



Important information enclosed

Changes coming to your retirement account

Great news! The Landscape, Irrigation & Lawn Sprinkler Industry Defined Contribution Pension Plan is merging into the **Southern California Pipe Trades Defined Contribution Plan** (the "Plan"). There is **no action** you need to take while we are busy preparing for the switch. There are a few things you'll need to know.

Your account will begin transitioning on **December 17, 2024**, with the transition completed the **week of March 31, 2025**. While it is being transitioned, you will not have access to your account balance in the Landscape, Irrigation & Lawn Sprinkler Industry Defined Contribution Pension Plan.

Important Note: If you are eligible and wish to take a distribution, your distribution application must be received by the Fund Office no later than **December 16th**. Any applications received thereafter will not be processed until after the transition is complete.

What you need to do when the transition is complete

Register and secure your account!

The week of **March 31, 2025**, or possibly sooner, you will have access to your Landscape, Irrigation & Lawn Sprinkler Industry Defined Contribution Pension Plan account balance within the Southern California Pipe Trades Defined Contribution Plan. If you don't already have an account with the Southern California Pipe Trades Defined Contribution Plan, you will need to register to access your new account. **To register**, visit **myplan.johnhancock.com** or scan the QR code to download the John Hancock retirement app from your mobile device store and choose "Register Now." You will need to add your personal email address and your mobile phone number for an added level of security. When accessing the John Hancock retirement app, please select your language preference: **English or Espanol**.



John Hancock's biometric authentication includes TouchID on smartphones with TouchID capabilities. John Hancock does not collect or store the user's biometric information.

Already have an account?

If you already have an existing account with the Southern California Pipe Trades Defined Contribution Plan, you may continue to use all of our great tools and resources available during the transition period, but you will not have access to or see your Landscape Defined Contribution Pension Plan balance until the transition period is complete. We want to make sure you're happy with where your money is being invested, so you should pay close attention to the important investment details and dates in this notice. You can make investment changes to your merging Landscape, Irrigation & Lawn Sprinkler Industry Defined Contribution Pension Plan balance at any time after **March 31, 2025** (or once the transition is complete, if sooner) to ensure your savings are invested exactly how you want them to be.

Where will my money be invested?

Once your account balance is received, it will temporarily be invested into the JP Morgan Government Money Market Fund. Following the reconciliation of plan data, the Board of Trustees of your retirement plan has decided to transfer your Landscape Defined Contribution Pension Plan balance and any future contributions you make into one of the following investment options based on your age (if you already have an existing account in the Southern California Pipe Trades Defined Contribution Plan, your future contributions will continue to be invested in accordance with your previous election, if you have made an election):

Year of birth	Default investment
1942 or earlier	T. Rowe Price Retirement 2005 Trust (Class F)
1943-1947	T. Rowe Price Retirement 2010 Trust (Class F)
1948-1952	T. Rowe Price Retirement 2015 Trust (Class F)
1953-1957	T. Rowe Price Retirement 2020 Trust (Class F)
1958-1962	T. Rowe Price Retirement 2025 Trust (Class F)
1963-1967	T. Rowe Price Retirement 2030 Trust (Class F)
1968-1972	T. Rowe Price Retirement 2035 Trust (Class F)
1973-1977	T. Rowe Price Retirement 2040 Trust (Class F)
1978-1982	T. Rowe Price Retirement 2045 Trust (Class F)
1983-1987	T. Rowe Price Retirement 2050 Trust (Class F)
1988-1992	T. Rowe Price Retirement 2055 Trust (Class F)
1993-1997	T. Rowe Price Retirement 2060 Trust (Class F)
1998 or later	T. Rowe Price Retirement 2065 Trust (Class F)

These investments are intended to satisfy the requirements of a “qualified default investment alternative” (“QDIA”) under the Employee Retirement Income Security Act of 1974 (“ERISA”). A copy of the Fund Fact Sheets for the Plan’s default investments is attached to this notice. A description of the investment objectives, risk and return characteristics, and fees and expenses are explained in detail.

If your date of birth is not on file when the transition period is complete, your balance in the Landscape Defined Contribution Pension Plan and your future contributions will be invested into the T. Rowe Price Retirement 2005 Trust (Class F). If your date of birth is subsequently obtained, both current and future contributions will be transferred to the appropriate investment portfolio based on your age. This is referred to as the “Default Fund.” Your contributions will remain in the applicable Default Fund (based on whether your date of birth is on file) until you make an investment election.

Note: If you do not make an investment election and your account is invested in the QDIA as described above, you may transfer all, or any part of it, into any other available investment options by contacting John Hancock. Information regarding all of the Plan’s investment options and procedures for changing investment elections is available by contacting John Hancock.

What are the other investment options available in the Plan?

In addition to the investments listed above, the following investment options are available. You can learn more about these options, by reviewing the disclosure document included in this package or visit myplan.johnhancock.com/investment_info and enter your plan code LO5605.

Invesco Stable Value Trust (Class A1)
Baird Aggregate Bond Fund (Institutional Class)
Vanguard Inflation-Protected Securities Fund (Admiral Shares)
PIMCO All Asset Fund (Institutional Class)
Great Lakes Large Cap Value CIT Fund (Class 1)
Invesco Equity and Income Fund (Class R6)
Vanguard Institutional Index Fund (Institutional Shares)
iShares Russell Small/Mid-Cap Index Fund (Class K)
T. Rowe Price Blue Chip Growth Fund (Class I)
American Funds - EuroPacific Growth Fund (Class R6)
RBC Emerging Markets Equity Fund (Class R6)

Learn how to make the most of your retirement savings

Scan the QR code to download the John Hancock tool kit. This important guide can help answer some of your most frequently asked questions and common needs related to the Southern California Pipe Trades Defined Contribution Plan.

