

404a-5 Plan & Investment Notice

THE TRUSTEES OF TAYLORS INTERNATIONAL SERVICES, INC. 401(K) PLAN

As of November 29, 2017

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
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

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

TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

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

SHORT-TERM TRADING POLICY

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

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

REDEMPTION FEES

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

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

DESIGNATED INVESTMENT ALTERNATIVES

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

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

Administrative Expenses

The following administrative charges are applied to your account for services related to the operation of the plan. Percentage-based expenses shown below 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). Expenses that are actually deducted from your account will appear on your quarterly benefit statements.

- 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 are currently waived. If the applicable conditions for the waiver are not met, charges* for these services will apply.

* 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.

- The ongoing administration and management of your plan requires additional services such as fund selection and monitoring, consulting, plan compliance, plan reporting, and other administrative services. Charges will be applied to your account as follows: \$24.00 on a per-participant basis.

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

Individual Expenses

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

As of November 29, 2017 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount	Special Notes
Withdrawal Processing Fee ~		Per withdrawal request
Death	\$25.00	
Disability	\$25.00	
Mandatory distribution	\$25.00	
Minimum distribution	\$25.00	
Qualified domestic relations order	\$25.00	
Retirement	\$25.00	
Termination	\$25.00	
Withdrawal of employee rollover money	\$25.00	
Mailed Detailed Statement Fee	\$1.00	Per statement per quarter
Plan Consultant Fees		
Death Withdrawal	\$75.00	
Qualified Domestic Relations Order Withdrawal	\$75.00	
Termination of Employment Withdrawal	\$75.00	

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

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.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York). John Hancock Life Insurance Company (U.S.A.) makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company (U.S.A.) does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

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Investment Comparative Chart

THE TRUSTEES OF TAYLORS INTERNATIONAL SERVICES, INC. 401(K) PLAN

This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to www.jhpensions.com. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Dorothy Darce at (337) 234-5558 and 2301 South College Ext., Lafayette, LA, 70508

DOCUMENT OVERVIEW

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

Performance Information

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

The data presented represents past performance and does not guarantee future performance. Current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Participants can call 1-800-395-1113 or visit 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. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

VARIABLE RETURN INVESTMENTS*

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

Name/Type of Option	Return YTD as of 10/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 10/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 10/31/2017		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
AG Mid Value Fund (MVF) ^{13,22,31,41,53,91} Mid Cap Value http://www.viewjhfunds.com/usa/C07/mvfa/index.html	5.84%	23.27%	15.14%	7.65%	8.40%	8.29%	19.99%	15.70%	7.58%	9.13%	1.64%	\$16.40	N/A
AG § JPMorgan Mid Cap Value Fund (MID) ^{12,32,71} Mid Cap Blend http://www.viewjhfunds.com/usa/C07/mida/index.html	8.64%	13.47%	14.33%	7.50%	11.82%	8.29%	19.99%	15.70%	7.58%	9.82%	1.75%	\$17.50	N/A
AG Lord Abbett Value Opportunities Fund (LVO) ^{87,154,177} Mid Cap Blend http://www.viewjhfunds.com/usa/C07/lvoa/index.html	6.63%	15.72%	12.37%	8.41%	10.08%	6.43%	25.20%	15.03%	6.94%	8.02%	1.75%	\$17.50	N/A
AG American Century Heritage Fund (HER) ^{54,87} Mid Cap Growth http://www.viewjhfunds.com/usa/C07/hera/index.html	16.56%	2.43%	10.79%	7.86%	10.37%	20.56%	7.32%	13.50%	7.83%	10.77%	1.75%	\$17.50	N/A
AG Mid Cap Stock Fund (MCS) ^{13,23,41,90} Mid Cap Growth http://www.viewjhfunds.com/usa/C07/mcsa/index.html	25.20%	0.01%	12.50%	5.91%	5.68%	20.56%	7.32%	13.50%	7.83%	6.60%	1.52%	\$15.20	N/A
AG Prudential Jennison Mid Cap Growth Fund (JMG) ^{4,71} Mid Cap Growth http://www.viewjhfunds.com/usa/C07/jmga/index.html	17.15%	3.23%	9.72%	7.08%	8.85%	20.56%	7.32%	13.50%	7.83%	8.22%	1.64%	\$16.40	N/A
AG DFA U.S. Targeted Value Fund (DUT) ²⁵ Small Cap Value http://www.viewjhfunds.com/usa/C07/duta/index.html	4.65%	25.46%	14.76%	6.26%	10.83%	5.81%	31.74%	15.06%	6.26%	10.40%	1.47%	\$14.70	N/A
AG Vanguard Small Cap Value Index Fund (VIS) ^{120,125} Small Cap Value http://www.viewjhfunds.com/usa/C07/visa/index.html	6.87%	23.40%	15.08%	6.57%	7.87%	7.87%	24.82%	17.05%	9.36%	N/A	1.17%	\$11.70	N/A
AG DFA US Small Cap Fund (SCP) ^{31,54} Small Cap Blend http://www.viewjhfunds.com/usa/C07/scpa/index.html	7.54%	22.16%	14.78%	7.33%	10.04%	11.88%	21.30%	14.45%	7.06%	9.66%	1.47%	\$14.70	N/A

