

February 2025

401(k) Memo – Annual Notices

To: All Employees

From: Terry Keyser

Comments:

Attached are annual notices required to be given to all employees to keep you informed about certain provisions within the Rappahannock Westminster-Canterbury Retirement Plan.

The Annual Notice to Participants Who Are Default Invested includes information about the investment option that the plan has chosen for participants who do not provide investment instructions.

The 404a-5 Plan & Investment Notice, known as the Participant Fee Disclosure Notice, includes important information about investments and fees associated with the plan.

The Notice for Discretionary Matching Contribution includes information about the match that is made to all eligible employees.

Effective January 1, 2025, the IRS contribution limit on salary deferrals for 401(k) plans will be \$23,500. The age 50+ catch-up limit will be \$7,500. You can change your salary deferral amount by visiting the Plan's website at www.jhpensions.com or by calling the toll-free number at (800) 395-1113.

Also, don't hesitate to contact our Financial Professionals with any questions regarding investments in the plan.

Arbor Group Advisors

Jeremy Clark

216-227-5847

jclark@arborgroupadvisors.com

Sincerely,

Terry Keyser

RAPPAHANNOCK WESTMINSTER CANTERBURY, INC. RETIREMENT PLAN

Annual Notice to Participants Who Are Default Invested

The purpose of this Notice is to describe how your 401(k) account is invested and how it will continue to be invested if you do not provide or update investment instructions.

As a participant or beneficiary in the Plan, you have the right to decide how to invest your assets. If you do not provide investment instructions, your assets will continue to be invested in the Plan's default investment option. This option is known as the "qualified default investment alternative", or "QDIA".

The plan's QDIA is the John Hancock JH Retirement To Portfolios. In the attached 404(a)5 Plan & Investment Notice, you will find information describing the investment objectives, risk and return characteristics, and fees and expenses of the QDIA.

If John Hancock has been provided with your date of birth, the QDIA that is used for your default assets is the JH Retirement To Portfolio that most closely corresponds to your birth year in accordance with the following table:

<u>Birth Year</u>	<u>JH Retirement To Portfolio</u>
1996 or later	JH Multi-Index 2065 Preservation Portfolio
1991 - 1995	JH Multi-Index 2060 Preservation Portfolio
1986 - 1990	JH Multi-Index 2055 Preservation Portfolio
1981 - 1985	JH Multi-Index 2050 Preservation Portfolio
1976 - 1980	JH Multi-Index 2045 Preservation Portfolio
1971 - 1975	JH Multi-Index 2040 Preservation Portfolio
1966 - 1970	JH Multi-Index 2035 Preservation Portfolio
1961 - 1965	JH Multi-Index 2030 Preservation Portfolio
1956 - 1960	JH Multi-Index 2025 Preservation Portfolio
1955 or earlier	JH Multi-Index Income Preservation

If John Hancock has not been provided with your date of birth, the QDIA that is used for your default assets is the JH Retirement Income Preservation Portfolio without penalty.

You do not have to leave your default assets in the Plan's QDIA. If you decide that you want to invest your assets differently, you may move all or any part of your account balance to other investment options offered under the Plan without penalty.

Your transfer from the QDIA is not subject to any restrictions, fees or expenses (including redemption fees and similar expenses) to any instruction given by you during the first 90 days of your first investment in the QDIA or within any additional time it takes to complete your transfer. After such time period, your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to invest in the QDIA. Information about these restrictions, fees and expenses are described on the attached fund sheet(s).

To obtain information about the other investment options that are available under your Plan or view how your account is currently invested, please visit www.jhancokpensions.com or call 1-800-395-1113. For plan information, please contact Terry Keyser at 804-438-4006.

What if I do not want my contributions invested in the default fund?

You can change the way your future contributions are invested at any time, or you can make an exchange from the default investment into any other investment available for your plan by going to the website, <https://myplan.johnhancock.com/login>, or by calling the toll-free number at **(800) 395-1113**. There is no transaction fee for making an exchange into one of the other investment options available in your plan.

**SUMMARY ANNUAL REPORT FOR
RAPPAHANNOCK WESTMINSTER-CANTERBURY RETIREMENT PLAN**

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan of RAPPAHANNOCK WESTMINSTER-CANTERBURY RETIREMENT PLAN and Employer Identification Number 54-1150148/Plan Number 001 for the plan year 04/01/2023 through 03/31/2024. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single employer, defined contribution plan with the following characteristics: profit sharing, ERISA section 404(c), total participant-directed account, code section 401(k) feature, code section 401(m) arrangement, total or partial participant-directed account, pre-approved pension, 401(k) or 403(b) plan that provides for automatic enrollment.