On the menu page, you will find a listing of questions. By clicking on a specific menu item, for example: “*Register your account?*” you will be brought directly to information about that topic. The information will be concise and to the point, providing you with the information needed to take action.



In the ***Access online tools and resources*** section, we’ve supplied links to accompanying collateral that can be used for further education under ***Additional resources***.

Contribute to the Southern California Pipe Trades Defined Contribution Plan

Making elective deferrals into your defined contribution plan is one of the most effective ways to secure your financial future. Contributions to your Plan offer valuable tax advantages, reducing your taxable income now and allowing your investments to grow tax-deferred until retirement. The power of compound interest means that even small, regular contributions can grow significantly over time. By starting to save today, you take an important step towards ensuring a comfortable and financially stable retirement. Take control of your financial future and invest in your 401(k) plan now to reap the long-term benefits. Scan the QR code for further details and to obtain an enrollment form. You may also contact the Fund Office at (800) 595-7473 to request an enrollment form or request an enrollment form by email at info@scptac.org.



Need to talk?

Call us anytime during the process at **833-38-UNION (833-388-6466)**. Representatives are available from 5:00 A.M. to 7:00 P.M., Pacific time, on New York Stock Exchange business days.

A fund's investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus for any of the available investment options under the Southern California Pipe Trades Defined Contribution Plan, contact John Hancock Retirement Plan Services LLC at 833-388-6466 or visit myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money. The fund's prospectus provides details regarding the applicable fee waivers. Prospectuses may only be available in English.

John Hancock Retirement Plan Services LLC is not affiliated with Southern California Pipe Trades Defined Contribution Plan or the Landscape, Irrigation & Lawn Sprinkler Industry Defined Contribution Pension Plan and none is responsible for the liabilities of the others.

The content of this document is for general information only and is believed to be accurate and reliable as of the publication date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made.

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Se adjunta información importante

Se realizarán cambios en su cuenta de jubilación

¡Buenas noticias! El Plan de Pensiones de Contribución Definida de la Landscape, Irrigation & Lawn Sprinkler Industry se fusionará con el **Plan de Contribución Definida de Southern California Pipe Trades** (el "Plan"). **No se requieren acciones** de su parte mientras preparamos el cambio. Debe tener en cuenta algunos aspectos.

Su cuenta comenzará a trasladarse el **17 de diciembre de 2024** y la transición finalizará la **semana del 31 de marzo de 2025**. Mientras se realiza la transición, no tendrá acceso al saldo de su cuenta en el Plan de Pensiones de Contribución Definida de Landscape, Irrigation & Lawn Sprinkler Industry.

Aviso importante: si cumple con los requisitos y desea realizar una distribución, la oficina del fondo debe recibir su solicitud de distribución a más tardar el **16 de diciembre**. Si recibimos una solicitud después de esa fecha, no podremos procesarla hasta que se complete la transición.

Qué debe hacer cuando se complete la transición

Regístrese y asegure su cuenta.

La semana del **31 de marzo 2025**, o tal vez antes, tendrá acceso al saldo de su cuenta del Plan de Pensiones de Contribución Definida de la Landscape, Irrigation & Lawn Sprinkler Industry en el marco del Plan de Contribución Definida de Southern California Pipe Trades. Si aún no tiene una cuenta del Plan de Contribución Definida de Southern California Pipe Trades, deberá registrarse para acceder a su cuenta nueva. **Para registrarse**, visite **myplan.johnhancock.com** o escanee el código QR para descargar la aplicación de jubilación de John Hancock de la tienda de su dispositivo móvil y seleccione "Register Now" (Registrarme ahora). Deberá incluir su dirección de correo electrónico personal y número de celular para un mayor nivel de seguridad. Cuando ingrese a la aplicación de jubilación de John Hancock, seleccione sus preferencias de idioma: **inglés o español**.



Escanee Aquí

La autenticación biométrica de John Hancock incluye TouchID en los teléfonos inteligentes que admiten esta función. John Hancock no recopila ni almacena la información biométrica del usuario.

¿Ya tiene una cuenta?

Si ya tiene una cuenta del Plan de Contribución Definida de Southern California Pipe Trades, puede seguir usando todas nuestras excelentes herramientas y recursos disponibles durante el período de transición, pero no tendrá acceso al saldo de su cuenta del Plan de Pensiones de Contribución Definida de Landscape, ni tampoco podrá verlo, hasta que finalice el período de transición. Queremos asegurarnos de que esté conforme con cómo se invierte su dinero, por lo que le pedimos que revise con atención la información detallada y las fechas de las inversiones que se incluyen en este aviso. Podrá modificar las inversiones que se realizan con el saldo de su cuenta del Plan de Pensiones de Contribución Definida de Landscape, Irrigation & Lawn Sprinkler Industry que se fusionará en cualquier momento después del **31 de marzo de 2025** (o después de que se complete la transición, si ocurre antes de esta fecha), para garantizar que sus ahorros se invierten exactamente como usted desea.

¿Dónde se invertirá mi dinero?

