

Medica 401(k) Matched Savings Plan

October 31, 2022

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 800-294-3575 from 08:00 a.m. to 10:00 p.m. Eastern time 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 "ME2002" 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 800-294-3575.

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	CURRENT RETURNS AS OF 10/31/2022			STANDARD RETURNS AS OF 09/30/2022				SINCE INCEPTION	INCEPTION DATE
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS		
Stable Value										
T. Rowe Price Stable Value Common Trust Fund (Class A)		0.15	0.44	1.36	1.63	1.87	1.97	1.96	N/A	09/12/1988
BENCHMARK: FTSE Treasury Bill 3 Month Index ²⁷		0.25	0.59	0.87	0.63	0.57	1.13	0.66	N/A	
Money Market										
An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.										
Vanguard Federal Money Market Fund (Investor Shares)	VMFXX	0.24	0.61	0.91	0.67	0.52	1.06	0.62	N/A	07/13/1981
BENCHMARK: FTSE Treasury Bill 3 Month Index ²⁷		0.25	0.59	0.87	0.63	0.57	1.13	0.66	N/A	
Income										
BNY Mellon Global Fixed Income Fund (Class I)	SDGIX	-0.05	-5.20	-11.47	-11.86	-2.06	0.40	1.77	N/A	12/31/1993
BENCHMARK: Bloomberg Barclays Global Aggregate Index ²⁰		-0.69	-9.51	-20.44	-20.43	-5.74	-2.32	-0.93	N/A	
BlackRock Total Return Bond Fund (Class T) ^a		-1.48	-8.64	-17.10	-15.85	-2.96	-0.02	N/A	0.16	08/29/2016
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index ²⁵		-1.30	-8.23	-15.72	-14.60	-3.26	-0.27	0.89	-0.38	
Fidelity U.S. Bond Index Fund	FXNAX	-1.37	-8.25	-15.64	-14.57	-3.24	-0.28	0.85	N/A	05/04/2011
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index ²⁵		-1.30	-8.23	-15.72	-14.60	-3.26	-0.27	0.89	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.										
Vanguard Target Retirement 2020 Fund	VTWNX	2.40	-7.02	-16.25	-15.83	1.17	2.91	5.46	N/A	06/07/2006
BENCHMARK: Morningstar Lifetime Moderate 2020 Index ¹²		2.75	-8.08	-19.56	-18.89	0.18	2.47	4.62	N/A	
Vanguard Target Retirement 2025 Fund	VTTVX	3.09	-7.38	-17.90	-17.53	1.40	3.15	5.96	N/A	10/27/2003
BENCHMARK: Morningstar Lifetime Moderate 2025 Index ¹³		3.08	-8.33	-20.54	-19.88	0.27	2.63	5.22	N/A	

