan and investment-related information and fees associated with your retirement account. It's important to review this information as part of your overall approach to retirement.

Be sure to refer to the **"How to read the Investment Comparative Chart"** when you are reviewing the ICC, as it helps explain some of the information and terms used.

## Investment Comparative Chart (ICC) continued...

- Website address that provides more information about each Fund, including quarterly performance and benchmark data.
- A link to a glossary of common investment terms.
- Fees and expenses for each investment option, including shareholder type fees, if applicable. The fee and expense information listed under “Total Annual Operating Expenses” is represented both as percentage and a dollar amount per \$1,000 invested.

In reviewing investment fees, it’s important to remember that management fees do not necessarily indicate how a Fund will perform. That’s why investment costs should not be the only factor to consider when making an investment decision. Other considerations that may be relevant include factors such as: the investment’s objectives and strategy, performance history, and its performance relative to other investments. In the end, it is important that the investment you choose meets your own objective for retirement, as well as your risk tolerance.

To learn more, review the **“A Look At 401(k) Plan Fees”** publication made available by the DOL: [www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html).

## Retirement planning ... an ongoing commitment

Preparing for retirement is an ongoing process. It starts when you first enroll into the plan and continues with regular ‘check-ins’ so you can monitor your progress.

Through the John Hancock participant website ([www.jhpensions.com](http://www.jhpensions.com) or [www.jhnypensions.com](http://www.jhnypensions.com) for New York plans), you have access to tools, tips and resources that can make saving for your retirement simple, straightforward and enjoyable.

### Resources available to you include:

- Access to your account, including your personal rate of return.
- View your investment options, including Fund performance and fee information.
- Monitor and change your contribution and investment instructions.
- Get a personalized plan for retirement.
- Take the simple Risk Quiz to determine your risk tolerance.
- Look for tips on how much to contribute and how to evaluate your investment options.
- View statements, newsletters and other retirement related articles of interest.
- Take advantage of the site’s interactive financial planning tools.

To access these tools, visit John Hancock’s website. If you are a first time user, you can register at **[www.jhpensions.com](http://www.jhpensions.com)** (or **[www.jhnypensions.com](http://www.jhnypensions.com)** for plans domiciled in New York).



# How to read the Investment Comparative Chart

This document aims to help you understand the terms and information found in the Investment Comparative Chart.

The Investment Comparative Chart provides you with important investment information, including applicable fees, about the investment options available to you under your retirement plan's group annuity contract with John Hancock. The information is provided in an easy to read format, allowing you to make comparisons of your investment options against a relevant broad-based index.

Note: The sample used is for illustrative purposes only and may not reflect all the investment options or all the applicable sections of the Investment Comparative Chart specific to your plan.

More information about each investment option, such as objectives and risks, can be obtained by going to the Fund's corresponding website URL, which can be found under the Fund name.

- 1 Variable Return Investments** are investment options that have returns that vary according to the performance of each option's underlying investments. These underlying investments could be comprised of stocks, bonds and/or money market instruments.
- The **Return YTD** information is from the beginning of the calendar year and ending on the posted "as of" date. Returns of any period less than one year are not annualized.
- The **Average Annual Total Return** represents annualized historical returns that are net of fees and can be used to evaluate and compare the historical performance of the investment options available under your plan. The annualized average return information is displayed annually for the relevant time periods, ending on the date of the most recently completed calendar year.
- The **Benchmark YTD** information is from the beginning of the calendar year and ending on the posted "as of" date. Benchmark returns for any period less than one year are not annualized.
- The **Benchmark Return** represents the average annual total return of the broad-based market index applicable to each investment option, and *does not* factor in fees. The annual total returns shown are for the broad-based benchmark. The information is displayed annually for the relevant time periods, ending on the date of the most recently completed calendar year.
- The **Total Annual Operating Expenses**, also commonly referred to as the Fund's "Expense Ratio" is a measure of what it costs to operate an investment option. The operating expenses of each investment option are expressed as a percentage of its assets and as a dollar amount per every \$1000 invested. Total fees payable depend on the dollar amount you have invested in each Fund and are reflected through a reduction in the Fund's rate of return.
- The **Shareholder-type Fees** column lists any additional fees that may be charged directly to your investment and which are not already included in Total Annual Operating Expenses of the investment option (e.g. redemption fees).

Name/Type of Option	Return YTD as of XX/XX/XXXX	Average Annual Total Return as of XX/XX/XXXX				Benchmark YTD as of XX/XX/XXXX	Benchmark <sup>1</sup> Return as of XX/XX/XXXX				Total Annual Operating Expenses XX/XX/XXXX		Shareholder-Type Fees
		1yr.	5yr.	10yr.	Since Inception		1yr.	5yr.	10yr.	Since Inception	As a %	Per \$1,000	
<b>1 VARIABLE RETURN INVESTMENTS</b>													
The table below focuses on the performance as well as fees and expenses of investment options that do not have a fixed or stated rate of return.													
<b>8 EQUITY FUNDS</b>													
Equity Income Fund (EIF) Large Cap Value www.viewjhfunds.com/usa/C09/eifa	17.40%	17.40%	1.53%	7.06%	8.20%	17.51%	17.51%	0.59%	7.38%	8.97%	0.87%	\$8.70	N/A
										Russell 1000 Value			
<b>9 BOND FUNDS</b>													
Total Bond Market Fund (BIF) Index www.viewjhfunds.com/USA/C09/bifa	3.45%	3.45%	5.30%	n/a	5.69%	4.21%	4.21%	5.95%	5.18%	6.36%	0.56%	\$5.60	N/A
										Barclays Capital U.S. Aggregate Bond			
<b>10 OTHER FUNDS</b>													
500 Index Fund (IND) Index www.viewjhfunds.com/USA/C01/inda	15.41%	15.41%	1.18%	6.53%	7.44%	16.00%	16.00%	1.66%	7.10%	8.17%	1.17%	\$11.70	N/A
										S&P 500			

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

**11 LEGEND**

Aggressive Growth **AG** Growth **G** Growth & Income **GI** Income **I** Conservative **C**

**8 Equity Funds** – the underlying funds of these investment options invest in equities, more commonly known as stocks. Equity Funds are often categorized by market capitalization (e.g. small-cap, mid-cap, large-cap), investment style (e.g. growth, value, blend) and geographical concentration that may include a focus on international, global or country/region specific investments.

**9 Bond Funds** – the underlying funds of these investment options invest primarily in bonds and other debt instruments. The exact type of debt the underlying fund invests in will depend on its focus, but investments may include government, corporate, municipal and convertible bonds, along with other debt securities.

**10 Other Funds** include investment options that are not exclusively categorized under the Equity or Bond Fund sections of the Investment Comparative Chart; they include investment options that span both types, such as balanced funds or asset allocation portfolios. This section also includes investment options that belong to specific categories, such as sector and index funds.

**11 Legend** – provides color coded information about the general level of risk that may be associated with each investment option, or indicates product type.

**FIXED RETURN INVESTMENTS**

The table below focuses on the performance as well as the fees and expenses of investment options that have a fixed or stated return. The table also shows the annual 'new money' rate for each Guaranteed Interest Account, the term or length of the option, and other information relevant to performance.

Name/Type of Option	Return	Term	Other	Total Annual Operating Expenses		Shareholder-Type Fees
				As a %	Per \$1000	
<b>U</b> 3-Year Guaranteed (3yc) Three Year Guaranteed Interest Account <a href="http://www.viewjhfunds.com/USA/C01/giaa">www.viewjhfunds.com/USA/C01/giaa</a>	0.10%	3-year	"Return" shown represents the annual interest rates that are established on the first day of the month indicated. That interest rate is applied to all contributions made to the account in that month. John Hancock may adjust the rate of return prospectively, as each month, a new rate is declared and applied to contributions made that month. You may call 1-800-395-1113 to obtain the most recent rate.  At the end of each reporting year, a "composite interest rate" is determined. The composite interest rate is a dollar-weighted average rate of all contributions to that Guaranteed Interest Account during that reporting year. A separate composite interest rate is calculated for each GIA term and each reporting year, if applicable. For example, separate composite interest rates would be calculated for deposits made to the 3-year and 10-year GIAs. Further, separate composite interest rates would be calculated for the 3-year GIAs from one reporting year to another. The GIA balance will continue to earn that reporting year's composite interest rate until the end of the guaranteed term. Participants with assets in a Guaranteed Interest Account can obtain more information on the composite interest rate that applies to their account by calling Participant Services at 1-800-395-1113 or viewing their most current Participant Statement.	N/A	N/A	Transfers between a Guaranteed Interest Account and other investment options (except for transfers between Guaranteed Interest Accounts) may be permitted (at book value) under the terms of your plan's contract with John Hancock. Some conditions apply, including limitations as to permitted transfer dates, noted on your quarterly statement, if applicable. Transfers that are initiated on dates other than those specified in the contract may be subject to a market value adjustment. Similarly, (variable text) withdrawals taken from Guaranteed Interest Accounts prior to the end of the guarantee period, may be subject to a market value adjustment. Book value transfers are subject to an annual 20% book value transfer limit for each Guaranteed Account balance. Transfers in excess of this limit are made at the lesser of book and market value.
<b>U</b> 5-Year Guaranteed (5yc) Five Year Guaranteed Interest Account <a href="http://www.viewjhfunds.com/USA/C01/giaa">www.viewjhfunds.com/USA/C01/giaa</a>	0.23%	5-year		N/A	N/A	
<b>U</b> 10-Year Guaranteed (10yc) Ten Year Guaranteed Interest Account <a href="http://www.viewjhfunds.com/USA/C01/giaa">www.viewjhfunds.com/USA/C01/giaa</a>	0.40%	10-year		N/A	N/A	

**Fixed Return Investments** are investment options that provide a fixed or stated rate of return for a stated duration.

**Guaranteed interest account (GIA)** is a type of fixed return investment that accumulates interest for the duration of the specified term.