Basic Financial Statement

Benefits under the plan are provided by insurance contracts and a trust fund. Plan expenses were \$795,841. These expenses included \$52,395 in administrative expenses and \$743,446 in benefits paid to participants and beneficiaries, \$0 in certain deemed and/or corrective distributions, and \$0 in other expenses. A total of 322 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$9,674,137 as of the end of the plan year, compared to \$8,179,228 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$1,494,909. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$2,290,750, including employer contributions of \$164,893, employee contributions of \$601,249, other contributions/other income of \$246,696, and earnings from investments of \$1,277,912.

The plan has a contract with JOHN HANCOCK LIFE INSURANCE COMPANY which allocates funds toward Group Annuities.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Insurance information, including sales commissions paid by insurance carriers.
5. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of TERRY KEYSER, who is a representative of the plan administrator, at 132 Lancaster Drive, Irvington, VA 22480 and phone number, 804-438-4000.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 132 Lancaster Drive, Irvington, VA 22480, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

RAPPAHANNOCK WESTMINSTER-CANTERBURY RETIREMENT PLAN

2024 Plan Year

Important Notice: Discretionary Matching Contribution

The Employer, RAPPAHANNOCK WESTMINSTER-CANTERBURY, has made a discretionary matching contribution(s) on your behalf to the RAPPAHANNOCK WESTMINSTER-CANTERBURY RETIREMENT PLAN (***Plan Name***) for the Plan Year ending 2024. This is in addition to any other contribution(s) to which you are entitled to under the terms of the Plan. The exact amount of your contribution is reflected in your periodic benefit statement.

The matching contribution below will be made for all Eligible Employees who are active at any time during the match calculation period listed below.

The percentage of Elective Deferral Contributions matched is 50%, not to exceed 4% of your Compensation.

Elective Deferral contributions that are over 4% of Compensation will not be matched.

This match will be determined on a per payroll *basis*.

If Catch-up contributions are made, they will be matched.

As the matching contribution is discretionary, we may change the matching contribution at any point during the plan year. If changes are made, you will receive a supplemental communication explaining those changes.

Supplement to the Annual Participant Fee Disclosure

The plan sponsor has engaged FuturePlan to assist in the administration of the retirement plan (the “Plan”). As such, there are certain fees associated with these services. This notice will act as the disclosure of the fees paid from the plan accounts of participants, not otherwise disclosed in the 404(a)(5) fee disclosure notice. You are encouraged to review these disclosures in order to make the best possible decisions regarding the management of your retirement account.

Administrative Plan Expenses: The Plan pays for plan administrative services, such as legal, accounting, and recordkeeping services, unless the plan sponsor elects at its own discretion to pay some or all of the plan administrative expenses. The plan sponsor may also elect to offset the fees by third-party payments. Based on a variety of factors, the costs may change each year for these services.

Individual Plan Expenses: The plan may charge certain fees to individual participants’ accounts when individual participants incur the charges. These charges may arise based on your use of a feature available under the Plan (e.g., a distribution), or based on the application of applicable law (e.g., processing a domestic relations order due to divorce). The following individual expenses, if applicable, may be charged to your account:

Description/Reason Amount:

1. Distributions (including but not limited to distributions due to termination or death, in-service and hardship distributions, and required minimum distributions): generally \$150 per occurrence, but may charge up to \$500
2. Corrective Distributions: \$200 per hour, generally \$350 per occurrence
3. Loan set-up and/or annual maintenance: generally \$150 per occurrence, but may charge up to \$300 per occurrence / per year
4. Missing participant search: \$30 per occurrence
5. Qualified domestic relation order (QDRO) review: may charge up to \$750 per occurrence

Investment-Related Expenses: Review the 404(a)(5) fee disclosure or related investment-related material for learn more about the investment options available to you and related expenses. Additionally, to help with understanding investments, you may go to http://www.ici.org/pdf/pub_401k_glossary.pdf for a glossary of investment terms.

404a-5 Plan & Investment Notice

THE TRUSTEES OF RAPPAHANNOCK WESTMINSTER CANTERBURY, INC. RETIREMENT PLAN

As of February 08, 2025

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 myplan.johnhancock.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 myplan.johnhancock.com for the most recent listing.