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

Name/Type of Option	Return YTD as of 10/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 10/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 10/31/2017		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
AG Small Cap Growth Fund (SCF) ^{13,22,41,53,91} Small Cap Growth http://www.viewjhfunds.com/usa/C07/scfa/index.html	21.85%	1.68%	10.40%	5.35%	4.88%	18.62%	11.31%	13.74%	7.75%	6.04%	Russell 2000 Growth TR USD	1.70%	\$17.00	N/A
AG Vanguard Explorer Fund (EXP) ^{39,120,125} Small Cap Growth http://www.viewjhfunds.com/usa/C07/expal/index.html	17.06%	11.23%	12.02%	5.98%	8.42%	20.15%	9.72%	13.87%	8.24%	N/A	Russell 2500 Growth TR USD	1.44%	\$14.40	N/A
AG Vanguard Small Cap Growth Index Fund (VSG) ^{41,120,125} Small Cap Growth http://www.viewjhfunds.com/usa/C07/vsgal/index.html	16.93%	9.51%	11.55%	7.02%	7.22%	17.99%	10.62%	12.34%	7.76%	N/A	CRSP US Small Cap Growth TR USD	1.17%	\$11.70	N/A
AG [§] DFA International Value Fund (DVF) International/Global Value http://www.viewjhfunds.com/usa/C07/dvfa/index.html	20.62%	7.21%	5.16%	-0.75%	5.02%	20.79%	2.74%	6.07%	0.86%	2.31%	MSCI World ex USA NR USD	1.53%	\$15.30	N/A
AG Dodge & Cox International Stock Fund (DCI) ^{71,97} International/Global Blend http://www.viewjhfunds.com/usa/C07/dcial/index.html	21.10%	7.18%	6.95%	1.16%	6.13%	21.78%	1.00%	6.53%	0.74%	3.98%	MSCI EAFE NR USD	1.64%	\$16.40	N/A
AG [§] International Equity Index Fund (IIF) ^{13,15,22,29,76,91,110,187} International/Global Blend http://www.viewjhfunds.com/usa/C07/iifa/index.html	23.31%	3.58%	3.99%	-0.05%	4.79%	N/A	N/A	N/A	N/A	N/A	MSCI AC World Free ex US	1.22%	\$12.20	N/A
AG [§] John Hancock Disciplined Value International Fund (ITS) ^{13,79,159} International/Global Blend http://www.viewjhfunds.com/usa/C07/itsa/index.html	21.73%	-1.34%	4.28%	-0.40%	1.45%	21.78%	1.00%	6.53%	0.74%	6.81%	MSCI EAFE NR USD	1.53%	\$15.30	N/A
AG John Hancock International Growth Fund (IGR) ¹³ International/Global Growth http://www.viewjhfunds.com/usa/C07/igra/index.html	33.82%	-5.32%	8.28%	2.66%	3.15%	21.71%	2.55%	10.69%	3.33%	3.74%	MSCI ACWI Ex USA Growth GR LCL	1.56%	\$15.60	N/A
AG SMALLCAP World Fund (ASW) ^{37,61,65,185} International/Global Growth http://www.viewjhfunds.com/usa/C07/aswa/index.html	22.12%	4.99%	10.99%	4.75%	8.59%	19.13%	11.59%	11.29%	5.65%	N/A	MSCI ACWI Small NR USD	1.82%	\$18.20	N/A