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	CURRENT RETURNS AS OF 10/31/2022			STANDARD RETURNS AS OF 09/30/2022				SINCE INCEPTION	INCEPTION DATE
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS		
Vanguard Target Retirement 2030 Fund	VTHRX	3.69	-7.52	-18.71	-18.42	1.82	3.43	6.46	N/A	06/07/2006
BENCHMARK: Morningstar Lifetime Moderate 2030 Index ¹⁴		3.62	-8.28	-21.03	-20.52	0.64	2.92	5.89	N/A	
Vanguard Target Retirement 2035 Fund	VTTHX	4.16	-7.53	-19.17	-18.87	2.39	3.78	6.99	N/A	10/27/2003
BENCHMARK: Morningstar Lifetime Moderate 2035 Index ¹⁵		4.37	-7.92	-20.96	-20.74	1.22	3.27	6.46	N/A	
Vanguard Target Retirement 2040 Fund	VFORX	4.74	-7.55	-19.63	-19.42	2.91	4.11	7.40	N/A	06/07/2006
BENCHMARK: Morningstar Lifetime Moderate 2040 Index ¹⁶		5.14	-7.46	-20.66	-20.78	1.78	3.56	6.79	N/A	
Vanguard Target Retirement 2045 Fund	VTIVX	5.25	-7.58	-20.12	-19.93	3.46	4.42	7.61	N/A	10/27/2003
BENCHMARK: Morningstar Lifetime Moderate 2045 Index ¹⁷		5.68	-7.18	-20.44	-20.83	2.10	3.68	6.89	N/A	
Vanguard Target Retirement 2050 Fund	VFIFX	5.50	-7.59	-20.28	-20.18	3.41	4.39	7.60	N/A	06/07/2006
BENCHMARK: Morningstar Lifetime Moderate 2050 Index ¹⁸		5.88	-7.10	-20.38	-20.91	2.17	3.67	6.85	N/A	
Vanguard Target Retirement 2055 Fund	VFFVX	5.50	-7.59	-20.28	-20.17	3.40	4.38	7.58	N/A	08/18/2010
BENCHMARK: Morningstar Lifetime Moderate 2055 Index ¹⁹		5.85	-7.17	-20.49	-21.04	2.12	3.59	6.76	N/A	
Vanguard Target Retirement 2060 Fund	VTTSX	5.51	-7.58	-20.27	-20.16	3.40	4.38	7.58	N/A	01/19/2012
BENCHMARK: Morningstar Lifetime Moderate 2060 Index ⁴		5.78	-7.28	-20.63	-21.18	2.03	3.49	N/A	N/A	
Vanguard Target Retirement 2065 Fund	VLXVX	5.51	-7.56	-20.21	-20.10	3.38	4.36	N/A	4.95	07/12/2017
BENCHMARK: Morningstar Lifetime Moderate 2060 Index ⁴		5.78	-7.28	-20.63	-21.18	2.03	3.49	N/A	5.32	
Vanguard Target Retirement 2070 Fund	VSVNX	5.51	-7.58	N/A	N/A	N/A	N/A	N/A	-7.50	06/28/2022
BENCHMARK: Morningstar Lifetime Moderate 2065 Index ⁵		5.68	-7.38	-20.74	-21.28	1.95	N/A	N/A	-9.04	
Vanguard Target Retirement Income Fund	VTINX	1.58	-6.74	-14.55	-14.19	-0.02	1.96	3.31	N/A	10/27/2003
BENCHMARK: Morningstar Lifetime Moderate Income Index ¹¹		2.40	-6.31	-14.49	-14.27	0.85	2.41	3.35	N/A	
Growth & Income										
Legal & General S&P 500 DC Collective Investment Trust Fund (Class A)		8.09	-5.87	-17.71	-15.48	8.16	9.23	N/A	10.88	10/07/2016
BENCHMARK: S&P 500 Index ²⁹		8.10	-5.86	-17.70	-15.47	8.16	9.24	11.70	12.10	
Principal Diversified Real Asset CIT Tier 1 ^a	DRA95	4.68	-8.14	-8.53	-8.55	3.74	2.95	N/A	2.14	05/30/2013
BENCHMARK: Morningstar Conservative Target Risk Index ⁶		0.60	-7.76	-16.20	-15.76	-1.59	0.82	1.99	1.99	
Growth										
Delaware Small Cap Value Fund (Institutional Shares)	DEVIX	13.26	-1.56	-11.13	-13.92	4.21	2.99	8.14	N/A	11/09/1992
BENCHMARK: Russell 2000 Value Index ²⁴		12.59	-2.08	-11.19	-17.69	4.72	2.87	7.94	N/A	
Fidelity Contrafund (Class K6)	FLCNX	5.50	-6.47	-26.52	-24.53	7.76	9.19	N/A	9.81	05/25/2017
BENCHMARK: Russell 1000 Growth Index ²²		5.84	-8.90	-26.61	-22.59	10.67	12.17	13.70	12.65	
T. Rowe Price New Horizons Fund ¹	PRNHX	5.98	-4.24	-33.56	-39.75	5.73	10.21	13.71	N/A	06/03/1960
BENCHMARK: Russell 2000 Growth Index ²³		9.49	-1.29	-22.57	-29.27	2.94	3.60	8.81	N/A	
Vanguard Mid-Cap Index Fund (Institutional Shares)	VMCIX	8.51	-5.10	-19.07	-19.48	5.49	6.66	10.46	N/A	05/21/1998
BENCHMARK: MSCI US Mid Cap 450 Index ²⁸		8.52	-4.51	-17.57	-18.65	6.44	7.65	11.24	N/A	
International										
Fidelity Diversified International Fund ^{1,2}	FDIVX	5.66	-9.53	-29.92	-30.95	-0.70	0.29	4.59	N/A	12/27/1991
BENCHMARK: MSCI EAFE Index ²⁶		5.38	-9.02	-23.17	-25.13	-1.83	-0.84	3.67	N/A	