RESTRICTIONS REGARDING INVESTING IN THE GUARANTEED INTEREST ACCOUNTS

If you choose to invest in a Guaranteed Interest Account, the following restrictions apply:

- In each reporting year, you may transfer at book value up to 20% of your opening account balance of each Guaranteed Interest Account to any investment option outlined in the Investment Comparative Chart on the following dates Feb 15, May 15, Aug 15, Nov 15. All transfers from any Guaranteed Interest Account to the Money Market Fund may be subject to a Market Value Adjustment (lesser of book or market value).
- Any transfer that is in excess of the 20% limit (and any Guaranteed Interest Account transfer made on a date other than the dates specified above) may be subject to a Market Value Adjustment (lesser of book or market value).
- A market value formula will apply to the following withdrawals which may result in a Market Value Adjustment (lesser of book or market value):
 - Plan Discontinuances
 - In-service Withdrawals
 - Pre-retirement withdrawals at 59 1/2
 - Withdrawals of employee voluntary (after-tax) monies
- Hardship Withdrawals issued from the Guaranteed Interest Accounts will be at book value.
- For questions or more details on whether a market value adjustment will be applied, call the John Hancock participant services toll free line at 800-395-1113 or 800-363-0530 for Spanish.

Note: Transfers between Guaranteed Interest Accounts (e.g. 3-yr to 5-yr) are not permitted.

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 myplan.johnancock.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, investment platform, quarterly statements and website tools. Charges will be applied to your account as follows: 0.23%* on a pro-rata basis.

* 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: 0.25% on a pro-rata 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 February 08, 2025 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount	Special Notes
Mailed Detailed Statement Fee	\$1.00	Per statement per quarter
Plan Consultant Fees		

Fee Type	Amount	Special Notes
Death Withdrawal	\$125.00	
Disability Withdrawal	\$125.00	
Withdrawal of Employee Rollover Money	\$125.00	
Withdrawal of Excess Annual Additions	\$125.00	
Withdrawal of Excess Contributions	\$125.00	
Withdrawal of Excess Deferrals	\$125.00	
Hardship Withdrawal	\$125.00	
Withdrawal of In-Plan Roth Rollover Money	\$125.00	
In-Service Withdrawal (Age 59 1/2)	\$125.00	
Pre-Retirement Withdrawal	\$125.00	
Mandatory Distribution (Involuntary)	\$125.00	
Required Minimum Distribution	\$125.00	
Qualified Domestic Relations Order Withdrawal	\$125.00	
Retirement Withdrawal	\$125.00	
Termination of Employment Withdrawal	\$125.00	
^QDRO Review	\$750.00	

^If this fee is deducted it may not show exactly as above on your quarterly statement.

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 RAPPAHANNOCK WESTMINSTER CANTERBURY, INC. RETIREMENT 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 myplan.johnhancock.com. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Terry Keyser at (804) 438-4006 and 132 LANCASTER DRIVE, IRVINGTON, VA, 22480

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 myplan.johnhancock.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 <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/maximize-your-retirement-savings.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