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

Name/Type of Option	Return YTD as of 10/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 10/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 10/31/2017		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
G Equity Income Fund (EIF) ^{13,31,54} Large Cap Value http://www.viewjhfunds.com/usa/C07/eifa/index.html	11.05%	18.19%	12.02%	5.01%	8.19%	8.70%	17.34%	14.79%	5.72%	9.82%	Russell 1000 Value TR USD	1.42%	\$14.20	N/A
G Vanguard Value Index Fund (LVI) ^{98,125} Large Cap Value http://www.viewjhfunds.com/usa/C07/lvia/index.html	10.45%	15.57%	13.76%	4.84%	8.38%	11.50%	16.92%	15.36%	6.24%	N/A	CRSP US Large Cap Value TR USD	1.16%	\$11.60	N/A
G Washington Mutual Investors Fund (WMI) ^{38,40,61,65} Large Cap Value http://www.viewjhfunds.com/usa/C07/wmia/index.html	14.22%	12.49%	12.46%	5.71%	7.35%	16.90%	11.95%	14.66%	6.94%	N/A	S&P 500 TR USD	1.40%	\$14.00	N/A
G Fundamental Investors (AFI) ^{31,37,61,65} Large Cap Blend http://www.viewjhfunds.com/usa/C07/afia/index.html	18.20%	11.63%	13.47%	6.39%	11.50%	16.90%	11.95%	14.66%	6.94%	11.51%	S&P 500 TR USD	1.40%	\$14.00	N/A
G ⁵ JPMorgan U.S. Equity Fund (JPE) ^{138,147} Large Cap Blend http://www.viewjhfunds.com/usa/C07/jpea/index.html	15.80%	9.87%	14.24%	7.30%	8.12%	16.90%	11.95%	14.66%	6.94%	7.59%	S&P 500 TR USD	1.46%	\$14.60	N/A
G The Investment Company of America (ICA) ^{38,40,61,65,160} Large Cap Blend http://www.viewjhfunds.com/usa/C07/icaa/index.html	13.92%	13.66%	13.28%	5.58%	10.84%	16.90%	11.95%	14.66%	6.94%	N/A	S&P 500 TR USD	1.39%	\$13.90	N/A
G Blue Chip Growth Fund (BCF) ^{13,57,90,117,153} Large Cap Growth http://www.viewjhfunds.com/usa/C07/bcfa/index.html	32.62%	0.23%	14.68%	7.71%	7.50%	16.90%	11.95%	14.66%	6.94%	9.20%	S&P 500 TR USD	1.44%	\$14.40	N/A
G ClearBridge Aggressive Growth Fund (STW) ^{8,19,160,163} Large Cap Growth http://www.viewjhfunds.com/usa/C07/stwa/index.html	10.49%	5.06%	13.99%	6.21%	9.63%	24.87%	7.39%	14.43%	8.28%	7.45%	Russell 3000 Growth TR USD	1.75%	\$17.50	N/A
G Fidelity Advisor New Insights Fund (FNI) ^{7,120,137} Large Cap Growth http://www.viewjhfunds.com/usa/C07/fnia/index.html	24.21%	5.64%	12.03%	6.53%	9.58%	16.90%	11.95%	14.66%	6.94%	8.51%	S&P 500 TR USD	1.48%	\$14.80	N/A
G Fidelity Contra Fund (CON) Large Cap Growth http://www.viewjhfunds.com/usa/C07/cona/index.html	28.83%	2.46%	12.46%	6.89%	11.78%	16.90%	11.95%	14.66%	6.94%	11.34%	S&P 500 TR USD	1.53%	\$15.30	N/A

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

Name/Type of Option	Return YTD as of 10/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 10/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 10/31/2017		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
G New Perspective Fund (ANP) ^{37,61,65} International/Global Growth http://www.viewjhfunds.com/usa/C07/anpa/index.html	26.62%	1.06%	10.34%	5.02%	11.22%	19.68%	7.86%	9.36%	3.56%	N/A	1.55%	\$15.50	N/A
G Oppenheimer Global Fund (WWF) ^{29,56,130} International/Global Growth http://www.viewjhfunds.com/usa/C07/wwfa/index.html	31.12%	-0.45%	9.60%	3.57%	10.64%	18.20%	7.51%	10.41%	3.82%	8.61%	1.75%	\$17.50	N/A