Cuando se reciba el saldo de su cuenta, se invertirá temporalmente en el Fondo de Mercado Monetario del Gobierno JP Morgan. Después de la conciliación de los datos del plan, el Consejo de Fideicomisarios de su plan de jubilación ha decidido transferir el saldo de su Plan de Pensión de Contribución Definida de Landscape y cualquier contribución futura que realice a una de las siguientes opciones de inversión, según su edad (si ya tiene una cuenta existente en el Plan de Contribución Definida de Southern California Pipe Trades, sus futuras contribuciones continuarán invirtiéndose de acuerdo con su elección previa, si ha realizado una elección):

Año de nacimiento	Inversión predeterminada
1942 o antes	T. Rowe Price Retirement 2005 Trust (Clase F)
De 1943 a 1947	T. Rowe Price Retirement 2010 Trust (Clase F)
De 1948 a 1952	T. Rowe Price Retirement 2015 Trust (Clase F)
De 1953 a 1957	T. Rowe Price Retirement 2020 Trust (Clase F)
De 1958 a 1962	T. Rowe Price Retirement 2025 Trust (Clase F)
De 1963 a 1967	T. Rowe Price Retirement 2030 Trust (Clase F)
De 1968 a 1972	T. Rowe Price Retirement 2035 Trust (Clase F)
De 1973 a 1977	T. Rowe Price Retirement 2040 Trust (Clase F)
De 1978 a 1982	T. Rowe Price Retirement 2045 Trust (Clase F)
De 1983 a 1987	T. Rowe Price Retirement 2050 Trust (Clase F)
De 1988 a 1992	T. Rowe Price Retirement 2055 Trust (Clase F)
De 1993 a 1997	T. Rowe Price Retirement 2060 Trust (Clase F)
De 1998 en adelante	T. Rowe Price Retirement 2065 Trust (Clase F)

Estas inversiones pretenden cumplir con el requisito de una “alternativa de inversión predeterminada calificada” (QDIA) en virtud de la Ley de Seguridad de los Ingresos de Jubilación de los Empleados de 1974 (ERISA). Se adjunta a este aviso una Hoja informativa del fondo sobre las inversiones predeterminadas del Plan. Allí encontrará los objetivos de inversión y se explican en detalle las características de riesgo y rendimiento, las tarifas y los gastos.

Si no tenemos registro de su fecha de nacimiento cuando finalice el período de transición, su saldo del Plan de Pensiones de Contribución Definida de Landscape y sus contribuciones futuras se invertirán en el T. Rowe Price Retirement 2005 Trust (Clase F). Si obtenemos su fecha de nacimiento posteriormente, las contribuciones actuales y futuras se transferirán a la cartera de inversiones que corresponda según su edad. Esto se conoce como “Fondo predeterminado”. Sus contribuciones permanecerán en el Fondo predeterminado (según si tenemos registrada su fecha de nacimiento) hasta que elija sus inversiones.

Nota: Si no elige sus inversiones y su cuenta se invierte en la QDIA como se describió anteriormente, podrá transferir todo o una parte a otras opciones de inversión disponibles. Para hacerlo, comuníquese con John Hancock. Para obtener información sobre todas las opciones de inversión y los procedimientos para cambiar sus elecciones de inversión para el Plan, comuníquese con John Hancock.

¿Cuáles son las otras opciones de inversión disponibles en el Plan?

Además de las inversiones que se mencionaron más arriba, también están disponibles las siguientes opciones de inversión. Para obtener más información sobre estas opciones, consulte el documento de comunicación que se incluye en este paquete o visite **myplan.johnhancock.com/investment_info** e ingrese el código de su plan: L05605.

Invesco Stable Value Trust (Clase A1)
Baird Aggregate Bond Fund (Clase institucional)
Vanguard Inflation-Protected Securities Fund (Acciones Admiral)
PIMCO All Asset Fund (Clase institucional)
Great Lakes Large Cap Value CIT Fund (Clase 1)
Invesco Equity and Income Fund (Clase R6)
Vanguard Institutional Index Fund (Acciones institucionales)
iShares Russell Small/Mid-Cap Index Fund (Clase K)
T. Rowe Price Blue Chip Growth Fund (Clase I)
American Funds - EuroPacific Growth Fund (Clase R6)
RBC Emerging Markets Equity Fund (Clase R6)

Aprenda cómo aprovechar al máximo sus ahorros para la jubilación

Escanee el código QR para descargar el kit de herramientas de John Hancock. Esta guía importante responde algunas de las preguntas más frecuentes y satisface las necesidades más comunes relacionadas con el Plan de Contribución Definida de Southern California Pipe Trades.

En la página del menú, encontrará una lista de preguntas. Al hacer clic en un artículo específico del menú, por ejemplo: “*Register your account?*” (¿Cómo registrar su cuenta?), se lo dirigirá directamente a la información sobre ese tema. La información será concisa y directa; la necesaria para que tome medidas.



En la sección ***Access online tools and resources*** (Acceder a herramientas y recursos en línea), proporcionamos enlaces a material complementario que puede ser útil para más información en ***Additional resources*** (Recursos adicionales).