VARIABLE RETURN INVESTMENTS*

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

Name/Type of Option	Return YTD as of 12/31/2024	Average Annual Total Return as of 12/31/2024				Benchmark YTD as of 12/31/2024	Benchmark [†] Return as of 12/31/2024				Total Annual Operating Expenses as of 12/31/2024		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 § Blue Chip Growth Fund (BCF) ^{13,128,153} Large Cap Growth http://www.viewjhfunds.com/usa/C00/bcfa/index.html	36.21%	36.21%	14.97%	15.30%	10.78%	25.01%	25.01%	25.01%	25.01%	25.01%	25.01%	25.01%	25.01%	0.52%	\$5.20	N/A
						S&P 500										
AG § Fundamental All Cap Core Fund (QAC) ^{13,38,91,128} Large Cap Growth http://www.viewjhfunds.com/usa/C00/qaca/index.html	24.53%	24.53%	16.51%	14.14%	11.93%	23.80%	23.80%	23.80%	23.80%	23.80%	23.80%	23.80%	23.80%	0.46%	\$4.60	N/A
						Russell 3000										
AG § Mid Cap Index Fund (MCI) ^{13,91,128,183} Mid Cap Blend http://www.viewjhfunds.com/usa/C00/mcia/index.html	13.71%	13.71%	10.23%	9.60%	9.48%	13.92%	13.92%	13.92%	13.92%	13.92%	13.92%	13.92%	13.92%	0.16%	\$1.60	N/A
						S&P MidCap 400										
AG § John Hancock Mid Cap Growth Fund (JHM) ^{13,229,232} Mid Cap Growth http://www.viewjhfunds.com/usa/C00/jhma/index.html	25.60%	25.60%	10.21%	11.32%	8.47%	22.10%	22.10%	22.10%	22.10%	22.10%	22.10%	22.10%	22.10%	0.60%	\$6.00	N/A
						Russell Mid Cap Growth										
AG § DFA U.S. Targeted Value Fund (DUT) ^{25,128} Small Cap Value http://www.viewjhfunds.com/usa/C00/duta/index.html	9.33%	9.33%	12.37%	9.16%	11.04%	8.05%	8.05%	8.05%	8.05%	8.05%	8.05%	8.05%	8.05%	0.29%	\$2.90	N/A
						Russell 2000 Value										
AG § Small Cap Index Fund (SCI) ^{13,29,91,128} Small Cap Blend http://www.viewjhfunds.com/usa/C00/scia/index.html	11.33%	11.33%	7.42%	7.90%	7.93%	11.53%	11.53%	11.53%	11.53%	11.53%	11.53%	11.53%	11.53%	0.09%	\$0.90	N/A
						Russell 2000										
AG Vanguard Small Cap Growth Index Fund (VSG) ¹²⁰ Small Cap Growth http://www.viewjhfunds.com/usa/C00/vsga/index.html	16.49%	16.49%	7.69%	9.09%	8.94%	16.47%	16.47%	16.47%	16.47%	16.47%	16.47%	16.47%	16.47%	0.07%	\$0.70	N/A
						CRSP US Small Cap Growth										
G John Hancock Disciplined Value Fund (DVA) ^{13,87,130,255} Large Cap Value http://www.viewjhfunds.com/usa/C00/dvaa/index.html	15.78%	15.78%	11.09%	9.56%	12.92%	14.36%	14.36%	14.36%	14.36%	14.36%	14.36%	14.36%	14.36%	0.41%	\$4.10	N/A
						Russell 1000 Value										

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

Name/Type of Option	Return YTD as of 12/31/2024	Average Annual Total Return as of 12/31/2024				Benchmark YTD as of 12/31/2024	Benchmark [†] Return as of 12/31/2024				Total Annual Operating Expenses as of 12/31/2024		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 [§] 500 Index Fund (IND) ^{13,76,91,110,128,187} Large Cap Blend http://www.viewjhfunds.com/usa/C00/inda/index.html	24.91%	24.91%	14.47%	13.05%	10.43%	25.01%	25.01%	14.52%	13.10%	10.56%	S&P 500	0.05%	\$0.50	N/A
G Franklin Mutual Global Discovery Fund (DIS) ¹²⁸ International/Global Value http://www.viewjhfunds.com/usa/C00/disa/index.html	5.10%	5.10%	6.89%	6.54%	10.89%	11.46%	11.46%	6.96%	6.65%	7.65%		MSCI World Value	0.71%	\$7.10
G [§] John Hancock Disciplined Value International Fund (ITS) ^{13,159,222} International/Global Value http://www.viewjhfunds.com/usa/C00/itsa/index.html	-0.07%	-0.07%	6.34%	4.52%	3.66%	3.82%	3.82%	4.72%	5.19%	6.52%	MSCI EAFE	0.56%	\$5.60	N/A
G [§] International Equity Index Fund (IIF) ^{13,29,91,110,128,187} International/Global Blend http://www.viewjhfunds.com/usa/C00/iifa/index.html	5.16%	5.16%	4.07%	4.90%	5.95%	5.53%	5.53%	4.10%	4.80%	N/A	MSCI All Country World ex U.S.	0.16%	\$1.60	N/A
G American Funds EuroPacific Growth Fund (EPG) ^{38,243} International/Global Growth http://www.viewjhfunds.com/usa/C00/epga/index.html	5.06%	5.06%	3.95%	5.67%	10.00%	5.53%	5.53%	4.10%	4.80%	N/A	MSCI All Country World ex U.S.	0.47%	\$4.70	N/A