**Term** refers to the number of years until the GIA matures.



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RETIREMENT PLAN  
SERVICES

# Important Plan Information

## THE TRUSTEES OF THE MILLENNIUM GROUP, INC. 401(K) PLAN

As of February 04, 2015

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

### General Plan Information

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

#### HOW TO PROVIDE YOUR INVESTMENT INSTRUCTIONS

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

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

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

#### TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

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

#### SHORT-TERM TRADING POLICY

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

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

#### REDEMPTION FEES

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

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

### **RESTRICTIONS REGARDING INVESTING IN THE STABLE VALUE FUND**

If you choose to invest in the Stable Value Fund, withdrawals from this Fund may be subject to certain restrictions imposed by the trustee of the underlying trust.

- In general, withdrawals that are permitted by the plan are processed on the next business day.
- However withdrawals may be delayed (i) up to 7 additional calendar days if such delay is considered necessary to maintain adequate liquidity for the underlying trust or investment vehicle; or (ii) up to 30 calendar days in the event that it is determined it may have an adverse impact on the underlying trust or investment vehicle.
- Under certain circumstances, plan-initiated withdrawals, and certain participant-initiated withdrawals that are deemed to be plan-initiated withdrawals, are subject to either up to a 12-month hold or a market value adjustment, as elected by the Plan Sponsor.
- Participant initiated withdrawals may be deemed to be plan-initiated withdrawals in various circumstances, including:
  - Withdrawal as a result of plan sponsor communication to participants designed to induce participants to make a withdrawal from the Fund;
  - Additional investment options are established that constitute a Competing Fund;
  - A new pension plan is established that introduces a Competing Fund;
  - The operation of the plan has been changed in such a way that it is designed to or is likely to induce Participants to make a withdrawal from the Fund;
  - The withdrawal is due to an action of the plan or the plan sponsor such as a merger, sale, spin off, early retirement, facility relocation, etc.
  - The plan offers a Competing Fund and the withdrawal involves a transfer of funds to a Competing Fund.
- For more details, or to obtain a copy of the Offering Memorandum for the Stable Value Fund, contact the Plan Administrator.
- Where such, or any other, restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.

### **GUARANTEED INCOME FEATURE**

If you choose to invest in the Guaranteed Income Feature offered under your Plan, there are some important details you should consider before determining whether this feature is right for you, including:

- Impact of withdrawals, loans and transfers on your guaranteed withdrawal benefit.
- What happens if the plan leaves John Hancock.
- Cancellation of the feature by either the plan or you.
- For more details on the restrictions that apply to the Guaranteed Income Feature, please request a Guaranteed Income for Life brochure.

### **DESIGNATED INVESTMENT ALTERNATIVES**

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

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

## **Administrative Expenses**

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

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

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

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

## Individual Expenses

Your Plan imposes additional charges if you elect to use certain services/features. These charges are imposed specifically against your account, and are not imposed on a plan-wide basis. Expenses deducted from your account will appear on your quarterly benefit statements.

As of February 04, 2015 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount
Loan Fee	\$2.00 per loan, per month
Guaranteed Income For Life Fee	0.75% annualized
Mailed Detailed Statement Fee	\$1.00 per statement per quarter

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

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This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to [www.jhpensions.com](http://www.jhpensions.com). To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Christopher Trainor at (732) 469-2900 ext 264 and 200 Circle Drive North, Piscataway, NJ, 08854

## DOCUMENT OVERVIEW

This document is comprised of three sections; Performance Information, Fee and Expense Information and Guaranteed Lifetime Income Options.

### Performance Information

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

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

### Fee and Expense Information

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

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

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

**VARIABLE RETURN INVESTMENTS\***

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

Name/Type of Option	Return YTD as of 12/31/2014	Average Annual Total Return as of 12/31/2014				Benchmark YTD as of 12/31/2014	Benchmark <sup>†</sup> Return as of 12/31/2014				Total Annual Operating Expenses as of 12/31/2014		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
<b>AG</b> Aston/Fairpointe Mid Cap Fund (AOM) <sup>87,103,104</sup> Mid Cap Blend <a href="http://www.viewjhfunds.com/usa/C05/aoma/index.html">http://www.viewjhfunds.com/usa/C05/aoma/index.html</a>	9.16%	9.16%	<b>15.70%</b>	<b>10.29%</b>	<b>12.69%</b>	9.76%	9.76%	16.54%	9.70%	12.58%	1.67%	\$16.70	N/A
							S&P MidCap 400 TR						
<b>AG</b> Mid Cap Stock Fund (MCS) <sup>13,23,41,47,73,90</sup> Mid Cap Growth <a href="http://www.viewjhfunds.com/usa/C05/mcsa/index.html">http://www.viewjhfunds.com/usa/C05/mcsa/index.html</a>	7.42%	7.42%	14.47%	<b>8.56%</b>	<b>6.55%</b>	11.90%	11.90%	16.93%	9.42%	7.00%	1.27%	\$12.70	N/A
							Russell MidCap Growth TR						
<b>AG</b> Franklin Small-Mid Cap Growth Fund (SCG) Mid Cap Growth <a href="http://www.viewjhfunds.com/usa/C05/scga/index.html">http://www.viewjhfunds.com/usa/C05/scga/index.html</a>	7.19%	7.19%	14.75%	<b>7.94%</b>	<b>10.48%</b>	11.90%	11.90%	16.93%	9.42%	9.71%	1.31%	\$13.10	N/A
							Russell MidCap Growth TR						
<b>AG</b> DFA US Small Cap Fund (SCP) <sup>31,54</sup> Small Cap Blend <a href="http://www.viewjhfunds.com/usa/C05/scpa/index.html">http://www.viewjhfunds.com/usa/C05/scpa/index.html</a>	3.58%	3.58%	16.45%	<b>8.00%</b>	<b>10.49%</b>	4.89%	4.89%	15.54%	7.76%	9.84%	1.22%	\$12.20	N/A
							Russell 2000 TR						
<b>AG</b> Vanguard Explorer Fund (EXP) <sup>39,120,125</sup> Small Cap Growth <a href="http://www.viewjhfunds.com/usa/C05/expa/index.html">http://www.viewjhfunds.com/usa/C05/expa/index.html</a>	3.23%	3.23%	15.74%	<b>7.42%</b>	<b>9.08%</b>	7.05%	7.05%	17.26%	9.36%	N/A	1.20%	\$12.00	N/A
							Russell 2500 Growth TR						
<b>AG</b> DFA Emerging Markets Value Fund (DEM) International/Global Value <a href="http://www.viewjhfunds.com/usa/C05/dema/index.html">http://www.viewjhfunds.com/usa/C05/dema/index.html</a>	-5.20%	-5.20%	-0.84%	<b>7.95%</b>	<b>11.42%</b>	-2.18%	-2.18%	1.77%	8.42%	N/A	1.42%	\$14.20	N/A
							MSCI Emerging Markets						
<b>AG</b> Templeton World Fund (DIV) <sup>41,80,81,128</sup> International/Global Value <a href="http://www.viewjhfunds.com/usa/C05/diva/index.html">http://www.viewjhfunds.com/usa/C05/diva/index.html</a>	-3.47%	-3.47%	8.63%	<b>5.78%</b>	<b>11.53%</b>	4.93%	4.93%	10.20%	6.02%	9.99%	1.40%	\$14.00	N/A
							MSCI World TR						
<b>G</b> Blue Chip Growth Fund (BCF) <sup>13,57,73,90,117</sup> Large Cap Growth <a href="http://www.viewjhfunds.com/usa/C05/bcfa/index.html">http://www.viewjhfunds.com/usa/C05/bcfa/index.html</a>	8.76%	8.76%	16.17%	<b>8.36%</b>	<b>7.98%</b>	13.68%	13.68%	15.45%	7.67%	9.45%	1.21%	\$12.10	N/A
							S&P 500 TR						
<b>G</b> Vanguard Mid-Cap Value ETF (VOE) <sup>76,118,119,123</sup> Mid Cap Value <a href="http://www.viewjhfunds.com/usa/C05/voea/index.html">http://www.viewjhfunds.com/usa/C05/voea/index.html</a>	11.44%	11.44%	<b>16.03%</b>	N/A	<b>8.10%</b>	14.05%	14.05%	18.04%	9.23%	9.00%	1.00%	\$10.00	N/A
							CRSP US Mid Cap Value						