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	CURRENT RETURNS AS OF 10/31/2022			STANDARD RETURNS AS OF 09/30/2022				SINCE INCEPTION	INCEPTION DATE
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS		
Legal & General MSCI EAFE DC Collective Investment Trust Fund (Class A)		5.37	-8.98	-22.96	-24.93	-1.58	-0.54	N/A	2.64	10/07/2016
BENCHMARK: MSCI EAFE Index ²⁶		5.38	-9.02	-23.17	-25.13	-1.83	-0.84	3.67	3.17	
MFS International Intrinsic Value Fund (Class R3)	MINGX	2.81	-12.06	-29.71	-26.97	-0.91	1.80	6.72	N/A	10/01/2008
BENCHMARK: MSCI EAFE Index ²⁶		5.38	-9.02	-23.17	-25.13	-1.83	-0.84	3.67	N/A	
RBC Emerging Markets Equity Fund (Class I)	REEIX	-0.20	-10.93	-24.91	-24.18	-2.64	-1.20	N/A	2.54	12/20/2013
BENCHMARK: MSCI Emerging Markets Free Index ²¹		-3.15	-14.65	-31.16	-30.11	-4.36	-4.14	-1.34	-1.40	
Portfolio Fund										
Aggressive Portfolio ³		4.65	-7.75	-22.30	-22.21	2.35	3.47	6.61	N/A	06/20/2006
BENCHMARK: Morningstar Moderately Aggr Target Risk Index ⁹		4.84	-7.11	-19.09	-19.38	2.21	3.74	6.53	N/A	
Conservative Portfolio ³		2.72	-5.12	-12.43	-11.47	3.02	3.95	5.07	N/A	06/20/2006
BENCHMARK: Morningstar Moderately Cons Target Risk Index ⁷		1.96	-7.41	-16.95	-16.66	0.15	2.17	3.81	N/A	
Moderate Portfolio ³		3.53	-6.87	-18.56	-18.09	2.51	3.66	5.85	N/A	06/20/2006
BENCHMARK: Morningstar Moderate Target Risk Index ⁸		3.35	-7.50	-18.27	-18.20	1.14	2.95	5.17	N/A	
Very Aggressive Portfolio ³		5.84	-7.18	-23.74	-23.27	4.82	5.87	8.91	N/A	06/23/2006
BENCHMARK: Morningstar Aggressive Target Risk Index ¹⁰		6.10	-6.86	-19.53	-20.11	2.90	4.26	7.52	N/A	

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.

⁹The fund is a collective investment fund and is privately offered. Therefore information on this investment is not available in local publications.

²Redemptions in this fund may be subject to a short term redemption fee and/or other trading restrictions. Performance shown does not reflect this fee, which, if reflected, would lower performance. For further details, please review the Frequently Asked Questions sheet for this fund family located in mylifefile.jhrps.com or call a John Hancock representative at (800) 294-3575.