Realice contribuciones en el Plan de Contribución Definida de Southern California Pipe Trades

Hacer aportaciones voluntarias a su plan de contribución definida es una de las formas más efectivas de asegurar su futuro financiero. Las contribuciones a su Plan ofrecen ventajas fiscales muy convenientes al reducir sus ingresos gravables y permitir que sus inversiones crezcan con impuestos diferidos hasta su jubilación. El poder de los intereses compuestos implica que incluso las contribuciones regulares de bajo monto pueden crecer significativamente con el tiempo. Comience a ahorrar hoy mismo; tomará un paso importante para garantizar una jubilación cómoda y estable económicamente. Asuma el control de su futuro financiero e invierta en su plan 401(k) ahora para gozar de beneficios a largo plazo. Escanee el código QR para más información y para obtener un formulario de inscripción. También puede llamar a la Oficina del Fondo al (800) 595-7473 o enviar un correo electrónico a info@scptac.org para solicitar un formulario de inscripción.



¿Necesita hablar con nosotros?

Llámenos en cualquier momento del proceso al **833-38-UNION (833-388-6466)**. Nuestros representantes están disponibles desde las 5:00 a. m. hasta las 7:00 p. m., hora del Pacífico, en los días de operación de la Bolsa de Valores de Nueva York.

Antes de invertir, se deben evaluar cuidadosamente los objetivos de inversión, los riesgos, los cargos y los gastos del fondo. El folleto contiene esta y otra información importante sobre el fondo. Para obtener un folleto sobre alguna de las opciones de inversión disponibles para el Plan de Contribución Definida de Southern California Pipe Trades, comuníquese con John Hancock Retirement Plan Services LLC al 833-388-6466 o visite myplan.johnhancock.com. Lea el folleto detenidamente antes de invertir o enviar dinero. El folleto del fondo contiene los detalles de las exenciones de cargos aplicables. Es posible que el folleto esté disponible solo en inglés.

John Hancock Retirement Plan Services LLC no está afiliada con el Plan de Contribución Definida de Southern California Pipe Trades ni el Plan de Pensiones de Contribución Definida de Landscape, Irrigation & Lawn Sprinkler Industry y ninguno es responsable de las obligaciones de los otros.

El contenido de este documento es únicamente para información general y se considera exacto y confiable a la fecha de publicación, pero puede estar sujeto a cambios. No está destinado a proporcionar asesoramiento relacionado con inversiones, impuestos, diseño de planes ni asuntos jurídicos (a menos que se indique lo contrario). Consulte con su propio asesor independiente sobre cualquier declaración realizada en materia de inversiones, fiscalidad o legalización.

John Hancock Retirement Plan Services LLC ofrece servicios administrativos y de mantenimiento de registros a patrocinadores y administradores de planes de jubilación a través de una plataforma de arquitectura abierta, sin tener en cuenta las necesidades individualizadas de cada plan. John Hancock Trust Company LLC, una compañía fiduciaria no depositaria de New Hampshire, proporciona servicios fiduciarios y de custodia para dichos planes, ofrece un producto de Cuentas de Jubilación Individual y mantiene ciertos Fideicomisos de Inversión Colectiva. A menos que se especifique lo contrario por escrito, John Hancock Retirement Plan Services LLC no proporciona asesoramiento imparcial en materia de inversiones ni asesoramiento en calidad de fiduciario, ni se compromete a proporcionarlo.

John Hancock Distributors LLC, miembro de FINRA, SIPC, proporciona los servicios de soporte de comercialización.

NO ESTÁ ASEGURADO POR LA FDIC. PUEDE PERDER VALOR. NO GARANTIZADO POR EL BANCO.

Aun cuando la presente comunicación es en español, John Hancock Retirement desarrolla su actividad comercial en inglés.

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SOUTHERN CALIFORNIA PIPE TRADES DEFINED CONTRIBUTION FUND

501 Shatto Place, Suite 500, Los Angeles, CA 90020 | (800) 595-7473 (213) 385-6161 | Fax (213) 385-2767 | www.scptac.org

IMPORTANT NOTICE REGARDING YOUR RIGHT TO DIRECT THE INVESTMENT IN YOUR INDIVIDUAL ACCOUNT

(Qualified Default Investment Alternative (QDIA) Notice)

This Notice will serve as an annual notice for current or new enrollees who have all or a portion of the monies in their Individual Accounts invested in the Fund's default investment alternative and may not have exercised their right to direct how monies in their Individual Account are invested.

If you do not exercise or have not exercised in the past your right to invest all or some of the monies contributed to your Individual Account in the Defined Contribution Fund, the monies for which no investment instructions have been received will be invested in a default investment alternative also known as a "Default Option." Monies placed in a Default Option will continue to be invested in the Default Option until you provide investment instructions to the Fund through John Hancock Retirement Plan Services directing all or a portion of your Individual Account be invested in one or more of the Fund's other investment alternatives.

The T. Rowe Price Retirement Trust (Class F) funds (described in more detail below) are the Plan's Default Options. If you provide no instructions on how your Individual Account should be invested, your contributions will be invested in the T. Rowe Price Retirement Trust (Class F) with a date that is close to the year you will turn age 65.

While you do not have to direct how your Individual Account is invested, if your contributions are placed in a Default Option because you have not provided any investment instructions, you should note that you may at any time direct all or a portion of the assets in your Individual Account out of the T. Rowe Price Retirement Trust (Class F) fund to which you have been defaulted. There are no restrictions on directing assets out of the T. Rowe Price Retirement Trust (Class F) funds and there are no redemption fees charged to your Account if and when you do so, however your fees may be higher or lower depending on the investment options you select.

You may direct that all or a portion of your Individual Account be placed in one or more of the investment funds offered by the Trustees.

The Southern California Pipe Trades Defined Contribution Plan is designed to comply with Section 404(c) of ERISA. Generally, this means that the Plan provides you the opportunity to exercise control over the assets in your Individual Account and the opportunity to choose from a broad range of investment alternatives.