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

Name/Type of Option	Return YTD as of 12/31/2014	Average Annual Total Return as of 12/31/2014				Benchmark YTD as of 12/31/2014	Benchmark <sup>†</sup> Return as of 12/31/2014				Total Annual Operating Expenses as of 12/31/2014		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
<b>G</b> Vanguard Small Cap Value Index Fund (VIS) <sup>120,125</sup> Small Cap Value <a href="http://www.viewjhfunds.com/usa/C05/visa/index.html">http://www.viewjhfunds.com/usa/C05/visa/index.html</a>	9.64%	9.64%	15.54%	<b>7.52%</b>	<b>8.14%</b>	10.63%	10.63%	18.61%	10.02%	N/A	0.94%	\$9.40	N/A
							CRSP US Small Cap Value						
<b>G</b> Capital World Growth and Income Fund (CGI) <sup>13,37,61,65</sup> International/Global Blend <a href="http://www.viewjhfunds.com/usa/C05/cgia/index.html">http://www.viewjhfunds.com/usa/C05/cgia/index.html</a>	3.48%	3.48%	8.57%	<b>7.09%</b>	<b>10.54%</b>	4.16%	4.16%	9.17%	6.09%	N/A	1.29%	\$12.90	N/A
							MSCI All Country World						
<b>G</b> New Perspective Fund (ANP) <sup>13,37,61,65</sup> International/Global Growth <a href="http://www.viewjhfunds.com/usa/C05/anpa/index.html">http://www.viewjhfunds.com/usa/C05/anpa/index.html</a>	2.70%	2.70%	10.00%	<b>7.62%</b>	<b>11.86%</b>	4.16%	4.16%	9.17%	6.09%	N/A	1.29%	\$12.90	N/A
							MSCI All Country World						
<b>G&amp;I</b> Washington Mutual Investors Fund (WMI) <sup>38,40,61,65</sup> Large Cap Value <a href="http://www.viewjhfunds.com/usa/C05/wmia/index.html">http://www.viewjhfunds.com/usa/C05/wmia/index.html</a>	10.63%	10.63%	14.37%	<b>6.78%</b>	<b>7.93%</b>	13.68%	13.68%	15.45%	7.67%	N/A	1.15%	\$11.50	N/A
							S&P 500 TR						
<b>G&amp;I</b> The Investment Company of America (ICA) <sup>38,40,61,65</sup> Large Cap Blend <a href="http://www.viewjhfunds.com/usa/C05/icaa/index.html">http://www.viewjhfunds.com/usa/C05/icaa/index.html</a>	11.49%	11.49%	12.80%	<b>6.82%</b>	<b>11.25%</b>	13.68%	13.68%	15.45%	7.67%	N/A	1.15%	\$11.50	N/A
							S&P 500 TR						

#### BOND FUNDS

<b>I</b> Core Bond Fund (COR) <sup>13,53,73,106</sup> High Quality Intermediate Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C05/cora/index.html">http://www.viewjhfunds.com/usa/C05/cora/index.html</a>	5.62%	5.62%	4.78%	N/A	<b>4.74%</b>	5.96%	5.96%	4.44%	4.70%	4.81%	1.02%	\$10.20	N/A
							BarCap U.S. Aggregate Bond TR						
<b>I</b> DFA Inflation-Protected Securities Fund (INP) <sup>87</sup> High Quality Long Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C05/inpa/index.html">http://www.viewjhfunds.com/usa/C05/inpa/index.html</a>	2.52%	2.52%	<b>3.48%</b>	N/A	<b>4.23%</b>	3.63%	3.63%	4.11%	4.37%	4.87%	0.97%	\$9.70	N/A
							BarCap U.S. TIPS						
<b>I</b> High Yield Fund (HYF) <sup>13,45,54,69,73,115</sup> High Yield Bond <a href="http://www.viewjhfunds.com/usa/C05/hyfa/index.html">http://www.viewjhfunds.com/usa/C05/hyfa/index.html</a>	-1.04%	-1.04%	8.14%	<b>6.71%</b>	<b>5.42%</b>	1.83%	1.83%	8.68%	7.32%	7.13%	1.11%	\$11.10	N/A
							Citigroup Hi-Yld TR						
<b>I</b> Oppenheimer International Bond Fund (OIB) <sup>7,56</sup> Global Bond <a href="http://www.viewjhfunds.com/usa/C05/oiba/index.html">http://www.viewjhfunds.com/usa/C05/oiba/index.html</a>	-0.16%	-0.16%	2.47%	<b>4.76%</b>	<b>7.66%</b>	N/A	N/A	N/A	N/A	4.05%	1.35%	\$13.50	N/A
							Citigroup Non-U.S. \$ World Gov't Bond Index						

#### OTHER FUNDS

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



Name/Type of Option	Return YTD as of 12/31/2014	Average Annual Total Return as of 12/31/2014				Benchmark YTD as of 12/31/2014	Benchmark <sup>†</sup> Return as of 12/31/2014				Total Annual Operating Expenses as of 12/31/2014		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
TD <sup>§</sup> JH Retirement Through 2055 - Active Strategies (LXK) <sup>13,114,126</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxka/index.html">http://www.viewjhfunds.com/usa/C05/lxka/index.html</a>	N/A	N/A	N/A	N/A	4.88%	13.68%	13.68%	15.45%	7.67%	12.10%	S&P 500 TR	1.24%	\$12.40	N/A
TD <sup>§</sup> JH Retirement Through 2050 - Active Strategies (LXJ) <sup>13,97,111,114,125</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxja/index.html">http://www.viewjhfunds.com/usa/C05/lxja/index.html</a>	5.29%	5.29%	N/A	N/A	7.72%	13.68%	13.68%	15.45%	7.67%	14.31%	S&P 500 TR	1.24%	\$12.40	N/A
TD <sup>§</sup> JH Retirement Through 2045 - Active Strategies (LXI) <sup>13,46,101,111,114,125</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxia/index.html">http://www.viewjhfunds.com/usa/C05/lxia/index.html</a>	5.18%	5.18%	10.35%	N/A	5.16%	13.68%	13.68%	15.45%	7.67%	7.47%	S&P 500 TR	1.21%	\$12.10	N/A
TD <sup>§</sup> JH Retirement Through 2040 - Active Strategies (LXH) <sup>13,46,101,111,114,125</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxha/index.html">http://www.viewjhfunds.com/usa/C05/lxha/index.html</a>	5.23%	5.23%	10.35%	N/A	5.17%	13.68%	13.68%	15.45%	7.67%	7.47%	S&P 500 TR	1.21%	\$12.10	N/A
TD <sup>§</sup> JH Retirement Through 2035 - Active Strategies (LXG) <sup>13,46,101,111,114,125</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxga/index.html">http://www.viewjhfunds.com/usa/C05/lxga/index.html</a>	5.20%	5.20%	10.30%	N/A	5.15%	13.68%	13.68%	15.45%	7.67%	7.47%	S&P 500 TR	1.21%	\$12.10	N/A
TD <sup>§</sup> JH Retirement Through 2030 - Active Strategies (LXF) <sup>13,46,101,111,114,125</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxfa/index.html">http://www.viewjhfunds.com/usa/C05/lxfa/index.html</a>	5.16%	5.16%	9.99%	N/A	4.91%	13.68%	13.68%	15.45%	7.67%	7.47%	S&P 500 TR	1.20%	\$12.00	N/A
TD <sup>§</sup> JH Retirement Through 2025 - Active Strategies (LXE) <sup>13,46,101,111,114,125</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxea/index.html">http://www.viewjhfunds.com/usa/C05/lxea/index.html</a>	4.94%	4.94%	9.52%	N/A	4.84%	13.68%	13.68%	15.45%	7.67%	7.47%	S&P 500 TR	1.20%	\$12.00	N/A
TD <sup>§</sup> JH Retirement Through 2020 - Active Strategies (LXD) <sup>13,46,101,111,114,125</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxda/index.html">http://www.viewjhfunds.com/usa/C05/lxda/index.html</a>	4.66%	4.66%	8.84%	N/A	4.81%	13.68%	13.68%	15.45%	7.67%	7.47%	S&P 500 TR	1.20%	\$12.00	N/A

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

Name/Type of Option	Return YTD as of 12/31/2014	Average Annual Total Return as of 12/31/2014				Benchmark YTD as of 12/31/2014	Benchmark <sup>†</sup> Return as of 12/31/2014				Total Annual Operating Expenses as of 12/31/2014		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
<b>TD</b> § JH Retirement Through 2015 - Active Strategies (LXC) <sup>13,46,101,111,114,125</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxca/index.html">http://www.viewjhfunds.com/usa/C05/lxca/index.html</a>	4.21%	4.21%	8.21%	N/A	<b>4.68%</b>	13.68%	13.68%	15.45%	7.67%	7.47%	S&P 500 TR	1.20%	\$12.00	N/A
<b>TD</b> § JH Retirement Through 2010 - Active Strategies (LXB) <sup>13,46,57,101,111,114,125</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C05/lxba/index.html">http://www.viewjhfunds.com/usa/C05/lxba/index.html</a>	4.00%	4.00%	7.69%	N/A	<b>4.66%</b>	5.96%	5.96%	4.44%	4.70%	5.07%	BarCap U.S. Aggregate Bond TR	1.20%	\$12.00	N/A
<b>LS</b> JH Lifestyle Aggressive - Active Strategies (ALS) <sup>13,68,101,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C05/alsa/index.html">http://www.viewjhfunds.com/usa/C05/alsa/index.html</a>	4.35%	4.35%	10.36%	<b>5.81%</b>	<b>4.46%</b>	13.68%	13.68%	15.45%	7.67%	6.46%	S&P 500 TR	1.36%	\$13.60	N/A
<b>LS</b> JH Lifestyle Growth - Active Strategies (GLS) <sup>13,68,101,123,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C05/glsa/index.html">http://www.viewjhfunds.com/usa/C05/glsa/index.html</a>	4.45%	4.45%	9.81%	<b>5.90%</b>	<b>5.23%</b>	13.68%	13.68%	15.45%	7.67%	6.46%	S&P 500 TR	1.32%	\$13.20	N/A
<b>LS</b> JH Lifestyle Balanced - Active Strategies (BLS) <sup>9,13,68,101,123,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C05/blsa/index.html">http://www.viewjhfunds.com/usa/C05/blsa/index.html</a>	3.98%	3.98%	8.61%	<b>5.68%</b>	<b>5.57%</b>	13.68%	13.68%	15.45%	7.67%	6.46%	S&P 500 TR	1.28%	\$12.80	N/A
<b>LS</b> JH Lifestyle Moderate - Active Strategies (MLS) <sup>13,31,68,101,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C05/mlsa/index.html">http://www.viewjhfunds.com/usa/C05/mlsa/index.html</a>	3.58%	3.58%	7.63%	<b>5.33%</b>	<b>5.65%</b>	5.96%	5.96%	4.44%	4.70%	5.54%	BarCap U.S. Aggregate Bond TR	1.22%	\$12.20	N/A
<b>LS</b> JH Lifestyle Conservative - Active Strategies (CLS) <sup>13,68,101,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C05/clsa/index.html">http://www.viewjhfunds.com/usa/C05/clsa/index.html</a>	3.39%	3.39%	6.20%	<b>4.98%</b>	<b>5.59%</b>	5.96%	5.96%	4.44%	4.70%	5.54%	BarCap U.S. Aggregate Bond TR	1.19%	\$11.90	N/A
<b>AG</b> § International Equity Index Fund (IIF) <sup>13,15,21,22,29,76,91,110</sup> Index <a href="http://www.viewjhfunds.com/usa/C05/iifa/index.html">http://www.viewjhfunds.com/usa/C05/iifa/index.html</a>	-5.14%	-5.14%	3.70%	<b>4.34%</b>	<b>5.56%</b>	-3.86%	-3.86%	4.42%	5.12%	N/A	MSCI AC World Free ex US	0.97%	\$9.70	N/A