BOND FUNDS

I [§] High Yield Fund (HYF) ^{13,45,128,228} Low Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/hyfa/index.html	9.69%	9.69%	3.98%	4.88%	5.76%	8.19%	8.19%	4.19%	5.16%	6.49%	Bloomberg Barclays U.S. High Yield 2% Issuer Cap	0.51%	\$5.10	N/A
I DFA Inflation-Protected Securities Fund (INP) ^{87,128} High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/inpa/index.html	2.02%	2.02%	1.86%	2.29%	3.52%	1.83%	1.83%	1.86%	2.24%	3.42%	Bloomberg Barclays U.S. Treasury U.S. TIPS	0.11%	\$1.10	N/A
I [§] Total Bond Market Fund (BIF) ^{13,72,91,110,128,162,187} High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/bifa/index.html	1.22%	1.22%	-0.40%	1.28%	3.09%	1.25%	1.25%	-0.32%	1.34%	3.06%	Bloomberg Barclays US Aggregate Bond	0.07%	\$0.70	N/A
I Fidelity Advisor Total Bond Fund (FBF) ¹³⁸ Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/fbfa/index.html	2.69%	2.69%	1.12%	2.50%	4.15%	1.25%	1.25%	-0.32%	1.34%	3.17%	Bloomberg Barclays US Aggregate Bond	0.24%	\$2.40	N/A

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

Name/Type of Option	Return YTD as of 12/31/2024	Average Annual Total Return as of 12/31/2024				Benchmark YTD as of 12/31/2024	Benchmark [†] Return as of 12/31/2024				Total Annual Operating Expenses as of 12/31/2024		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
C ⁵ Money Market Fund (MMR) ^{13,83,91,128,142,143,158,166,239} High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/mmra/index.html	5.21%	5.21%	2.44%	1.76%	3.39%	5.44%	5.44%	2.54%	1.79%	1.91%	0.08%	\$0.80	N/A
							FTSE Treasury Bill 3-Month						

The current 7-day yield is 4.44% 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.

C Vanguard Short-Term Federal Fund (GOV) ^{120,142,143,239} Medium Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/gova/index.html	4.26%	4.26%	1.31%	1.50%	4.23%	3.31%	3.31%	1.00%	1.33%	4.29%	0.10%	\$1.00	N/A
							Bloomberg Barclays 1-5 Yr Government						

OTHER FUNDS

TD John Hancock Lifetime Blend 2065 CIT R2 (J4A) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4aa/index.html	16.33%	16.33%	N/A	N/A	9.16%	14.43%	14.43%	9.14%	8.90%	9.36%	0.15%	\$1.50	N/A
							S&P Target Date 2060						
TD John Hancock Lifetime Blend 2060 CIT R2 (J4B) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ba/index.html	16.38%	16.38%	N/A	N/A	9.07%	14.43%	14.43%	9.14%	8.90%	9.36%	0.15%	\$1.50	N/A
							S&P Target Date 2060						
TD John Hancock Lifetime Blend 2055 CIT R2 (J4C) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ca/index.html	16.30%	16.30%	N/A	N/A	9.06%	14.32%	14.32%	9.10%	8.84%	9.34%	0.15%	\$1.50	N/A
							S&P Target Date 2055						
TD John Hancock Lifetime Blend 2050 CIT R2 (J4D) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4da/index.html	16.39%	16.39%	N/A	N/A	9.07%	14.30%	14.30%	9.06%	8.77%	9.27%	0.15%	\$1.50	N/A
							S&P Target Date 2050						
TD John Hancock Lifetime Blend 2045 CIT R2 (J4E) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ea/index.html	15.34%	15.34%	N/A	N/A	8.74%	13.57%	13.57%	8.75%	8.53%	8.90%	0.15%	\$1.50	N/A
							S&P Target Date 2045						