BOND FUNDS

G&I Floating Rate Income Fund (FRI) ^{83,105,142,143} Low Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C07/fria/index.html	1.93%	10.70%	3.68%	N/A	4.00%	3.58%	10.15%	5.11%	4.64%	4.93%	1.38%	\$13.80	N/A
G&I Strategic Income Opportunities Fund (SIM) ^{8,13,15,22,39,48,91} Low Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C07/sima/index.html	4.60%	4.52%	5.04%	6.10%	5.95%	3.20%	2.64%	2.23%	4.34%	4.42%	1.34%	\$13.40	N/A
G&I Templeton Global Bond Fund (TGB) ⁸⁷ Global Short Term Fixed Income http://www.viewjhfunds.com/usa/C07/tgba/index.html	3.15%	5.58%	3.53%	5.98%	6.96%	5.81%	1.60%	-0.99%	2.99%	5.91%	1.53%	\$15.30	N/A
G&I High Yield Fund (HYF) ^{13,45,54,115} Low Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C07/hyfa/index.html	5.95%	16.83%	6.02%	5.83%	4.98%	6.89%	17.82%	6.94%	7.05%	6.97%	1.39%	\$13.90	N/A
G&I U.S. High Yield Bond Fund (USH) ^{13,41,45,53} Low Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C07/usha/index.html	6.85%	14.03%	5.62%	5.97%	6.15%	7.45%	17.48%	7.35%	7.44%	7.76%	1.45%	\$14.50	N/A
G&I Global Bond Fund (GLB) ¹³ Global Long Term Fixed Income http://www.viewjhfunds.com/usa/C07/glba/index.html	6.74%	2.83%	0.16%	3.55%	4.32%	5.84%	2.08%	0.20%	3.28%	4.36%	1.41%	\$14.10	N/A
I Core Bond Fund (COR) ^{13,53,106} High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C07/cora/index.html	2.46%	1.89%	1.94%	4.17%	3.82%	3.20%	2.64%	2.23%	4.34%	4.25%	1.27%	\$12.70	N/A

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

Name/Type of Option	Return YTD as of 10/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 10/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 10/31/2017		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
Fidelity Advisor Total Bond Fund (FBF) ^{138,147} Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C07/fbfa/index.html	3.17%	4.79%	2.33%	3.94%	3.99%	3.20%	2.64%	2.23%	4.34%	4.39%	1.35%	\$13.50	N/A
							Barclays US Agg Bond TR USD						
Investment Quality Bond Fund (IQB) ¹³ Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C07/iqba/index.html	4.05%	3.44%	2.18%	3.97%	5.47%	3.20%	2.64%	2.23%	4.34%	6.64%	1.28%	\$12.80	N/A
							Barclays US Agg Bond TR USD						
DFA Inflation-Protected Securities Fund (INP) ⁸⁷ High Quality Long Term Fixed Income http://www.viewjhfunds.com/usa/C07/inpa/index.html	1.35%	3.51%	-0.24%	3.48%	3.30%	1.94%	4.68%	0.89%	4.36%	4.22%	1.22%	\$12.20	N/A
							Barclays US Treasury US TIPS TR USD						
Real Return Bond Fund (RRB) ^{13,38} Medium Quality Long Term Fixed Income http://www.viewjhfunds.com/usa/C07/rrba/index.html	1.83%	4.22%	0.03%	3.71%	3.40%	1.94%	4.68%	0.89%	4.36%	4.45%	1.35%	\$13.50	N/A
							Barclays US Treasury US TIPS TR USD						
Money Market Fund (MMR) ^{13,22,83,91,142,143,158,166} High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C07/mmra/index.html	-0.22%	-0.69%	-0.84%	-0.09%	2.68%	0.65%	0.27%	0.09%	0.72%	3.50%	1.13%	\$11.30	N/A
							Citi Treasury Bill 3 Mon USD						

The current 7-day yield is -0.03% as of the performance date indicated above. The current yield quotation more closely reflects the current earnings of the Money Market Fund as of the date this report was prepared while the Annualized returns above refer to a specific past holding period reflecting the period covered by this report. Although the fund strives to maintain a positive yield, there is no guarantee the fund will be able to do so. The subaccount's actual current yield may be lower or higher than that of the underlying trust. An investment in the underlying Money Market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The underlying fund seeks to preserve a value of \$1.00 per share but it is possible to lose money by investing in the Money Market Fund that invests in the underlying fund. The Sponsor of the underlying fund has no legal obligation to provide financial support, and you should not expect that the Sponsor will provide financial support to the underlying fund at any time.