³This investment option is not a mutual fund.

⁴The Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁵The Morningstar Lifetime Moderate 2065 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2065. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁶The Morningstar Conservative Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek below-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

⁷The Morningstar Moderately Conservative Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly below-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

⁸The Morningstar Moderate Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek average exposure to equity market risk and returns. An investment cannot be made directly into an index.

- ⁹The Morningstar Moderately Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.
- ¹⁰The Morningstar Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.
- ¹¹The Morningstar Lifetime Moderate Income Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target of moderate income. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹²The Morningstar Lifetime Moderate 2020 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹³The Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹⁴The Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹⁵The Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹⁶The Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹⁷The Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹⁸The Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹⁹The Morningstar Lifetime Moderate 2055 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ²⁰Bloomberg Barclays Global Aggregate Index is a flagship measure of global investment grade debt from twenty-four local currency markets. This multi-currency benchmark includes treasury, government-related, corporate and securitized fixed-rate bonds from both developed and emerging markets issuers. It is not possible to invest directly in an index.
- ²¹MSCI 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.
- ²²Russell 1000 Growth Index: The Russell 1000 Growth Index is an unmanaged index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- ²³Russell 2000 Growth Index: The Russell 2000 Growth Index is an unmanaged index that measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- ²⁴Russell 2000 Value Index: The Russell 2000 Value Index is an unmanaged index that measures the performance of those Russell 2000 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.
- ²⁵Bloomberg Barclays US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- ²⁶MSCI 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.

²⁷ FTSE 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.

²⁸ MSCI US Mid Cap 450 Index: The MSCI US Mid Cap 450 Index represents the universe of medium capitalization companies in the US equity market. This index targets for inclusion 450 companies and represents, as of October 29, 2004, approximately 15% of the capitalization of the US equity market. An investment cannot be made directly into an index.

²⁹ S&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.

Returns for 1-month, 3-month and YTD are cumulative total returns. Returns for 1-year, 3-years, 5-years, 10-years and since inception are average annual total returns through the most recent calendar quarter.

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		Additional Information
	As a %	Per \$1,000	%	# Days	
Stable Value					
T. Rowe Price Stable Value Common Trust Fund (Class A)	0.30%	\$ 3.00	N/A	N/A	
Money Market					
Vanguard Federal Money Market Fund (Investor Shares)	0.11%	\$ 1.10	N/A	N/A	
Income					
BNY Mellon Global Fixed Income Fund (Class I)	0.50%	\$ 5.00	N/A	N/A	
BlackRock Total Return Bond Fund (Class T)	0.22%	\$ 2.20	N/A	N/A	
Fidelity U.S. Bond Index Fund	0.03%	\$ 0.30	N/A	N/A	
Target Date					
Vanguard Target Retirement 2020 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2025 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2030 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2035 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2040 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2045 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2050 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2055 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2060 Fund	0.08%	\$ 0.80	N/A	N/A	

Fees and Expenses					
NAME/TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Vanguard Target Retirement 2065 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement 2070 Fund	0.08%	\$ 0.80	N/A	N/A	
Vanguard Target Retirement Income Fund	0.08%	\$ 0.80	N/A	N/A	
Growth & Income					
Legal & General S&P 500 DC Collective Investment Trust Fund (Class A)	0.01%	\$ 0.10	N/A	N/A	
Principal Diversified Real Asset CIT Tier 1	0.72%	\$ 7.20	N/A	N/A	
Growth					
Delaware Small Cap Value Fund (Institutional Shares)	0.86%	\$ 8.60	N/A	N/A	
Fidelity Contrafund (Class K6)	0.45%	\$ 4.50	N/A	N/A	
T. Rowe Price New Horizons Fund	0.75%	\$ 7.50	N/A	N/A	
Vanguard Mid-Cap Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
International					
Fidelity Diversified International Fund	1.01%	\$ 10.10	N/A	N/A	
Legal & General MSCI EAFE DC Collective Investment Trust Fund (Class A)	0.02%	\$ 0.20	N/A	N/A	
MFS International Intrinsic Value Fund (Class R3)	0.98%	\$ 9.80	N/A	N/A	
RBC Emerging Markets Equity Fund (Class I)	0.99%	\$ 9.90	N/A	N/A	
Portfolio Fund					
Aggressive Portfolio	0.53%	\$ 5.30	N/A	N/A	
Conservative Portfolio	0.29%	\$ 2.90	N/A	N/A	
Moderate Portfolio	0.40%	\$ 4.00	N/A	N/A	
Very Aggressive Portfolio	0.50%	\$ 5.00	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 financial goals.