The Plan gives the Trustees the right to establish separate investment funds that are characterized by investments in specific types of securities and other investment vehicles. You may choose how your Individual Account is to be allocated among these investment funds.

You may direct that all or a portion of your Individual Account be placed in one or more of the investment options offered by the Trustees. On a daily basis you may direct or redirect the investment fund (or funds) in which your Individual Account is to be invested and, separately, direct or redirect the investment of future contributions made on your behalf.

Information regarding the Plan's investment options is found in your Summary Plan Description.

If you do not have your Summary Plan Description, it is available online at scptac.org. Additional copies are available from the Fund Office. You may obtain more information about your investment options, including ordering a prospectus for any investment alternative, or you may make changes regarding how your Individual Account is invested by calling John Hancock Retirement Plan Services at 833.388.6466 or by visiting myplan.johnhancock.com.

If you don't direct how you want your Individual Account to be invested, it will be invested in a T. Rowe Price Retirement Trust (Class F) fund, the Plan's Default Option.

If you choose not to direct the investment of all or any portion of the money in your Individual Account, the balance of your account that you do not self-direct will be invested in the option selected by the Trustees for all Individual Accounts for which no direction is received. This is the Plan's "Default Option." The Trustees have selected the T. Rowe Price Retirement Trust (Class F) funds as the Plan's Default Options.

The T. Rowe Price Retirement Trust fund with a date that is close to the year you will turn age 65 is your Default Option. If you do not direct the investment of all or any portion of the money in your Individual Account, the balance of your account that you do not self-direct will be invested in an age-appropriate T. Rowe Price Retirement Trust fund.

The T. Rowe Price Retirement Trust funds are "target date funds". They are not mutual funds, but instead are collective investment trust funds which are each composed of a diversified and broad range of underlying portfolios that include stocks, bonds, and short-term investments. The "target date" in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund's principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within a target date fund as the asset allocation is pre-selected and cannot be changed by you as long as you stay invested in the target date fund option. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities.

Qualified Default Investment Alternative (QDIA)

The QDIA is the appropriate T. Rowe Price Retirement Trust (Class F) based on your year of birth, according to the following chart:

T. ROWE PRICE RETIREMENT TRUST FUNDS (Class F)

<u>Year of Birth</u>	<u>Default Investment</u>
On or before 1942	T. Rowe Price Retirement 2005 Trust (Class F)
1943 – 1947	T. Rowe Price Retirement 2010 Trust (Class F)
1948 – 1952	T. Rowe Price Retirement 2015 Trust (Class F)
1953 – 1957	T. Rowe Price Retirement 2020 Trust (Class F)
1958 – 1962	T. Rowe Price Retirement 2025 Trust (Class F)
1963 – 1967	T. Rowe Price Retirement 2030 Trust (Class F)
1968 – 1972	T. Rowe Price Retirement 2035 Trust (Class F)
1973 – 1977	T. Rowe Price Retirement 2040 Trust (Class F)
1978 – 1982	T. Rowe Price Retirement 2045 Trust (Class F)
1983 – 1987	T. Rowe Price Retirement 2050 Trust (Class F)
1988 – 1992	T. Rowe Price Retirement 2055 Trust (Class F)
1993 – 1997	T. Rowe Price Retirement 2060 Trust (Class F)
On or after 1998	T. Rowe Price Retirement 2065 Trust (Class F)

If John Hancock does not have your date of birth on file, contributions will be invested instead in the T. Rowe Price Retirement 2005 Trust (Class F) until a valid date of birth is obtained by John Hancock.

See the enclosed Fund Fact Sheets for more information about these funds.



T. Rowe Price Retirement 2005 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-07
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	11
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2005 Trust	9.88	18.06	2.84	5.85	--	5.86
S&P Target Date Retirement Inc ^{f5}	8.81	16.86	2.84	4.68	4.52	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2010 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-07
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	11
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2010 Trust	10.26	18.74	3.09	6.30	--	6.27
S&P Target Date 2010 Total Ret ^{f73}	9.03	17.12	3.10	5.31	5.06	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2015 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-05
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	9
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2015 Trust	10.62	19.35	3.31	6.80	--	6.77
S&P Target Date 2015 Total Ret ^{f4}	9.39	17.79	3.32	5.75	5.51	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2020 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-07
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	9
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2020 Trust	10.98	20.02	3.49	7.28	--	7.32
S&P Target Date 2020 Total Ret ^{f6}	10.19	19.05	3.73	6.15	5.93	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2025 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-07
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	10
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2025 Trust	11.70	21.25	3.80	8.03	--	8.01
S&P Target Date 2025 Total Ret ^{f7}	10.65	19.81	4.09	7.01	6.55	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2030 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-07
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	8
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2030 Trust	12.96	23.48	4.38	8.95	--	8.79
S&P Target Date 2030 Total Ret ⁸	12.07	22.17	4.95	8.10	7.28	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2035 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-07
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	6
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2035 Trust	14.41	25.85	5.11	9.94	--	9.57
S&P Target Date 2035 Total Ret ⁹	13.57	24.56	5.81	9.25	8.03	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2040 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-07
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	6
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2040 Trust	15.66	27.67	5.69	10.77	--	10.22
S&P Target Date 2040 Total Ret ^{f10}	14.91	26.62	6.63	10.17	8.61	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2045 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-07
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	5
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2045 Trust	16.49	28.93	6.21	11.38	--	10.67
S&P Target Date 2045 Total Ret ^{f1}	15.76	27.95	7.17	10.75	8.97	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2050 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-07
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	5
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2050 Trust	16.76	29.29	6.36	11.48	--	10.72
S&P Target Date 2050 Total Ret ^{f2}	16.25	28.68	7.45	11.06	9.18	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2055 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-05
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	5
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2055 Trust	16.83	29.47	6.37	11.48	--	10.74
S&P Target Date 2055+ Total Re ³	16.35	28.82	7.50	11.14	9.26	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2060 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2017-04-05
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	5
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2060 Trust	16.83	29.41	6.38	11.47	--	10.72
S&P Target Date 2055+ Total Re ³	16.35	28.82	7.50	11.14	9.26	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.