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

Name/Type of Option	Return YTD as of 12/31/2014	Average Annual Total Return as of 12/31/2014				Benchmark YTD as of 12/31/2014	Benchmark <sup>†</sup> Return as of 12/31/2014				Total Annual Operating Expenses as of 12/31/2014		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
<b>AG</b> § Small Cap Index Fund (SCI) <sup>13,22,29,76,91,101</sup> Index <a href="http://www.viewjhfunds.com/usa/C05/scia/index.html">http://www.viewjhfunds.com/usa/C05/scia/index.html</a>	4.20%	4.20%	14.89%	<b>7.09%</b>	<b>7.14%</b>	4.89%	4.89%	15.54%	7.76%	7.99%	Russell 2000 TR	1.01%	\$10.10	N/A
<b>AG</b> § Natural Resources Fund (RES) <sup>13,14,38,73,112,131</sup> Sector <a href="http://www.viewjhfunds.com/usa/C05/resa/index.html">http://www.viewjhfunds.com/usa/C05/resa/index.html</a>	-23.33%	-23.33%	-6.36%	<b>3.23%</b>	<b>7.37%</b>	-13.97%	-13.97%	1.04%	4.49%	8.24%	MSCI World Energy Index	1.37%	\$13.70	N/A
<b>G</b> § Mid Cap Index Fund (MCI) <sup>13,22,48,57,76,82,91,101</sup> Index <a href="http://www.viewjhfunds.com/usa/C05/mcia/index.html">http://www.viewjhfunds.com/usa/C05/mcia/index.html</a>	8.89%	8.89%	15.68%	<b>8.92%</b>	<b>8.57%</b>	9.76%	9.76%	16.54%	9.70%	9.40%	S&P MidCap 400 TR	0.91%	\$9.10	N/A
<b>G</b> Total Stock Market Index Fund (TSM) <sup>13,22,29,76,91,101</sup> Index <a href="http://www.viewjhfunds.com/usa/C05/tsma/index.html">http://www.viewjhfunds.com/usa/C05/tsma/index.html</a>	11.12%	11.12%	14.77%	<b>7.39%</b>	<b>4.67%</b>	12.71%	12.71%	15.54%	7.99%	5.26%	DJ Wilshire 5000 TR	0.91%	\$9.10	N/A
<b>G&amp;I</b> American Balanced Fund (ABF) <sup>31,38,40,50,61,65</sup> Balanced <a href="http://www.viewjhfunds.com/usa/C05/abfa/index.html">http://www.viewjhfunds.com/usa/C05/abfa/index.html</a>	8.32%	8.32%	11.72%	<b>6.51%</b>	<b>10.36%</b>	13.68%	13.68%	15.45%	7.67%	11.59%	S&P 500 TR	1.14%	\$11.40	N/A
<b>G&amp;I</b> Capital Income Builder (CIB) <sup>13,37,61,65</sup> Balanced <a href="http://www.viewjhfunds.com/usa/C05/ciba/index.html">http://www.viewjhfunds.com/usa/C05/ciba/index.html</a>	6.05%	6.05%	8.39%	<b>5.69%</b>	<b>9.20%</b>	13.68%	13.68%	15.45%	7.67%	9.49%	S&P 500 TR	1.15%	\$11.50	N/A
<b>G&amp;I</b> § 500 Index Fund (IND) <sup>9,13,22,76,91,101,110</sup> Index <a href="http://www.viewjhfunds.com/usa/C05/inda/index.html">http://www.viewjhfunds.com/usa/C05/inda/index.html</a>	12.70%	12.70%	14.57%	<b>6.84%</b>	<b>8.43%</b>	13.68%	13.68%	15.45%	7.67%	9.24%	S&P 500 TR	0.88%	\$8.80	N/A
<b>I</b> § Total Bond Market Fund (BIF) <sup>6,13,22,24,72,91,110</sup> Index <a href="http://www.viewjhfunds.com/usa/C05/bifa/index.html">http://www.viewjhfunds.com/usa/C05/bifa/index.html</a>	5.49%	5.49%	3.54%	N/A	<b>4.43%</b>	5.96%	5.96%	4.44%	4.70%	5.31%	BarCap U.S. Aggregate Bond TR	0.92%	\$9.20	N/A

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

Name/Type of Option	Return YTD as of 12/31/2014	Average Annual Total Return as of 12/31/2014				Benchmark YTD as of 12/31/2014	Benchmark <sup>†</sup> Return as of 12/31/2014				Total Annual Operating Expenses as of 12/31/2014		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
<b>C</b> John Hancock Stable Value Fund (MSV) <sup>13,26,27,39,52,89</sup> High Quality Short Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C05/msva/index.html">http://www.viewjhfunds.com/usa/C05/msva/index.html</a>	1.05%	1.05%	1.59%	N/A	<b>2.31%</b>	0.03%	0.03%	0.07%	1.46%	1.19%	1.30%	\$13.00	Participant-directed withdrawals from this Fund are normally processed on the next business day if the withdrawal request is received on or before 12 noon on a business day. However, such withdrawals may be subject to a delay of up to 7 or 30 additional calendar days if it is determined, respectively, that such delay is necessary to maintain adequate liquidity for, or to avoid an adverse impact on, the underlying trust or investment vehicle. In addition, plan-directed withdrawals and certain participant-directed withdrawals that are deemed to be plan-directed withdrawals may be subject to up to a 12-month hold or a market value adjustment. Where such, or any other, restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.
<b>GIFL</b> <sup>§</sup> Select Asset Allocation Growth Portfolio (SAG) <sup>13,22,35,91,101,127,133</sup> Guaranteed Income Feature <a href="http://www.viewjhfunds.com/usa/C05/saga/index.html">http://www.viewjhfunds.com/usa/C05/saga/index.html</a>	1.81%	1.81%	8.71%	<b>5.28%</b>	<b>5.27%</b>	13.68%	13.68%	15.45%	7.67%	7.76%	1.12%	\$11.20	N/A
<b>GIFL</b> <sup>§</sup> Select Asset Allocation Balanced Portfolio (SAB) <sup>13,22,35,91,101,127,133</sup> Guaranteed Income Feature <a href="http://www.viewjhfunds.com/usa/C05/saba/index.html">http://www.viewjhfunds.com/usa/C05/saba/index.html</a>	3.94%	3.94%	7.80%	<b>5.13%</b>	<b>5.64%</b>	13.68%	13.68%	15.45%	7.67%	7.76%	1.10%	\$11.00	N/A
<b>GIFL</b> <sup>§</sup> Select Asset Allocation Moderate Portfolio (SAM) <sup>13,22,35,91,101,127,133</sup> Guaranteed Income Feature <a href="http://www.viewjhfunds.com/usa/C05/sama/index.html">http://www.viewjhfunds.com/usa/C05/sama/index.html</a>	4.59%	4.59%	7.33%	<b>5.04%</b>	<b>5.80%</b>	5.96%	5.96%	4.44%	4.70%	5.73%	1.09%	\$10.90	N/A
<b>GIFL</b> <sup>§</sup> Select Asset Allocation Conservative Portfolio (SAC) <sup>13,22,35,91,101,127,133</sup> Guaranteed Income Feature <a href="http://www.viewjhfunds.com/usa/C05/saca/index.html">http://www.viewjhfunds.com/usa/C05/saca/index.html</a>	4.66%	4.66%	5.78%	<b>4.63%</b>	<b>5.67%</b>	5.96%	5.96%	4.44%	4.70%	5.73%	1.07%	\$10.70	N/A

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

## Guaranteed Lifetime Income Options

This section focuses on the Guaranteed Lifetime Income Option available under your retirement plan. This option offers a guaranteed withdrawal benefit that allows you to withdraw a guaranteed annual amount at regular intervals, usually beginning when you retire and continuing for your entire life, or over the lives of you and your spouse. Guarantees of the option are subject to John Hancock's long-term financial strength and claims-paying abilities.