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 800-294-3575 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.

PARTICIPANT EXPENSES

The following fees are applicable. If any of these fees apply to you, they will appear on your quarterly account statement.

The managed account fee applies to eligible account assets, charged monthly to participants enrolled in the managed account program for the program's investment management and administration.

Loan Fees	\$ 100.00
Monthly Loan Maintenance Fee	\$ 4.00
Distribution Fee	\$ 50.00
Hardship Fee	\$ 75.00
Periodic Payment Fee	\$ 2.00
Insufficient Funds Fee	\$ 25.00
QDRO Fee	\$ 950.00
Managed Account Fee:	Varies
.0050 on the first \$50,000	
.0040 on the next \$50,000	
.0030 on the next \$150,000	
.0020 on amounts over \$250,000	
John Hancock Recordkeeping Fee - Deducted Pro rata	\$67.00

SELF-DIRECTED BROKERAGE OPTION

In addition to the designated investment alternatives available to you, your plan offers you the option of making your own investments through a self-directed brokerage account that is established with TD Ameritrade. Subject to any limitations imposed by TD Ameritrade and/or your Plan, if applicable, you may buy, sell and trade stocks, bonds, mutual funds and other types of securities through this account. TD Ameritrade typically charges commissions on transactions or a markup/markdown on bond transaction prices; additional fees may apply. To the extent that TD Ameritrade charges these fees, the charges and amounts will be disclosed on your TD Ameritrade account statements. For more information about the description and amounts of applicable fees, as well as how to establish a self-directed brokerage account, go to myplan.johnhancock.com > Review > Review Brokerage > Brokerage Menu. You have two options of enrollment: select "Requesting a brokerage application and information package" to receive a mailed application or select "Ameritrade Brokerage Online Application" to submit your request online. During the account opening process, before agreeing to terms and conditions, fee information will be presented in the TD Ameritrade Self-Directed Brokerage Accounts: Commissions and Fees. TD Ameritrade fees are subject to change on 30 days' notice to you. Mutual funds purchased through TD Ameritrade are subject to the fees and expenses described in the applicable prospectus, including any front or back-end sales loads. If you have any questions about self-directed brokerage accounts or the applicable fees associated with the purchase or sale of a security through such account, or want to obtain a prospectus for a particular investment containing important fee and other information for the investment, please call a TD Ameritrade representative at 866-766-4015.

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 800-294-3575 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.

DESIGNATED INVESTMENT MANAGER

John Hancock Personal Financial Services, LLC, is the designated investment manager for participant accounts enrolled in the John Hancock Personalized Retirement Advice managed account service, providing discretionary management of enrolled accounts, including investment allocation and rebalancing.

RESTRICTED INVESTMENTS

The following funds have restrictions as described below:

1) Vanguard Federal Money Market Fund (Investor Shares): This investment may have restrictions regarding contributions and liquidations.

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. Please review the funds' prospectuses for more information.

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 800-294-3575 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. TD AMERITRADE Corporate Services, 1005 N. Ameritrade Place, Bellevue, NE 68005, member FINRA/SIPC serves as broker for self directed brokerage.

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

RS120715225908