T. Rowe Price Retirement 2065 Trust (Class F)

AS OF 2024-09-30

INVESTMENT STRATEGY: The Trust seeks to provide the highest total return over time consistent with an emphasis on both capital growth and income. The Trust invests in underlying commingled T. Rowe Price Trusts, each one emphasizing a different market sector. Over time, the Trust's allocation to bonds will increase and its allocation to stocks will decrease. The Trust will reach its final most conservative allocation of approximately 20% stocks 30 years after reaching its target date.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS	
Inception Date	2020-10-15
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
KEY STATISTICS	
Turnover Ratio (%) (annualized)	7
PRINCIPAL RISKS	
Principal Risks include: Private Fund and Target Date. See disclosure for details.	

Average Annual Total Returns %

As of 2024-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
T. Rowe Price Retirement 2065 Trust	16.83	29.45	6.41	--	--	12.71
S&P Target Date 2055+ Total Re ³	16.35	28.82	7.50	11.14	9.26	--

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

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

Important Notes

Index Description:

i2. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i3. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i5. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i6. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i7. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i8. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i9. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i10. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i11. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i73. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i74. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

Principal Risks

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

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

Southern California Pipe Trades Defined Contribution Plan

September 30, 2024

Disclosure Document

This document includes important information to help you carefully compare the investment options available under your retirement plan. For participant directed individual account plans, it is being distributed and contains retirement plan fee information to comply with federal regulation. If you want additional information about your investment options, you can go to the specific web address shown in the tables below or you can contact John Hancock Retirement Plan Services, LLC ("John Hancock") at myplan.johnhancock.com or at 833-388-6466 from 8 a.m. to 10 p.m. on New York Stock Exchange business days.

Si tiene preguntas acerca de esta información, llame al 888.440.0022. Los Agentes de servicio a los participantes están disponibles de 10:00 a.m. a 8 p.m. Hora del Este, todos los días hábiles de la Bolsa de Valores de Nueva York. Para protección suya, todas las llamadas a nuestros agentes son grabadas.

PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, myplan.johnhancock.com/investment_info. Please enter code "LO5605" to view your plan investment option details.

Total returns include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower.

For funds with redemption fees, performance shown does not reflect the deduction of this fee which would reduce performance.

Investment options are grouped according to investment objective. Within each investment objective grouping, funds are listed in alphabetical order. For more specific information, please refer to the investments' specific disclosure information.

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. For the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at 833-388-6466.

Variable Rate Investments - Average Annual Total Returns(%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Stable Value										
Invesco Stable Value Trust (Class A1)		0.23	0.72	2.17	2.90	2.28	N/A	N/A	2.12	09/30/2019
BENCHMARK: FTSE Treasury Bill 3 Month Index ⁷		0.44	1.37	4.17	5.63	3.63	2.38	1.67	2.42	
Income										
Baird Aggregate Bond Fund (Institutional Class)	BAGIX	1.42	5.24	5.02	12.58	-1.10	0.78	2.25	N/A	09/29/2000
BENCHMARK: Bloomberg US Government/Credit Intermediate Index ²		1.08	4.17	4.68	9.45	0.17	1.26	1.96	N/A	
Vanguard Inflation-Protected Securities Fund (Admiral Shares)	VAIPX	1.51	4.21	5.01	9.82	-0.62	2.52	2.45	N/A	06/10/2005
BENCHMARK: Bloomberg U.S. Treasury U.S. TIPS Index ⁸		1.50	4.12	4.85	9.79	-0.57	2.62	2.54	N/A	
Asset Allocation										
PIMICO All Asset Fund (Institutional Class)	PAAIX	1.92	5.72	7.83	15.13	2.24	6.24	4.71	N/A	07/31/2002
BENCHMARK: S&P 500 Index ⁹		2.14	5.89	22.08	36.35	11.91	15.98	13.38	N/A	
Target Date										
The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.										
T. Rowe Price Retirement 2005 Trust (Class F)		1.29	4.78	9.88	18.06	2.84	5.85	N/A	5.86	04/07/2017
BENCHMARK: S&P Target Date Retirement Income Total Return Index ¹		1.54	5.16	8.81	16.86	2.84	4.68	4.52	4.89	
T. Rowe Price Retirement 2010 Trust (Class F)		1.30	4.85	10.26	18.74	3.09	6.30	N/A	6.27	04/07/2017
BENCHMARK: S&P Target Date 2010 Total Return Index ¹		1.58	5.20	9.03	17.12	3.10	5.31	5.06	5.42	
T. Rowe Price Retirement 2015 Trust (Class F)		1.31	4.95	10.62	19.35	3.31	6.80	N/A	6.77	04/05/2017
BENCHMARK: S&P Target Date 2015 Total Return Index ¹		1.56	5.26	9.39	17.79	3.32	5.75	5.51	5.84	