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

Name/Type of Option	Return YTD as of 12/31/2024	Average Annual Total Return as of 12/31/2024				Benchmark YTD as of 12/31/2024	Benchmark [†] Return as of 12/31/2024				Total Annual Operating Expenses as of 12/31/2024		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 Lifetime Blend 2040 CIT R2 (J4F) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4fa/index.html	13.78%	13.78%	N/A	N/A	7.66%	12.86%	12.86%	8.27%	8.19%	8.32%	S&P Target Date 2040	0.15%	\$1.50	N/A	
TD John Hancock Lifetime Blend 2035 CIT R2 (J4G) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ga/index.html	12.08%	12.08%	N/A	N/A	6.46%	11.38%	11.38%	7.43%	7.60%	7.32%		S&P Target Date 2035	0.15%	\$1.50	N/A
TD John Hancock Lifetime Blend 2030 CIT R2 (J4H) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ha/index.html	10.16%	10.16%	N/A	N/A	5.30%	9.89%	9.89%	6.46%	6.86%	6.18%	S&P Target Date 2030		0.15%	\$1.50	N/A
TD John Hancock Lifetime Blend 2025 CIT R2 (J4I) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ia/index.html	8.28%	8.28%	N/A	N/A	4.16%	8.44%	8.44%	8.44%	5.55%	6.13%		5.08%	S&P Target Date 2025	0.15%	\$1.50
TD John Hancock Lifetime Blend 2020 CIT R2 (J4J) ^{114,224,248,249,250,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ja/index.html	7.44%	7.44%	N/A	N/A	3.53%	8.08%	8.08%	8.08%	4.88%	5.51%	4.34%	S&P Target Date 2020		0.15%	\$1.50
TD John Hancock Lifetime Blend 2015 CIT R2 (J4K) ^{114,224,248,249,250,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ka/index.html	6.70%	6.70%	N/A	N/A	3.10%	7.25%	7.25%	7.25%	4.56%	5.11%	3.89%		S&P Target Date 2015	0.15%	\$1.50
TD John Hancock Lifetime Blend 2010 CIT R2 (J4L) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4la/index.html	6.00%	6.00%	N/A	N/A	2.84%	6.73%	6.73%	6.73%	4.17%	4.66%	3.42%	S&P Target Date 2010		0.15%	\$1.50
TR John Hancock Multimanager Aggressive Lifestyle Portfolio (ALS) ^{13,179} Target Risk http://www.viewjhfunds.com/usa/C00/alsa/index.html	14.24%	14.24%	9.18%	8.93%	6.66%	18.22%	18.22%	18.22%	10.87%	10.14%	N/A		Morningstar US Aggressive Target Allocation	0.68%	\$6.80

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

Name/Type of Option	Return YTD as of 12/31/2024	Average Annual Total Return as of 12/31/2024				Benchmark YTD as of 12/31/2024	Benchmark [†] Return as of 12/31/2024				Total Annual Operating Expenses as of 12/31/2024		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
TR John Hancock Multimanager Growth Lifestyle Portfolio (GLS) ^{13,179} Target Risk http://www.viewjhfunds.com/usa/C00/glsa/index.html	12.42%	12.42%	8.11%	7.94%	6.80%	15.15%	15.15%	9.04%	8.71%	N/A	Morningstar US Moderate Aggressive Target Allocation	0.62%	\$6.20	N/A
TR John Hancock Multimanager Balanced Lifestyle Portfolio (BLS) ^{13,179,199} Target Risk http://www.viewjhfunds.com/usa/C00/blsa/index.html	10.14%	10.14%	6.62%	6.74%	6.58%	12.95%	12.95%	7.47%	7.44%	N/A		Morningstar US Moderate Target Allocation	0.57%	\$5.70
TR John Hancock Multimanager Moderate Lifestyle Portfolio (MLS) ^{13,179} Target Risk http://www.viewjhfunds.com/usa/C00/mlsa/index.html	8.06%	8.06%	5.05%	5.39%	6.14%	9.10%	9.10%	4.84%	5.33%	N/A	Morningstar US Moderate Conservative Target Allocation	0.52%	\$5.20	N/A
TR John Hancock Multimanager Conservative Lifestyle Portfolio (CLS) ^{13,179} Target Risk http://www.viewjhfunds.com/usa/C00/clsa/index.html	6.55%	6.55%	3.51%	4.00%	5.58%	6.55%	6.55%	2.92%	3.78%	N/A	Morningstar US Conservative Target Allocation	0.48%	\$4.80	N/A
AG Invesco Developing Markets Fund (DMK) ^{128,212,213,225} Specialty http://www.viewjhfunds.com/usa/C00/dmka/index.html	-0.87%	-0.87%	-1.82%	2.35%	9.64%	7.50%	7.50%	1.69%	3.63%	N/A	MSCI Emerging Markets	0.76%	\$7.60	N/A
AG [§] Real Estate Securities Fund (REF) ^{13,128,193,231} Sector http://www.viewjhfunds.com/usa/C00/refa/index.html	11.05%	11.05%	4.71%	6.52%	9.90%	8.10%	8.10%	3.39%	4.88%	8.27%	DJ US Select REIT	0.55%	\$5.50	N/A
AG T. Rowe Price Health Sciences Fund (HLS) ¹² Sector http://www.viewjhfunds.com/usa/C00/hlsa/index.html	1.97%	1.97%	6.48%	8.85%	13.28%	25.01%	25.01%	14.52%	13.10%	10.10%	S&P 500	0.65%	\$6.50	N/A
AG Vanguard Energy Fund (VEN) ^{34,120} Sector http://www.viewjhfunds.com/usa/C00/vena/index.html	10.65%	10.65%	5.70%	2.96%	9.45%	2.87%	2.87%	7.81%	4.62%	N/A	MSCI ACWI/Energy	0.36%	\$3.60	N/A
G&I [§] MFS Utilities Fund (ULT) ^{12,91,211} Sector http://www.viewjhfunds.com/usa/C00/ulta/index.html	11.92%	11.92%	6.25%	6.61%	7.90%	23.42%	23.42%	6.61%	8.43%	6.43%	S&P 500 Utilities Sector	0.52%	\$5.20	N/A