T. Rowe Price Short Term Bond Fund (STB) ^{4,83,142,143,166} Medium Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C07/stba/index.html	0.64%	0.62%	0.27%	1.69%	4.19%	1.02%	1.28%	0.92%	2.44%	5.53%	1.41%	\$14.10	N/A
							Barclays US Govt/Credit 1-3 Yr TR USD						

OTHER FUNDS

John Hancock Multi-Index 2060 Preservation Portfolio (CZL) ^{13,114,157,179} Target Date http://www.viewjhfunds.com/usa/C07/czla/index.html	14.92%	N/A	N/A	N/A	7.61%	16.90%	11.95%	14.66%	6.94%	10.85%	1.28%	\$12.80	N/A
							S&P 500 TR USD						

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

Name/Type of Option	Return YTD as of 10/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 10/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 10/31/2017		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 [§] John Hancock Multi-Index 2055 Preservation Portfolio (CZK) ^{13,114,126,179} Target Date http://www.viewjhfunds.com/usa/C07/czka/index.html	14.91%	8.99%	N/A	N/A	4.16%	16.90%	11.95%	14.66%	6.94%	9.09%	S&P 500 TR USD	1.29%	\$12.90	N/A
TD [§] John Hancock Multi-Index 2050 Preservation Portfolio (CZJ) ^{13,97,111,114,125,179} Target Date http://www.viewjhfunds.com/usa/C07/czja/index.html	14.93%	8.90%	8.52%	N/A	5.92%	16.90%	11.95%	14.66%	6.94%	11.51%		S&P 500 TR USD	1.29%	\$12.90
TD [§] John Hancock Multi-Index 2045 Preservation Portfolio (CZI) ^{2,13,111,114,125,179} Target Date http://www.viewjhfunds.com/usa/C07/czia/index.html	14.81%	8.97%	8.54%	N/A	7.04%	16.90%	11.95%	14.66%	6.94%	12.06%	S&P 500 TR USD	1.28%	\$12.80	N/A
TD [§] John Hancock Multi-Index 2040 Preservation Portfolio (CZH) ^{2,13,111,114,125,179} Target Date http://www.viewjhfunds.com/usa/C07/czha/index.html	14.45%	8.70%	8.45%	N/A	7.01%	16.90%	11.95%	14.66%	6.94%	12.06%		S&P 500 TR USD	1.27%	\$12.70
TD [§] John Hancock Multi-Index 2035 Preservation Portfolio (CZG) ^{2,13,111,114,125,179} Target Date http://www.viewjhfunds.com/usa/C07/czga/index.html	13.31%	8.20%	8.08%	N/A	6.76%	16.90%	11.95%	14.66%	6.94%	12.06%	S&P 500 TR USD	1.27%	\$12.70	N/A
TD [§] John Hancock Multi-Index 2030 Preservation Portfolio (CZF) ^{2,13,111,114,125,179} Target Date http://www.viewjhfunds.com/usa/C07/czfa/index.html	11.41%	7.47%	7.37%	N/A	6.32%	16.90%	11.95%	14.66%	6.94%	12.06%		S&P 500 TR USD	1.27%	\$12.70
TD [§] John Hancock Multi-Index 2025 Preservation Portfolio (CZE) ^{2,13,111,114,125,179} Target Date http://www.viewjhfunds.com/usa/C07/czea/index.html	8.45%	5.96%	6.12%	N/A	5.54%	16.90%	11.95%	14.66%	6.94%	12.06%	S&P 500 TR USD	1.26%	\$12.60	N/A
TD [§] John Hancock Multi-Index 2020 Preservation Portfolio (CZD) ^{2,13,111,114,125,179} Target Date http://www.viewjhfunds.com/usa/C07/czda/index.html	5.27%	4.33%	4.37%	N/A	4.41%	3.20%	2.64%	2.23%	4.34%	3.41%		Barclays US Agg Bond TR USD	1.26%	\$12.60