Name	Objectives/Goals	Benefits/Features	Restrictions/Fees
<p>Guaranteed Income for Life Select provides a guaranteed withdrawal benefit. Investment options with this feature are listed above. Applicable funds begin with Select. To learn more about this option, go to:  <a href="http://www.jhnavigator.com/com/jhrps/navigator/catalog/svcGetItemFile.cfm?itemVersionID=1188&amp;externalID=14">http://www.jhnavigator.com/com/jhrps/navigator/catalog/svcGetItemFile.cfm?itemVersionID=1188&amp;externalID=14</a></p>	<p>Allows you to withdraw a guaranteed annual amount for life based on the amount of your Benefit Base<sup>†</sup>, the age you retire, and the form of option you select (e.g. single life option, or spousal option). For example a participant who retires at age 65 with a Benefit Base of \$100,000 and who elects the single life option, will have an annual Lifetime Income Amount<sup>†</sup> (LIA) of \$5000 (5% of the Benefit Base), that they may withdraw each year over their lifetime.</p>	<p>You retain control over your account balance, which stays invested in the market, until the market value of your account is reduced to zero. If the account balance is reduced to zero, the LIA will be paid by the insurance company. If you die before the account is reduced to zero, the remaining account balance is paid to your designated beneficiary. A spousal option is also available, which allows the withdrawal benefits to extend to cover the life of both you and your spouse, at a reduced LIA.</p>	<p>Plan participants must be at least age 59 1/2 and have contributions in the specified asset allocation portfolios with the Guaranteed Income for Life Select option elected for at least five (5) years before they are allowed to establish a Lifetime Income Amount and become eligible to begin making guaranteed withdrawals.</p> <p>You can transfer money into or out of this investment option, take loans or hardship withdrawals, and otherwise have control over your investment the same as you would for other investment options available under the plan. Before the Lifetime Income Date, withdrawals (including loans and transfers out of this feature) out of the option during the accumulation phase will reduce the Benefit Base in the same proportion that the withdrawals reduces the market value of investments in this feature, or by the amount of the withdrawal if greater. However, after the Lifetime Income Date, this reduction will only apply when withdrawals during any year beginning after such date (or anniversary thereof) exceeds the Lifetime Income Amount. Once withdrawals of the guaranteed amount have commenced, any withdrawals taken in excess of the LIA will reduce the Benefit Base and hence the future guaranteed withdrawal amount. The guarantees provided are contingent on the plan's trustee's election to continue maintaining its group annuity contract with John Hancock or the election of a participant to rollover his or her benefits to a recipient rollover vehicle available from John Hancock upon termination of participation in the plan.</p> <p>Participants invested in this option pay a fee of 0.75 percent in addition to the fees for the underlying investments as described more fully in the Variable Return Investments table, in Part II.</p> <p>A spousal option is available. The LIA based on this option will be lower than the LIA based on the participant's life only.</p> <p>There is a maximum Benefit Base restriction applied to this option.</p> <p>If, for any reason, your company's contract with John Hancock is terminated, you may either be eligible to receive a refund of the option fees paid up to three years or rollover to an eligible John Hancock IRA.</p> <p>If your company terminates the Guaranteed Income for Life Select option, you are entitled to the market value of your investments in the option. The Benefit Base and LIA will be reduced to zero as of the termination date, unless you are eligible to receive distributions under your plan, in which case you may roll over the market value of your investments (and, if applicable, the Vested Benefit Base and LIA) to an available eligible John Hancock vehicle.</p> <p>If you choose to cancel the Guaranteed Income for Life Select option, you are entitled to the market value of your investments in this feature. The Benefit Base and LIA will be reduced to zero as of the termination date.</p> <p>Should you change your job and leave Guaranteed Income for Life Select, and you are eligible to receive distributions, you may roll over the market value of your account (and, if applicable, the Vested Benefit Base and LIA) to an eligible John Hancock investment vehicle and maintain your guarantee.</p>

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

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

## IMPORTANT NOTES

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

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

The placement of investment options within style boxes and according to potential risk/return shows John Hancock USA's assessment of those options relative to one another and should not be used to compare these investment options with other investment options available outside John Hancock USA.

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

<sup>†</sup>Benefit Base is the sum of all contributions and transfers to the option, reduced by withdrawals, transfers and loans before retirement. It is completely independent of the actual market value of your investments in this option; it has no cash value and cannot be withdrawn. Market value is the amount your investments are worth if cashed out at a particular point in time and it changes as the market goes up and down.

<sup>†</sup>Lifetime Income Amount (LIA) is the amount that you can withdraw every year in retirement regardless of market conditions -- guaranteed. It is available to you when you are eligible to retire and have set the LIA.

<sup>6</sup>The name of this sub-account changed effective on or about May 5, 2008.

<sup>7</sup>This sub-account was introduced May 2, 2008.

<sup>9</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 30, 2007. Contact your John Hancock representative for more information.

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

<sup>14</sup>The underlying fund concentrates its investments in a sector of the market. A portfolio of this type may be riskier or more volatile in price than one that invests in more market sectors.

<sup>15</sup>Account balance reported for this Fund may include assets transferred from another Fund, which will be permanently closed on or about April 26, 2010. Consult your John Hancock representative for more information.

<sup>21</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 17, 2004. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

<sup>22</sup>The underlying fund changed its name effective on or about May 9, 2011. Performance shown for periods prior to that date reflect the results under its former name.

<sup>23</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 29, 2007. Consult your John Hancock representative for more information.

<sup>24</sup>Effective on or about November 5, 2007, the underlying fund changed its name to the John Hancock Trust - Total Bond Market Trust.

<sup>26</sup>Not available to defined benefit plans. Consult your John Hancock representative for details.

<sup>27</sup>The underlying fund's manager or subadvisor changed its name from John Hancock Life Insurance Company to John Hancock Life Insurance Company (U.S.A.) on or about May 10, 2010. Contact your John Hancock representative for more information.

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

<sup>31</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 27, 2009. Contact your John Hancock representative for more information.

<sup>35</sup>Although the Guaranteed Income feature provides a guaranteed income base as well as guaranteed minimum withdrawal benefits, the Guaranteed Income feature investment options are variable investments and may lose value. Asset allocation portfolios are "fund of funds" which invests

in a number of underlying funds. For a complete description of the risks associated with the Fund, please review the underlying fund's prospectus, which is available upon request. Diversification does not assure against loss. Note: There is an additional fee to invest in this feature. The fee information can be found on the form used to select this feature.

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

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

<sup>39</sup>This sub-account was introduced May 14, 2004.

<sup>40</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about July 28, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

<sup>41</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 27, 2008. Contact your John Hancock representative for more information.

<sup>45</sup>The portfolio concentrates its investments in high yield/high risk fixed income securities, also known as junk bonds, which carry a much greater risk of default and tend to be more volatile than higher rated bonds.

<sup>46</sup>The name of this sub-account changed effective on or about August 2, 2010.

<sup>47</sup>Account balance reported may include assets transferred from another sub-account which was permanently closed between April 22, 2005 and May 7, 2005.

<sup>48</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 25, 2010. Please contact your John Hancock representative for more information.

<sup>50</sup>Account balance reported may include assets transferred from another Fund which was permanently closed between April 25, 2004 and May 1, 2004.

<sup>52</sup>John Hancock Stable Value Fund: Qualified retirement plans that select the John Hancock Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any fixed-income investment options for the plan deemed to be 'Competing', including (i) any book value fixed income Fund, (ii) any other fixed income Fund with a targeted average duration of three (3) years or less, including but not limited to, a money market Fund or a short-term bond Fund, or (iii) any guaranteed interest account (other than a ten (10) year maturity guaranteed interest account maintained by an affiliate of John Hancock Life Insurance Company

(U.S.A.) originally offered prior to May 1, 2006). Contact your John Hancock representative for details.

An investment in the John Hancock Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by, John Hancock USA, the Fund's Trustee or its Advisor, The Federal Deposit Insurance Corporation (FDIC) or any government agency, and is subject to certain market risks. However, through its Stabilizing Agreements with one or more Stability Providers, the Fund is designed to meet Department of Labor requirements for 'grandfathered' default contributions under 29 CFR 2550.404c-5(e)(4) (v). Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment if both the Fund's investment portfolio and the Stability Provider(s) fail. Neither John Hancock USA nor the Trustee guarantees the performance of the Stability Provider(s). Investments in the Fund will accrue interest at the applicable monthly crediting rate, which rate will be set based upon a formula but may be adjusted from time to time as agreed upon by the Stability Provider(s) and John Hancock Life Insurance Company (U.S.A.). The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates.

The FER for the underlying fund includes an advisory fee payable to John Hancock Life Insurance Company (U.S.A.) for services provided to the Trustee, as well as a management fee to John Hancock USA and/or its affiliates in connection with the management of one of the underlying investments. For further details on these fees and certain risks that may apply please refer to the Offering Memorandum. Contact your John Hancock representative if you wish to obtain a copy. Effective January 10, 2011, the John Hancock Stable Value Fund is not available to Puerto Rico plans described in Section 1022(i)(1) of ERISA or to Group or Master Trusts that include assets of such plans.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act. The John Hancock Stable Value Fund invests a portion of its assets in a separate investment account maintained by John Hancock Life & Health Insurance Company ("John Hancock Life & Health"), an affiliate of John Hancock USA, which has claimed an exclusion from the definition of the term "Commodity Pool Operator" under CFTC Regulation 4.5 under the Commodity Exchange Act with respect to its operation of such separate account and, therefore, John Hancock Life & Health is not subject to registration or regulation as a pool operator under Regulation 4.5 for such separate account.

<sup>53</sup>This sub-account was introduced on or about May 6, 2005.

<sup>54</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 18, 2011. Please contact your John Hancock representative for more information.