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

FIXED RETURN INVESTMENTS

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

Name/Type of Option	Return	Term	Other	Total Annual Operating Expenses as of 12/31/2024		Shareholder-Type Fees
				As a %	Per \$1,000	
C 3-Year Guaranteed (3YC) ^{66,71,78,83,142,143,166,239} Three Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C00/giaa/index.html	3.30% as of 02/01/2025	3-year	"Return" shown represents the annual interest rates that is established on the first day of the month indicated. That interest rate is applied to all contributions made to the account in that month. John Hancock may adjust the rate of return prospectively, as each month, a new rate is declared and applied to contributions made that month. You may call 1-800-395-1113 to obtain the most recent rate. At the end of each reporting year, a "composite interest rate" is determined. The composite interest rate is a dollar-weighted average rate of all contributions to that Guaranteed Interest Account during that reporting year. A separate composite interest rate is calculated for each GIA term and each reporting year, if applicable. For example, separate composite interest rates would be calculated for deposits made to the 3-year and 10-year GIAs. Further, separate composite interest rates would be calculated for the 3-year GIAs from one reporting year to another. The GIA balance will continue to earn that reporting year's composite interest rate until the end of the guaranteed term. Participants with assets in a Guaranteed Interest Account can obtain more information on the composite interest rate that applies to their account by calling Participant Services at 1-800-395-1113 or viewing their most current Participant Statement.	N/A	N/A	Transfers between a Guaranteed Interest Account and other investment options (except for transfers between Guaranteed Interest Accounts) may be permitted (at book value) under the terms of your plan's contract with John Hancock. Some conditions apply, including limitations as to permitted transfer dates, noted on your quarterly statement, if applicable. Transfers that are initiated on dates other than those specified in the contract may be subject to a market value adjustment. Similarly, withdrawals taken from Guaranteed Interest Accounts prior to the end of the guarantee period, may be subject to a market value adjustment. Book value transfers are subject to an annual 20% book value transfer limit for each Guaranteed Interest Account balance. Transfers in excess of this limit are made at the lesser of book and market value.
C 5-Year Guaranteed (5YC) ^{66,71,78,83,142,143,166,239} Five Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C00/giaa/index.html	3.40% as of 02/01/2025	5-year		N/A	N/A	
C 10-Year Guaranteed (10YC) ^{66,71,78,142,143,166,223} Ten Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C00/giaa/index.html	3.45% as of 02/01/2025	10-year		N/A	N/A	

Please visit www.ps.jhancockpensions.com/assets/pdfs/SPARK_Glossary.pdf for a glossary of investment terms relevant to the investment options under this plan.

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

IMPORTANT NOTES

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

*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.

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 advisory and/or 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).

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.

³⁴This sub-account was introduced September 6, 2002.

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

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.

⁶⁶Effective November 5, 2012, these Funds will no longer be available to New Business. Please contact your John Hancock representative for more details.

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

⁷²This sub-account was introduced on or about May 5, 2006.

⁷⁶Indexes are unmanaged and the performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index. Like all mutual funds, index funds are subject to market risks and will fluctuate in value. Index funds are designed to track the performance of its target index but may underperform due to fees, expenses or tracking errors. These investments are not actively managed and do not necessarily attempt to manage volatility or protect against losses in declining markets.

None of the index funds 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 any index mutual fund.

⁷⁸Guaranteed Interest rates shown are gross ARA rates and assume the issuance of a contract at the beginning of each period shown. Actual return may vary depending on the administrative expense and, if applicable, the Sales and Service fee for the contract. The sales and service fee for the contract is the same as that shown for the sub-accounts under the contract. For regular ongoing contributions, interest rates are published at the beginning of each month and apply to all such contributions in that month. For other types of contributions, interest rates may change during the month. An investment in a guaranteed interest account is not insured

or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the guaranteed interest accounts seek to preserve the value of an investment, it is possible to lose money by investing in these portfolios. Guaranteed interest rates are based upon the claims paying ability of the issuing company.