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

Name/Type of Option	Return YTD as of 10/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 10/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 10/31/2017		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 § John Hancock Multi-Index Income Preservation Portfolio (CZC) ^{2,13,111,114,125,153,155,179} Target Date http://www.viewjhfunds.com/usa/C07/czca/index.html	3.12%	2.51%	2.46%	N/A	3.17%	3.20%	2.64%	2.23%	4.34%	3.41%	Barclays US Agg Bond TR USD	1.29%	\$12.90	N/A
TR John Hancock Multimanager Aggressive Lifestyle Portfolio (ALS) ^{13,125,179} Target Risk http://www.viewjhfunds.com/usa/C07/alsa/index.html	19.21%	6.63%	9.64%	3.64%	4.01%	16.90%	11.95%	14.66%	6.94%	6.47%	S&P 500 TR USD	1.64%	\$16.40	N/A
TR John Hancock Multimanager Growth Lifestyle Portfolio (GLS) ^{13,123,125,179} Target Risk http://www.viewjhfunds.com/usa/C07/glsa/index.html	15.90%	6.40%	8.77%	4.09%	4.69%	16.90%	11.95%	14.66%	6.94%	6.47%	S&P 500 TR USD	1.59%	\$15.90	N/A
TR John Hancock Multimanager Balanced Lifestyle Portfolio (BLS) ^{9,13,123,125,179} Target Risk http://www.viewjhfunds.com/usa/C07/blsa/index.html	12.42%	6.53%	7.30%	4.11%	5.00%	16.90%	11.95%	14.66%	6.94%	6.47%	S&P 500 TR USD	1.55%	\$15.50	N/A
TR John Hancock Multimanager Moderate Lifestyle Portfolio (MLS) ^{13,31,125,179} Target Risk http://www.viewjhfunds.com/usa/C07/mlsa/index.html	9.08%	6.22%	5.77%	4.19%	5.04%	3.20%	2.64%	2.23%	4.34%	5.13%	Barclays US Agg Bond TR USD	1.51%	\$15.10	N/A
TR John Hancock Multimanager Conservative Lifestyle Portfolio (CLS) ^{13,125,179} Target Risk http://www.viewjhfunds.com/usa/C07/clsa/index.html	6.11%	5.26%	4.09%	4.06%	4.93%	3.20%	2.64%	2.23%	4.34%	5.13%	Barclays US Agg Bond TR USD	1.47%	\$14.70	N/A
AG § DFA Emerging Markets Value Fund (DEM) Specialty http://www.viewjhfunds.com/usa/C07/dema/index.html	27.18%	18.52%	0.26%	1.21%	9.60%	32.26%	11.18%	1.27%	1.84%	N/A	MSCI EM NR USD	1.66%	\$16.60	N/A
AG Oppenheimer Developing Markets Fund (DMK) ^{56,71} Specialty http://www.viewjhfunds.com/usa/C07/dmka/index.html	30.94%	6.25%	2.21%	3.65%	10.87%	32.26%	11.18%	1.27%	1.84%	N/A	MSCI EM NR USD	1.92%	\$19.20	N/A