<sup>56</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 10, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

<sup>57</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 26, 2009. Contact your John Hancock representative for more information.

<sup>61</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 9, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

<sup>65</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about June 1, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

<sup>68</sup>This sub-account previously invested in another underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. Performance shown for all periods has been adjusted to reflect the current sub-account charge and would be lower if it reflected the sub-account charge that was in effect prior to October 14, 2005, which was .20% higher than the current sub-account charge.

<sup>69</sup>The sub-adviser or manager changed its name on or about May 6, 2006. Performance shown for periods prior to that date reflect the results under the sub-adviser's former name.

<sup>72</sup>This sub-account was introduced on or about May 5, 2006.

<sup>73</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005.

<sup>76</sup>None of the Index Funds or the underlying John Hancock Trust Index Trusts or ETFs are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in the Index Fund.

<sup>80</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective April 30,

2001. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

<sup>81</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective February 9, 2004. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

<sup>82</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 30, 2006. Contact your John Hancock representative for more information.

<sup>87</sup>This sub-account was introduced November 5, 2010.

<sup>89</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about May 6, 2006. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

<sup>90</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 28, 2008. Contact your John Hancock representative for more information.

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

<sup>97</sup>This sub-account was introduced May 6, 2011.

<sup>101</sup>The underlying fund changed its sub-advisor on December 15, 2010 from MFC Global Investment Management (U.S.A.) Limited to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.

<sup>103</sup>The underlying fund changed its name effective on or about November 7, 2011. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about November 7, 2011 to more accurately reflect the name of the underlying fund.

<sup>104</sup>The underlying fund's manager changed its name from Optimum Investment Advisors, LLC to Fairpointe Capital, LLC. on or about November 7, 2011. Contact your John Hancock representative for more information.



<sup>106</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 23, 2012. Please contact your John Hancock representative for more information.

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

<sup>111</sup>The underlying fund changed its name effective on or about November 2, 2012. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

<sup>112</sup>The underlying fund changed its sub-advisor on November 2, 2012 from Wellington Management Company, LLP to Wellington Management Company, LLP/RS Investments.

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

<sup>115</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2013. Please contact your John Hancock representative for more information.

<sup>117</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 21, 2013. Please contact your John Hancock representative for more information.

<sup>118</sup>This sub-account was introduced November 8, 2013.

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

<sup>120</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2013. Performance shown for periods prior to that date is based on the performance of the current share class.

<sup>123</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 11, 2014. Please contact your John Hancock representative for more information.

<sup>125</sup>The name of this sub-account changed effective on or about May 3, 2014.

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

<sup>127</sup>During periods of extreme market volatility, the Portfolio's economic exposure to equity or fixed-income securities could be reduced to 0% and its economic exposure to cash and cash equivalents could increase to 100%.

<sup>128</sup>The indicated separate account is operated by John Hancock Life Insurance Company (U.S.A.), which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under the Commodity Exchange Act and, therefore, is not subject to registration or regulation as a pool operator under such Act.

<sup>131</sup>The sub-adviser or manager changed its name on or about November 8, 2014. Performance shown for periods prior to that date reflect the results under the sub-adviser's former name.

<sup>133</sup>The underlying fund changed its name effective on or about November 8, 2014. Performance shown for periods prior to that date reflect the results under its former name.

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

#### Risks Applicable to All Funds

##### **Credit and Counterparty Risk**

A fund is subject to the risk that the issuer or guarantor of a fixed-income security or other obligation, the counterparty to a derivatives contract or repurchase agreement, or the borrower of a fund's securities will be unable or unwilling to make timely principal, interest, or settlement payments, or to otherwise honor its obligations.

##### **Issuer Risk**

An issuer of a security purchased by a fund may perform poorly, and, therefore, the value of its stocks and bonds may decline. Poor performance may be caused by poor management decisions, competitive pressures, breakthroughs in technology, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors.

##### **Liquidity Risk**

A fund is exposed to liquidity risk when trading volume, lack of a market maker, or legal restrictions impair the fund's ability to sell particular securities or close derivative positions at an advantageous price. Funds with investment strategies that involve securities of companies with smaller market capitalizations, foreign securities, derivatives, or securities with substantial market and/or credit risk tend to have the greatest exposure to liquidity risk.

##### **Manager Risk**

The performance of a fund that is actively managed will reflect in part the ability of the manager to make investment decisions that are suited to achieving the fund's investment objective. Depending on the manager's investment decisions, a fund may not reach its investment objective or it could underperform its peers or lose money.

##### **Market Risk**

The value of a fund's securities may go down in response to overall stock or bond market movements. Markets tend to move in cycles, with periods of rising prices and periods of falling prices. Stocks tend to go up and down in value more than bonds. If the fund's investments are concentrated in certain sectors, its performance could be worse than the overall market.

##### **Merger and Replacement Transition Risk**

In the case of Fund mergers and replacements, the affected Funds that are being merged or replaced may implement the redemption of your interest by payment in cash or by distributing assets in kind. In either case, the redemption of your interest by the affected Fund, as well as the investment of the redemption proceeds by the "new" Fund, may result in transaction costs to the Funds because the affected Funds may find it necessary to sell securities and the "new" Funds will find it necessary to invest the redemption proceeds. Also, the redemption and reinvestment processes, including any transition period that may be involved in completing such mergers and replacements, could be subject to market gains or losses, including those from currency exchange rates. The transaction costs and potential market gains or losses could have an impact on the value of your investment in the affected Fund and in the "new" Fund, and such market gains or losses could also have an impact on the value of any existing investment that you or other investors may have in the "new" Fund. Although there can be no assurances that all risks can be eliminated, John Hancock will use its best efforts to manage and minimize such risks and costs. Where the redemption of your interest is implemented through a distribution of assets in kind, the effective date of the merger or replacement may vary from the target date due to the transition period, commencing either before or after the date that is required to liquidate or transition the assets for investment in the "new" Fund.

##### **Risk of increase in expenses**

Your actual costs of investing in the fund may be higher than the expenses shown in "Annual fund operating expenses" for a variety of reasons. For example, expense ratios may be higher than those shown if a fee limitation



is changed or terminated or if average net assets decrease. Net assets are more likely to decrease and fund expense ratios are more likely to increase when markets are volatile.

#### Additional Risks Applicable to Certain Funds

##### **Asset Backed Security Risk**

The fund may invest in asset-backed securities. Asset-backed securities include interests in pools of residential or commercial mortgages, debt securities, commercial or consumer loans, or other receivables. Often, the issuer of asset-backed securities is a special purpose entity and the investor's recourse is limited to the assets comprising the pool. The value of such securities depends on many factors, including, but not limited to, changes in interest rates, the structure of the pool and the priority of the securities within that structure, the credit quality of the underlying assets, the skill of the pool's servicer, the market's perception of the pool's servicer, and credit enhancement features (if any).

##### **Commodity Risk**

Commodity investments involve the risk of volatile market price fluctuations of commodities resulting from fluctuating demand, supply disruption, speculation and other factors.

##### **Convertible securities Risk**

As convertible securities share both fixed income and equity characteristics, they are subject to risks to which fixed income and equity investments are subject. These risks include equity risk, interest rate risk and credit risk

##### **Correlation Risk**

To the extent that the Fund uses derivatives for hedging or reducing exposure, there is the risk of imperfect correlation between movements in the value of the derivative instrument and the value of an underlying asset, reference rate or index. To the extent that the Fund uses derivatives for hedging purposes, there is the risk during extreme market conditions that an instrument which would usually operate as a hedge provides no hedging benefits at all.

##### **Currency Risk**

Funds that invest directly in foreign currencies and in securities that trade in, or receive revenues in, foreign currencies, are subject to the risk that those currencies will decline in value relative to the currency being hedged.

##### **Derivatives/Hedging/Strategic Transactions Risk**

A fund's use of certain derivative instruments (such as options, futures and swaps) could produce disproportionate gains or losses in excess of the principal amount invested. Derivatives are generally considered more risky than investing directly in securities and, in a down market, could become harder to value or sell at a fair price. The use of derivatives for hedging and other strategic transactions may increase the volatility of a fund and, if the transaction is not successful, could result in a significant loss to a fund.

##### **Equity Securities Risk**

Stock markets are volatile, and the price of equity securities such as common and preferred stocks (and their equivalents) will fluctuate. The value of equity securities purchased by the fund could decline if the financial condition of the companies in which the fund invests decline or if overall market and economic conditions deteriorate.

##### **Emerging Markets Risk**

The prices of securities issued by foreign companies and governments located in developing/emerging markets countries may be affected more negatively by inflation, devaluation of their currencies, higher transaction costs, delays in settlement, adverse political developments, the introduction of capital controls, withholding taxes, nationalization of private assets, expropriation, social unrest, war or lack of timely information than those in developed countries.

##### **Exchange Traded Funds ("ETF"s) Risk**

Exchange Traded Funds are a type of investment company bought and sold on a securities exchange. An ETF often represents a fixed portfolio of securities designed to track a particular market index. The risks of owning an ETF generally reflect the risks of owning the underlying securities the ETF is designed to track.