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.

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.

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.

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.

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.

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

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.

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.

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.

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.

¹⁶²The underlying fund changed its sub-advisor on November 4, 2016 from Declaration Management & Research LLC/John Hancock Asset Management to John Hancock Management.

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.

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.

¹⁸³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 20, 2017. Please contact your John Hancock representative for more information.

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.

¹⁹³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 20, 2018. Please contact your John Hancock representative for more information.

¹⁹⁹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 19, 2018. Please contact your John Hancock representative for more information.

²¹¹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective October 18, 2019. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.

²¹²The sub-account and underlying fund changed its name effective on or about November 1, 2019. Performance shown for periods prior to that date reflect the results under its former name.

²¹³The underlying fund's manager or subadvisor will change from Oppenheimer Funds, Inc. to Invesco Advisers, Inc., on or about November 1, 2019 to correspond with the acquisition that occurred earlier this year. Contact your John Hancock representative for more information.

²²²Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 16, 2020. Please contact your John Hancock representative for more information.

²²³Effective October 12, 2020, the 10-Year Guaranteed Interest Account will no longer be a competing Fund with the John Hancock Stable Value Fund or the John Hancock Stable Value Guaranteed Income Fund.

²²⁴This Fund is not a mutual fund, it is a Collective Investment Trust maintained by John Hancock Trust Company LLC ("JHTC"), a New Hampshire non-depository trust company. The Fund invests directly other CIT's maintained by JHTC and in the John Hancock Stable Value Guaranteed Income Fund, a stable value group annuity contract issued by John Hancock Life Insurance Company (USA).

²²⁵The sub-account and underlying fund changed its name effective on or about November 7, 2020. Performance shown for periods prior to that date reflect the results under its former name.

²²⁸Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 16, 2021. Please contact your John Hancock representative for more information.

²²⁹This sub-account was recently introduced on May 7, 2021 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²³¹Effective May 7, 2021, the underlying fund and sub-account changed its manager from Deutsche Asset Management, Inc. to Wellington Management Company, LLP.

²³²Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 15, 2021. Please contact your John Hancock representative for more information.

²³⁹This investment option is deemed a 'Competing' investment option with John Hancock Stable Value Guaranteed Income 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.

²⁴³The name of this sub-account changed effective on or about May 7, 2022.

²⁴⁸This sub-account was recently introduced on November 5, 2022 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²⁴⁹Depending on the Funds selected or recommended by the plan fiduciaries (and whether or not any Funds are recommended or selected), John Hancock and its affiliates may receive additional compensation from the Funds, in the form of 12b-1 fees, transfer agent fees, investment management fees, or otherwise. If the John Hancock Stable Value Guaranteed Investment Fund ("SVGIF") is selected or if the Fund selected invests in the SVGIF, John Hancock may earn more from amounts invested in its general account via SVGIF than the interest amount it credits to SVGIF contract holders, depending on investment and market conditions affecting the general account, in which case this 'spread' revenue is retained by John Hancock. The total revenue John Hancock and its affiliates receive from a fund advised or subadvised by John Hancock affiliates is higher than those advised or subadvised exclusively by unaffiliated entities.

²⁵⁰Effective on or about March 31, 2023, this sub-account invests in the R2 share class of the underlying collective investment trust. It previously invested in the R4 share class of the same underlying collective investment trust. Performance shown for periods prior to March 31, 2023 is based on the performance of the prior share class (R4), which had a higher expense ratio than the current share class (R2). Because the prior share class (R4) had a higher expense ratio, the performance shown would have been higher had the sub-account been invested in the R2 share class for the periods prior to March 31, 2023.

²⁵¹ Account balance reported may include assets transferred from another Fund, which was permanently closed on or about July 14, 2023. Please contact your John Hancock representative for more information.

²⁵⁴ The name of this sub-account changed effective on or about July 14, 2023.

²⁵⁵ Account balance reported may include assets transferred from another Fund, which was permanently closed on or about July 20, 2024. Please contact your John Hancock representative for more information.

⁵ The Total Annual Operating Expenses ("TAOE") is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund of this sub-account has either waived a portion of, or capped, its fees; the FER used to determine the TAOE of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. Refer to the Fund Sheet for details.

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

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