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
T. Rowe Price Retirement 2020 Trust (Class F)		1.31	5.02	10.98	20.02	3.49	7.28	N/A	7.32	04/07/2017
BENCHMARK: S&P Target Date 2020 Total Return Index ¹		1.62	5.43	10.19	19.05	3.73	6.15	5.93	6.24	
T. Rowe Price Retirement 2025 Trust (Class F)		1.37	5.17	11.70	21.25	3.80	8.03	N/A	8.01	04/07/2017
BENCHMARK: S&P Target Date 2025 Total Return Index ¹		1.66	5.59	10.65	19.81	4.09	7.01	6.55	6.97	
T. Rowe Price Retirement 2030 Trust (Class F)		1.42	5.50	12.96	23.48	4.38	8.95	N/A	8.79	04/07/2017
BENCHMARK: S&P Target Date 2030 Total Return Index ¹		1.76	5.97	12.07	22.17	4.95	8.10	7.28	7.84	
T. Rowe Price Retirement 2035 Trust (Class F)		1.46	5.76	14.41	25.85	5.11	9.94	N/A	9.57	04/07/2017
BENCHMARK: S&P Target Date 2035 Total Return Index ¹		1.86	6.25	13.57	24.56	5.81	9.25	8.03	8.73	
T. Rowe Price Retirement 2040 Trust (Class F)		1.48	5.93	15.66	27.67	5.69	10.77	N/A	10.22	04/07/2017
BENCHMARK: S&P Target Date 2040 Total Return Index ¹		1.94	6.49	14.91	26.62	6.63	10.17	8.61	9.43	
T. Rowe Price Retirement 2045 Trust (Class F)		1.52	6.00	16.49	28.93	6.21	11.38	N/A	10.67	04/07/2017
BENCHMARK: S&P Target Date 2045 Total Return Index ¹		2.03	6.69	15.76	27.95	7.17	10.75	8.97	9.85	
T. Rowe Price Retirement 2050 Trust (Class F)		1.54	6.06	16.76	29.29	6.36	11.48	N/A	10.72	04/07/2017
BENCHMARK: S&P Target Date 2050 Total Return Index ¹		2.05	6.74	16.25	28.68	7.45	11.06	9.18	10.09	
T. Rowe Price Retirement 2055 Trust (Class F)		1.51	6.06	16.83	29.47	6.37	11.48	N/A	10.74	04/05/2017
BENCHMARK: S&P Target Date 2055+ Total Return Index ¹		2.08	6.82	16.35	28.82	7.50	11.14	9.26	10.13	
T. Rowe Price Retirement 2060 Trust (Class F)		1.53	6.06	16.83	29.41	6.38	11.47	N/A	10.72	04/05/2017
BENCHMARK: S&P Target Date 2055+ Total Return Index ¹		2.08	6.82	16.35	28.82	7.50	11.14	9.26	10.13	
T. Rowe Price Retirement 2065 Trust (Class F)		1.59	6.09	16.83	29.45	6.41	N/A	N/A	12.71	10/15/2020
BENCHMARK: S&P Target Date 2055+ Total Return Index ¹		2.08	6.82	16.35	28.82	7.50	11.14	9.26	11.27	
Growth & Income										
Great Lakes Large Cap Value CIT Fund (Class 1)		1.59	8.71	N/A	N/A	N/A	N/A	N/A	8.60	06/14/2024
BENCHMARK: Russell 1000 Value Index ⁴		1.39	9.43	16.68	27.76	9.03	10.69	9.23	9.87	
Invesco Equity and Income Fund (Class R6)	IEIFX	1.17	6.27	12.12	21.42	6.26	9.62	7.74	N/A	09/24/2012
BENCHMARK: Russell 1000 Value Index ⁴		1.39	9.43	16.68	27.76	9.03	10.69	9.23	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	VINIX	2.13	5.88	22.04	36.30	11.87	15.95	13.35	N/A	07/31/1990
BENCHMARK: S&P 500 Index ³		2.14	5.89	22.08	36.35	11.91	15.98	13.38	N/A	
Growth										
T. Rowe Price Blue Chip Growth Fund (Class I)	TBCIX	2.70	2.68	28.30	46.18	7.11	15.45	N/A	15.11	12/17/2015
BENCHMARK: S&P 500 Index ⁹		2.14	5.89	22.08	36.35	11.91	15.98	13.38	14.36	
iShares Russell Small/Mid-Cap Index Fund (Class K)	BSMKX	1.43	8.74	11.38	26.09	3.42	10.43	N/A	9.31	08/13/2015
BENCHMARK: Russell 2500 Index ⁵		1.49	8.75	11.30	26.17	3.47	10.43	9.50	9.27	
International										
American Funds - EuroPacific Growth Fund (Class R6)	REGX	1.05	5.41	12.99	24.71	0.06	7.52	6.26	N/A	05/01/2009
BENCHMARK: MSCI EAFE Index ⁶		0.92	7.26	12.99	24.77	5.48	8.20	5.71	N/A	

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
RBC Emerging Markets Equity Fund (Class R6)	RREMXX	6.12	7.61	16.00	25.92	3.80	6.36	N/A	7.44	11/22/2016
BENCHMARK: MSCI Emerging Markets Free Index ³		6.45	7.79	14.37	22.89	-2.24	3.18	1.54	4.19	

Total returns are historical and include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower. Note - This Investment Return report is designed to provide investors with an illustration of the performance of only those funds and/or investments in the Plan's lineup as of the report date provided at the top of the first page. This report does not report performance figures for those funds and/or investments that were once in the Plan's lineup, and have since been removed from the lineup prior to the report date at the top of the first page. Further, the performance returns reported on this document represents performance for each respective fund; however, this does not represent the actual performance experience of individual participants within the Plan, due to participant's variability in cash flows, timing of cash flows, etc. For actual performance experience, participants should refer to the Personal rate of Return function online at mylife.jhrps.com, our Voice Response System (VRS), John Hancock participant service center, or periodic participant statements.