##### **Exchange-traded note (ETN) Risk**

ETNs are a type of unsecured, unsubordinated debt security that have characteristics and risks similar to those of fixed-income securities and trade on a major exchange similar to shares of ETFs. This type of debt security differs, however, from other types of bonds and notes because ETN returns are based upon the performance of a market index minus applicable fees, no period coupon payments are distributed, and no principal protections exist. The purpose of ETNs is to create a type of security that combines the aspects of both bonds and ETFs. The value of an ETN may be influenced by time to maturity, level of supply and demand for the ETN, volatility and lack of liquidity in underlying commodities or securities markets, changes in the applicable interest rates, changes in the issuer's credit rating and economic, legal, political or geographic events that affect the referenced commodity or security. The fund's decision to sell its ETN holdings also may be limited by the availability of a secondary market. If the fund must sell some or all of its ETN holdings and the secondary market is weak, it may have to sell such holdings at a discount. If the fund holds its investment in an ETN until maturity, the issuer will give the fund a cash amount that would be equal to principal amount (subject to the day's index factor). ETNs also are subject to counterparty credit risk and fixed income risk.

##### **European Union Risk**

Many countries in the European Union are susceptible to high economic risks associated with high levels of debt, notably due to investments in sovereign debts of European countries such as Greece, Italy, Portugal and Spain. One or more member states might exit the European Union, placing its currency and banking system in jeopardy. The European Union faces major issues involving its membership, structure, procedures and

policies, including the adoption, abandonment or adjustment of the new constitutional treaty, the European Union's enlargement to the south and east, and resolution of the European Union's problematic fiscal and democratic accountability. Efforts of the member states to further unify their economic and monetary policies may increase the potential for the downward movement of one member state's market to cause a similar effect on other member states' markets. European countries that are part of the European Economic and Monetary Union may be significantly affected by the tight fiscal and monetary controls that the union seeks to impose on its members.

##### **Foreign Securities Risk**

Foreign securities involve special risks, including potentially unfavorable currency exchange rates, limited government regulation (including less stringent investor protection and disclosure standards) and exposure to possible economic, political and social instability. To the extent the fund invests in emerging market countries, its foreign securities risk will be higher.

##### **Fund of Funds Risk**

A fund of funds invests in a number of underlying funds. A fund of fund's ability to achieve its investment objective will depend largely on the ability of its investment manager to select the appropriate mix of underlying funds and on the underlying funds ability to meet their investment objectives. A fund of funds is subject to the same risks as the underlying funds in which it invests. Each fund of funds bears its own expenses and indirectly bears its proportionate share of expenses of the underlying funds in which it invests.

##### **Fixed-Income Securities Risk**

Fixed-income securities or bonds are subject to credit risk and interest rate risk. The credit rating of bonds in the fund could be downgraded or the issuer of a bond could default on its obligations. In general, lower-rated fixed-income securities involve more credit risk. When interest rates rise, bond prices generally fall.

##### **Growth Stock Risk**

Because growth securities typically make lower dividend payments or do not make dividend payments at all, investment returns are based on capital appreciation, making returns dependent on market increases and decreases. The market prices of growth stocks are highly sensitive to future earnings expectations. Growth stocks may therefore be more volatile than non-growth stocks.

##### **High Yield Securities Risk**

Fixed-income securities that are not investment grade are commonly referred to as high yield securities or "junk bonds". These securities offer a potentially higher yield than other, higher rated securities, but they carry a greater degree of risk and are considered speculative by the major credit rating agencies.

##### **Inflation-protected Securities Interest Rate Risk**

Inflation-protected securities may react differently from other fixed income securities to changes in interest rates. Because interest rates on inflation-protected securities are adjusted for inflation, the values of these securities are not materially affected by inflation expectations. Therefore, the value of inflation-protected securities are anticipated to change in response to changes in "real" interest rates, which represent nominal (stated) interest rates reduced by the expected impact of inflation. Generally, the value of an inflation-protected security will fall when real interest rates rise and will rise when real interest rates fall.

#### **Information Risk**

There is a risk that information used by the adviser to evaluate the social and environmental performance of issuers, industries, markets, sectors, and regions may not be readily available, complete, or accurate, which could negatively impact the adviser's ability to apply its social and environmental standards, which may negatively impact Fund performance. This may also lead the Fund to avoid investment in certain issuers, industries, markets, sectors, or regions.

#### **Initial Public Offerings ("IPO") Risk**

The fund is subject to the risks associated with purchases of shares issued in IPOs by companies that have little operating history as public companies. The market for IPO issuers has been volatile and share prices of certain newly-public companies have fluctuated in significant amounts over short periods of time.

#### **Interest Rate Risk**

Fixed-income securities are affected by changes in interest rates. When interest rates decline, the market value of fixed-income securities generally will increase. Conversely, when interest rates rise, the market value of fixed-income securities will generally decrease. The longer the remaining maturity of instruments held by the fund, the more sensitive the fund is to interest rate risk.

#### **Index Management Risk**

Certain factors may cause the fund to track its Index less closely. For example, the manager may select securities that are not fully representative of the Index, and the fund's transaction expenses, and the size and timing of its cash flows, may result in the fund's performance being different than that of its Index.

#### **Investment Style/Value Stock Risk**

The fund's investments in value stocks carry the risk that the market will not recognize a security's intrinsic value for a long time or that a stock believed to be undervalued may actually be appropriately priced. Under certain market conditions, value stocks have performed better during periods of economic recovery. During times when value investing is out of favor, the Fund may underperform other equity funds that use different investment styles.

#### **Large Cap Risk**

The fund's strategy of investing in large cap stocks carries the risk that in certain markets large cap stocks will underperform small cap or mid cap stocks.

#### **Leverage Risk**

The fund may engage in transactions, including the use of synthetic instruments and derivatives, which may give rise to a form of leverage. Leverage may cause the fund to be more volatile than if the fund had not been leveraged because leverage can exaggerate the effect of any increase or decrease in the value of securities held by the fund.

#### **Target Date Portfolio Risk**

A Target Date or Target Date Portfolio ("Fund") is a "fund of funds" which invests in a number of underlying funds. The Fund's ability to achieve its investment objective will depend largely on the ability of the subadviser to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests. Each Fund invests in underlying funds which invest in fixed-income securities (including in some cases high yield securities) and equity securities, including foreign securities and engage in Hedging and Other Strategic Transactions. To the extent the Fund invests in these securities directly or engages in Hedging and Other Strategic Transactions, the Fund will be subject to the same risks. As a Fund's asset mix becomes more conservative, the fund becomes more susceptible to risks associated with fixed-income securities. For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request.

Each Target Date Portfolio has an associated target date based on the expected year in which participants in the 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 Portfolio approaches (or if applicable passes) the target retirement date. The principal value of an investment in these Portfolios is not guaranteed at any time, including at or after the target date. Primary benchmarks are required to be broad based in nature. Custom benchmarks that proportionally reflect the actual equity and fixed-income holdings of the Fund may provide a better measure of performance comparison and can be found on the fund fact sheet for each respective Fund on the website. Click on the link found below each respective Fund to access each Fund's fund fact sheet.

#### **Lifestyle Portfolio Risk**

A Lifestyle Portfolio ("Fund") is a "fund of funds" which invests in a number of underlying funds. The Fund's ability to achieve its investment objective will depend largely on the ability of the subadviser to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is

subject to the same risks as the underlying funds in which it invests, which include the following risks. Stocks can decline due to market, regulatory or economic developments. Investing in foreign securities is subject to certain risks not associated with domestic investing such as currency fluctuations and changes in political and economic conditions. The securities of small capitalization companies are subject to higher volatility than larger, more established companies. High Yield bonds are subject to additional risks such as the increased risk of default (not applicable to Lifestyle Aggressive Portfolio). For a more complete description of these risks, please review the underlying fund's prospectus, which is available upon request. Diversification does not ensure against loss. Primary benchmarks are selected based on the asset mix of each individual Fund. Primary benchmarks are required to be broad based in nature. Custom benchmarks that proportionally reflect the actual equity and fixed-income holdings of the Fund may provide a better measure of performance comparison and can be found on the fund fact sheet for each respective Fund on the website. Click on the link found below each respective Fund to access each Fund's fund fact sheet.

#### **Mortgage-Backed and Asset-Backed Securities Risk**

When interest rates fall, homeowners are more likely to prepay their mortgage loans. An increased rate of prepayments on the fund's mortgage-backed securities will result in an unforeseen loss of interest income to the fund as the fund may be required to reinvest assets at a lower interest rate. Asset-backed securities include interests in pools of debt securities, commercial or consumer loans, or their receivables. The value of these securities depends on many factors, including changes in interest rates, the availability of information concerning the pool and its structure, the credit quality of the underlying assets, the market's perception of the servicer of the pool, and any credit enhancement provided. In addition, asset-backed securities have prepayment risks similar to mortgage-backed securities.

#### **Mid Cap Stock Risk**

Investments in mid-cap companies are subject to more erratic price movements than investments in larger, more established companies. In particular, mid-sized companies may pose greater risk due to narrow product lines, limited financial resources, less depth in management or a limited trading market for their securities.

#### **Non-Diversification Risk**

A fund that is non-diversified may invest a high percentage of its assets in the securities of a small number of issuers. This approach may result in more volatile performance relative to more diversified funds. The less diversified a fund's holdings are, the more a specific security's poor performance is likely to affect the fund's performance.

#### **Risks Relating to John Hancock**

The fund invests a portion of its assets (including cash and cash equivalents) in a separate account of John Hancock Life & Health Insurance Company (JHLH). The fund's right to receive payments for the benefit of, and its

ability to distribute payments to, plan participants depends on the timely liquidation of separate account assets. While an insolvency of JHLH should not diminish the assets of the Separate Account, it could delay the timing of payments to plan participants. Because the fund invests in the separate account, the value of the fund and its ability to honor withdrawal requests from plan participants depends, in part, on the performance of JHLH.