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

Name/Type of Option	Return YTD as of 10/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 10/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 10/31/2017		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
AG ⁵ Natural Resources Fund (RES) ^{13,38} Sector http://www.viewjhfunds.com/usa/C07/resa/index.html	-2.94%	32.99%	-6.00%	-3.21%	5.55%	-3.23%	24.08%	-1.89%	-0.52%	6.36%	1.62%	\$16.20	N/A
G Utilities Fund (ULT) ^{12,13,22,91,115} Sector http://www.viewjhfunds.com/usa/C07/ulta/index.html	14.77%	10.69%	7.33%	5.84%	6.30%	16.90%	11.95%	14.66%	6.94%	5.87%	1.53%	\$15.30	N/A
G Ivy Asset Strategy Fund (IAS) ³³ Balanced http://www.viewjhfunds.com/usa/C07/iasa/index.html	14.51%	-6.00%	3.49%	4.29%	5.99%	16.90%	11.95%	14.66%	6.94%	4.57%	1.72%	\$17.20	N/A
G&I American Balanced Fund (ABF) ^{31,38,40,61,65,160} Balanced http://www.viewjhfunds.com/usa/C07/abfa/index.html	11.55%	7.72%	10.00%	5.79%	9.80%	16.90%	11.95%	14.66%	6.94%	11.15%	1.39%	\$13.90	N/A
G&I ⁵ PIMCO All Asset Fund (AAF) ^{39,115} Balanced http://www.viewjhfunds.com/usa/C07/aafa/index.html	10.26%	12.16%	2.87%	3.71%	5.16%	1.54%	4.00%	0.69%	3.75%	4.11%	1.97%	\$19.70	N/A
G&I T. Rowe Price Capital Appreciation Fund (TCP) ⁸⁷ Balanced http://www.viewjhfunds.com/usa/C07/tcpa/index.html	12.31%	7.19%	11.44%	6.98%	10.29%	16.90%	11.95%	14.66%	6.94%	9.98%	1.65%	\$16.50	N/A

Please visit www.ps.jhancokpensions.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.

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

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

¹Index 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.

²This sub-account was introduced May 7, 2010.

⁴This sub-account was introduced May 7, 2010.

⁷This sub-account was introduced May 2, 2008.

⁸The underlying fund changed its name effective on or about May 10, 2010. 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 May 10, 2010 to more accurately reflect the name of the underlying fund.

⁹Account 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.

¹²This sub-account was introduced April 27, 2001.

¹³The 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).

¹⁵Account 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.

¹⁹This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 7, 2007. Performance shown for periods prior to that date is based on the performance of the current share class.

²²The 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.

²³Account 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.

²⁵This sub-account was recently introduced on November 5, 2007 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²⁹This sub-account was introduced August 21, 2000.

³¹Account 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.

³²This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective June 1, 2009. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. The name of this sub-

account changed effective on or about June 1, 2009 to more accurately reflect the name of the underlying fund.

³³This sub-account was introduced May 29, 2009.

³⁷This sub-account was introduced July 25, 2008.

³⁸This sub-account was introduced May 2, 2003.

³⁹This sub-account was introduced May 14, 2004.

⁴⁰This 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.

⁴¹Account 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.

⁴⁵The 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.

⁴⁸Account 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.

⁵³This sub-account was introduced on or about May 6, 2005.

⁵⁴Account 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.

⁵⁶This 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.

⁵⁷Account 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.

⁶¹This 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.

⁶⁵This 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.

⁷¹Only available under certain limited circumstances. Consult your John Hancock representative for more information.

⁷⁶None 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.

⁷⁹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about November 6, 2006.

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

⁸⁷This sub-account was introduced November 5, 2010.

⁹⁰Account 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.

⁹¹The 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.

⁹⁷This sub-account was introduced May 6, 2011.

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

¹⁰⁵This sub-account was introduced November 4, 2011.

¹⁰⁶Account 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.

¹¹⁰This 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.

¹¹¹The 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.

¹¹⁴If 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.

¹¹⁵Account 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.

¹¹⁷Account 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.

¹²⁰This 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.

¹²³Account 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.

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

¹²⁶This sub-account was introduced May 3, 2014.

¹³⁰This 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, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

¹³⁷This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 8, 2015. Performance shown for periods prior to that date is based on the performance of the old share class.

¹³⁸This sub-account was recently introduced on May 8, 2015 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

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

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

¹⁴⁷Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 16, 2015. Please contact your John Hancock representative for more information.

¹⁵³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2016. Please contact your John Hancock representative for more information.

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

¹⁵⁵The underlying fund changed its name and objectives effective on or about June 11, 2016. 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 June 11, 2016 to more accurately reflect the name of the underlying fund.

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

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

¹⁵⁹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about November 4, 2016. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.

¹⁶⁰This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective

on or about November 4, 2016. Performance shown for periods prior to that date is based on the performance of the old share class.

¹⁶³The name of this sub-account changed effective on or about November 4, 2016.

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

¹⁷⁷This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 6, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

¹⁷⁹The underlying fund changed its name effective on or about February 1, 2017. 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 May 6, 2017 to more accurately reflect the name of the underlying fund.

¹⁸⁵This 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 3, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

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

⁵The 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.

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.

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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