¹S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

²Bloomberg US Government/Credit Intermediate Index is a market value-weighted index of government and investment-grade corporate fixed-rate debt issues with maturities between one and 10 years. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

³MSCI Emerging Markets Free Index is an unmanaged index of a sample of companies representative of the market structure of 26 Emerging Markets countries. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

⁴Russell 1000 Value Index: The Russell 1000 Value Index is an unmanaged index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

⁵Russell 2500 Index: The Russell 2500 Index is an unmanaged index that measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which includes the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

⁶MSCI EAFE Index: The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the 22 developed market country indices in Europe, Australasia and the Far East. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

⁷FTSE Treasury Bill 3 Month Index is an unmanaged, market capitalization weighted, index of 3-month Treasury bills. An investment cannot be made directly into an index.

⁸Bloomberg U.S. Treasury U.S. TIPS Index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L). An investment cannot be made directly into an index.

⁹S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

An investment cannot be made directly into an index.

The mutual fund performance and statistical data included here is supplied by Morningstar, Inc. and was collected from company reports, financial reporting services, periodicals and other sources believed to be reliable. Although carefully verified, data are not guaranteed by Morningstar, Inc. or John Hancock Retirement Plan Services, LLC.

FEE AND EXPENSE INFORMATION

The following table shows fee and expense information for the plan's investment options. The Total Annual Operating Expenses are expenses that reduce the rates of return of the investment option. This table also shows any redemption fees charged by an investment option upon the sale or exchange of shares and the minimum number of days one must hold the investment in order to avoid a redemption fee.

Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

Fees and Expenses					
NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		
	As a %	Per \$1,000	%	# Days	Additional Information
Stable Value					
Invesco Stable Value Trust (Class A1)	0.33%	\$ 3.30	N/A	N/A	
Income					
Baird Aggregate Bond Fund (Institutional Class)	0.30%	\$ 3.00	N/A	N/A	
Vanguard Inflation-Protected Securities Fund (Admiral Shares)	0.10%	\$ 1.00	N/A	N/A	
Asset Allocation					
PIMCO All Asset Fund (Institutional Class)	1.95%	\$ 19.50	N/A	N/A	
Target Date					
T. Rowe Price Retirement 2005 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2010 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2015 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2020 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2025 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2030 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2035 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2040 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2045 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2050 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2055 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2060 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
T. Rowe Price Retirement 2065 Trust (Class F)	0.37%	\$ 3.70	N/A	N/A	
Growth & Income					
Great Lakes Large Cap Value CIT Fund (Class 1)	0.50%	\$ 5.00	N/A	N/A	
Invesco Equity and Income Fund (Class R6)	0.42%	\$ 4.20	N/A	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
Growth					
T. Rowe Price Blue Chip Growth Fund (Class I)	0.58%	\$ 5.80	N/A	N/A	
iShares Russell Small/Mid-Cap Index Fund (Class K)	0.09%	\$ 0.90	N/A	N/A	
International					
American Funds - EuroPacific Growth Fund (Class R6)	0.47%	\$ 4.70	N/A	N/A	
RBC Emerging Markets Equity Fund (Class R6)	0.88%	\$ 8.80	N/A	N/A	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>. 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

Please visit myplan.johnhancock.com for a glossary of investment terms relevant to this plan. The glossary is intended to help you better understand your options.

PLAN-RELATED INFORMATION

PLAN ADMINISTRATIVE EXPENSES

The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with plan investment options, otherwise their service fees may be paid from a segregated account under the plan and/or may be charged against participants' or beneficiaries' accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis.

ACCESS TO INFORMATION

As a participant in the plan, you have the right to request paper copies, free of charge, of any information required to be available on the plan website. This includes past and current statements. To request this, you can contact a John Hancock participant service representative at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our representatives are recorded. In addition, your past and current statements are available through our secure website at mylife.jhrps.com/statements.

Quarterly Administrative Fee for balances equal to or less than \$2,000	\$6.45
Quarterly Administrative Fee for balances greater than \$2,000	\$24.90

ABILITY TO DIRECT INVESTMENTS

You have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed in the Fees and Expenses section above. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The plan's named fiduciary, or its delegate, exercises voting, tender and any similar rights associated with the plan's designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction. Please review the funds' prospectuses for more information. To change any of your investments, you can go to myplan.johnhancock.com at any time, or you can call us at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

ABOUT RISK

All investing involves risk. It is possible that your investment objectives may not be met. All mutual funds are subject to market risk and may fluctuate in value.

Neither John Hancock Retirement Plan Services, LLC, its affiliates nor its representatives provide tax, legal or accounting advice. Please contact your own advisors.

Please contact John Hancock at 833-388-6466 for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus, contains this and other information about the investment company. Please read this information carefully before investing.

Marketing support services are provided by John Hancock Distributors LLC.

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

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