#### **Sector Risk**

When a fund's investments are concentrated in a particular industry or sector of the economy (e.g., real estate, technology, financial services), they are not as diversified as the investments of most mutual funds and are far less diversified than the broad securities markets. Funds concentrating in a particular industry sector tend to be more volatile than other mutual funds, and the values of their investments tend to go up and down more rapidly. A fund that invests in a particular industry or sector is particularly susceptible to the impact of market, economic, regulatory and other factors affecting that industry or sector.

#### **Small Cap Stock Risk**

The fund's investments in smaller companies are subject to more erratic price movements than investments in larger, more established companies. Small cap companies may be developing or marketing new products or services for which markets are not yet and may never become established. Although small, unseasoned companies may offer greater opportunities for capital growth than larger, more established companies, they also involve greater risks and should be considered speculative.

#### **Small/Mid Cap Stock Risk**

The fund's investments in small-cap and mid-cap companies are subject to more erratic price movements than investments in larger, more established companies. In particular, mid-sized companies may pose greater risk due to narrow product lines, limited financial resources, less depth in management or a limited trading market for their securities. Similarly, small cap companies may be developing or marketing new products or services for which markets are not yet and may never become established. While small, unseasoned companies may offer greater opportunities for capital growth than larger, more established companies, they also involve greater risks and should be considered speculative.

#### **Short Sale Risk**

The fund may sell a security that it does not own. A fund will lose money if the price of the security which it has sold short increases between the time of the short sale and the date when the fund acquires the security sold short.

#### **Stabilizing Agreement Risk**

The Trustee for the Fund and John Hancock Life & Health Insurance Company (JHLH) each endeavor to maintain one or more Stabilizing Agreements with Stability Provider(s) in an attempt to maintain the book value of both the Fund and the separate account. The obligations

of each Stability Provider are general, unsecured obligations of such Stability Provider. Default by a Stability Provider could result in participant withdrawals from the fund at less than book value. Neither the Trust nor John Hancock is a Stability Provider and neither guarantees the book value of the fund or the ability of any Stability Provider to guarantee such amounts. The fund expects that the use of Stabilizing Agreements will (when combined with any benefit responsive contracts and short-term investments held in other sub-accounts), under most circumstances, permit the Fund to maintain a stable book value of \$1.00 per Unit of the Trust. However, the default of a Stability Provider and an inability to obtain a replacement Stabilizing Agreement could render the fund unable to achieve its objective of maintaining a stable book value of \$1.00 per Unit of the Trust. There are a limited number of potential Stability Providers. Should Stabilizing Agreements become unavailable or should other conditions (such as cost or creditworthiness) render their purchase and/or maintenance inadvisable, JHLH may elect not to cover some or all of the assets in the separate account with Stabilizing Agreement(s).

#### **Turnover Risk**

Active and frequent trading of fund securities results in a high fund turnover rate. Funds with high turnover rates often have higher transaction costs, which are paid by the fund, that may have an adverse impact on fund performance, and may generate short-term capital gains on which taxes may be imposed.

#### **Target Allocation**

Target Allocation Risk is the risk that a fund could lose money as a result of less than optimal or poor asset allocation decisions. From time to time, one or more of the underlying funds may experience relatively large redemptions or investments due to reallocations or re-balancings of the assets of a portfolio, which could affect the performance of the underlying funds and, therefore, the performance of the portfolio.

#### **Target Date**

There is no guarantee that the subadviser will correctly predict the market or economic conditions and, as with other mutual fund investments, you could lose money even if the fund is at or close to its designated retirement year or in its post-retirement stage.

#### **U.S. Government Securities Risk**

U.S. government securities do not involve the degree of credit risk associated with investments in lower quality fixed-income securities. As a result, the yields available from U.S. government securities are generally lower than the yields available from many other fixed-income securities. These securities, like other fixed-income securities, are subject to interest rate risk.



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

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# Important information about Target Date Funds

## Retirement planning based on your age and retirement date

A type of designated investment alternative (DIA) available to you through your qualified retirement plan is called a Target Date Fund (TDF). Below is a general description of how a TDF may be managed. For details about the TDFs available to you, review the Fund sheets associated with each TDF as they may have unique objectives, characteristics, fees and expenses.

### How to access a Fund sheet

Fund sheets are accessible from the URL that is listed under the Fund's name in the ICC section of this notice, or on the "Investment Options" page of John Hancock's participant website. It's important that you review the information on a Fund sheet before making any investment decisions.

### How Target Date portfolios work

Generally, a target date Fund (TDF) is a type of Fund that rebalances its asset allocation and risk levels on an ongoing basis, with an objective of becoming more conservative over time as the target date approaches. The target date is referred to as the date at which the investor expects to retire and cease making new contributions to the Fund. The asset mix within these Funds can be a combination of investment products like stocks, bonds and mutual funds. In most cases, the weighting of these components will shift over time, from a higher concentration in equities to a higher concentration in fixed income as the target date nears.

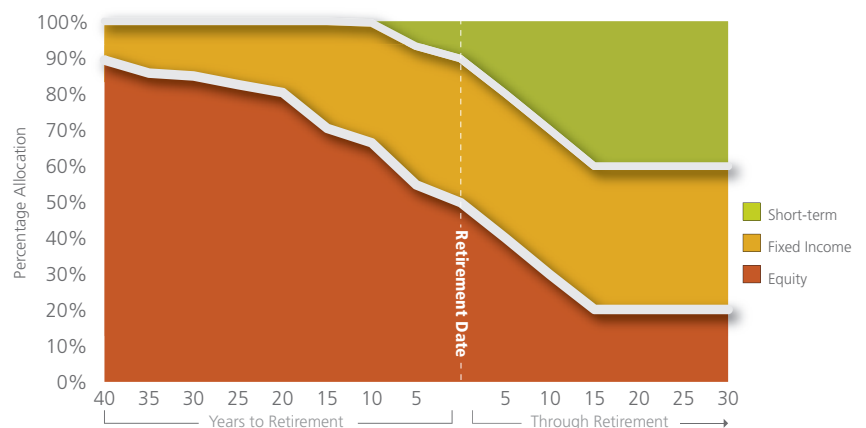
The process by which the Fund shifts from being more aggressive to becoming more conservative over time is captured in the glide path shown below. As the TDF 'glides' over time, its asset mix is adjusted based on the target date, for example:

- If the TDF seeks high total return **up to** its target date, its asset allocation will have a higher correlation to fixed income as the retirement date approaches, and its most conservative point on the glide path occurs at the retirement date.
- If the TDF seeks high total return **through** its target date, its asset allocation will have a higher relation to equities up to and through the retirement date, and its most conservative point on the glide path occurs many years after the retirement date.

To learn more about each TDF offered through your plan, please review the information provided on the Funds sheets.

### Things to consider when reviewing glide-paths

- 1 What is the Fund's equity to fixed income ratio as the glide path approaches and then surpasses the target date?
- 2 When does the glide path reach its most conservative point?
- 3 What exposure to equities matches your risk tolerance in the years leading up to retirement and in retirement?



## Other important notes on TDFs

- They are regularly rebalanced by asset allocation professionals to maintain an investment mix that reflects each Fund's strategy according to its target date.
- They can be invested in actively managed or index Funds. An actively managed Fund is monitored by a team of investment professionals that decide how to adjust the Fund's holdings based on analytical research, forecasts and experience. Index Funds are constructed to track the components of a market index and are said to provide lower operating expenses and lower portfolio turnover.
- **Assumptions:** In developing the glide path, certain assumptions are also made about the participant's ongoing contributions during the years leading up to retirement, as well as when they would stop making those contributions when the target date is reached. Refer to TDF Fund sheets for details about these assumptions.

## How do I know if a TDF is right for me?

Generally, TDFs are selected by participants who want:

- One-step Diversification
- A team of asset allocation professionals that rebalance and adjust the portfolio.
- A Fund that is both risk and age appropriate based on the participant's retirement date and the Fund's strategy.

If this sounds like you, then you may want to consider a TDF. However, if you prefer to personally select and rebalance your portfolio, or if you want less exposure to equities in the years leading up to retirement, a TDF may not be right for you. Speak to your financial representative if you have questions about target date Funds.



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

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A Target Date Portfolio is subject to the same risks as the underlying funds in which it invests, which include the following risks. Stocks can decline due to market, regulatory or economic development. Investing in foreign securities is subject to certain risks not associated with domestic investing, such as currency

## Selecting a TDF

If you've decided on a TDF and know which TDF option is right for you, you'll then need to decide on which portfolio to invest in. This selection is based on birth year, i.e., you select the TDF that best matches your date of birth and desired retirement age.

**For example,** Joe was born in 1971.

Looking at the years available for the suites of TDFs available, the Fund with a target date of **2040** is selected.

BIRTH YEAR	NAME OF FUND BASED ON TARGET DATE
1986 or later	2055 Fund
1981 – 1985	2050 Fund
1976 – 1980	2045 Fund
<b>1971 – 1975</b>	<b>2040 Fund</b>
1966 – 1970	2035 Fund
1961 – 1965	2030 Fund
1956 – 1960	2025 Fund
1951 – 1955	2020 Fund
1946 – 1950	2015 Fund
1945 or earlier	2010 Fund

## Important Considerations

When making investment decisions, it's important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile. The principal value of your investment in any TDF, as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. Also, neither asset allocation nor diversification ensures a profit or protection against a loss. These TDFs can suffer losses at any time (including near, at, or after the target retirement date), and there is no guarantee that any of them will provide adequate income at and through your retirement.

fluctuations and changes in political and economic conditions. The securities of small capitalization companies are subject to higher volatility than those of larger, more established companies. For additional information on these and other risk considerations, please see the prospectus for the sub-accounts' underlying mutual fund portfolio.

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