

John Hancock
P.O. Box 940
Norwood, MA 02062-0940

123456

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ANNUAL NOTICE FOR THE MEDICA 401(k) MATCHED SAVINGS PLAN (“Plan”)

Date: November, 2023

Plan Sponsor: Medica Services Company LLC (the “Company”)

This is an annual notice which only applies to the 2024 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review a copy of the Plan’s Summary Plan Description (“SPD”), a copy of which was provided to you. If you need an additional copy, see “FOR ADDITIONAL INFORMATION” below for information on how you can obtain one.

NOTE: *Many of your Plan elections are made by contacting John Hancock. Whenever you are instructed to contact John Hancock Retirement Plan Services, LLC (John Hancock), you may do so:*

- *24 hours a day via either the internet at myplan.johnhancock.com or an automated telephone system at 800.294.3575.*
- *8AM to 10PM Eastern Time by calling 800.294.3575 to speak with a Participant Service Representative.*

AUTOMATIC ENROLLMENT

The Company is making saving for retirement easier by offering an automatic enrollment feature under the Plan. If you are hired or rehired on or after January 1, 2015, forty five (45) days following the date you initially become eligible to participate in the Plan, you will be automatically enrolled in the Plan with a pre-tax contribution rate of 5%, unless you elect otherwise. If you were hired or rehired on or after January 1, 2014 but before January 1, 2015, forty five (45) days following the date you initially become eligible to participate in the Plan, you were automatically enrolled in the Plan with a pre-tax contribution rate of 3%, unless you elected otherwise. If you were hired or rehired on or after January 1, 2002 but before January 1, 2014, forty five (45) days following the date you initially become eligible to participate in the Plan, you were automatically enrolled in the Plan with a pre-tax contribution rate of 3%, unless you elected otherwise.

If you do not have an affirmative deferral election in effect (including an election to defer 0% of your pay), unless you otherwise elect, you will be automatically enrolled in the Plan with a pre-tax contribution rate as set forth above, depending on your date of hire/rehire.

In addition, employees may elect to enroll in the auto increase program where your deferral percentage will automatically increase each year by 1%, until you reach a maximum of 25%.

If you are already enrolled but would like to change the amount of your elective contributions (pre-tax or Roth), you may contact John Hancock. The change will be made as soon as administratively practical.

IRS SAFE-HARBOR PLAN NOTICE:

For the 2024 Plan Year, the Plan intends to satisfy the IRS’s requirements for a “safe-harbor” plan. This notice is designed to inform you of your rights and obligations under the Plan, and satisfy the requirements of the final regulations under Internal Revenue Code Sections 401(k) and 401(m).

➤ **Safe Harbor Contribution.**

To help you make an informed decision about participating in the Plan, the Company must inform you about the contributions it will make to the Plan on your behalf.

If you are eligible under the terms of the Plan to receive Company contributions, the Company will make the following contribution to the Plan:

ANNUAL NOTICE FOR THE MEDICA 401(k) MATCHED SAVINGS PLAN ("Plan")

The Company will match 100% of the first 3% of your eligible pay that you contribute to the Plan, and it matches 50% of the next 2% (the fourth and fifth percentages) of your eligible pay that you contribute to the Plan. To receive the maximum Company Matching Contribution, you need to contribute at least 5% of your pay each payroll period during the year.

➤ **Other Company Contributions.**

You are eligible to receive the matching contribution once you are eligible to make elective contributions (pre-tax or Roth). Generally, an employee regularly schedule to work 20 hours or more a week, who is a Qualified Employee and age 18 or older, is eligible as of the date the employee is hired. An employee who is not regularly scheduled to work 20 hours or more a week but completes 1,000 hours of service in a year, who is also a qualified employee and age 18 or older, is eligible as of the first payroll date following the date on which the employee completes one year of eligibility service.

You are also eligible to receive a discretionary contribution if the Company elects to make such a contribution.

Please refer to the Plan's SPD for information regarding any additional Company contribution(s) which may be made under the Plan.

See "FOR ADDITIONAL INFORMATION" below to find out how to get a copy of the current SPD and other information about the Plan.

➤ **Type and Amount of Compensation that May Be Deferred.**

As a participant in the Plan, you may elect to contribute a portion of your "pay" (defined below) each Plan Year. The Company will contribute this amount (your "deferral contributions") to the Plan.

You may make either pre-tax 401(k) deferrals and/or Roth 401(k) deferrals (after-tax). If you make pre-tax 401(k) deferrals, your deferrals will not be subject to income tax until distributed from the Plan. If you make Roth 401(k) deferrals, your deferrals will be subject to income tax at the time they are made. However, if you satisfy certain distribution requirements, your Roth 401(k) deferrals and earnings on the deferrals will not be subject to income tax when distributed from the Plan. Both types of contributions are subject to the Social Security taxes at the time they are made. The Company will deduct the Social Security taxes, and, in the case of Roth deferrals, will deduct income taxes, from your remaining pay.

You may contribute from 1% to 75% of your "pay" (as defined below) as pre-tax and Roth contributions each Plan Year, but not more than the annual limit in effect each calendar year. Participants who will be age 50 or older during the calendar year can contribute "catch-up" contributions up to the annual catch-up limit in effect each calendar year. The annual deferral and catch-up limits are available by contacting John Hancock and are updated at the beginning of each calendar year.

Your "pay" generally includes salary, bonuses, and other pay (before income and social security withholding taxes). Pay also includes amounts that you would have received if you did not contribute the amounts to this plan or the flexible spending plan. Pay does not include: (i) reimbursements and other expense allowances, (ii) fringe benefits (cash and non-cash, including but not limited to, adoption assistance, tuition assistance, third party sick pay (e.g., short term and long term disability insurance benefits), income imputed from insurance coverages and premiums, employee discounts and other similar amounts, merchandise and service discounts, and other fringe benefits), (iii) moving expenses, (iv) nonqualified deferred compensation (both when deferred and when received), (v) welfare benefits (including but not limited to excess group term life insurance, taxable medical or disability benefits), (vi) severance pay (in general, all amounts received after your severance of employment except a final paycheck and the items noted in the Summary Plan Description). In addition,

ANNUAL NOTICE FOR THE MEDICA 401(k) MATCHED SAVINGS PLAN (“Plan”)

Compensation does not include any amounts received by an Employee prior to the date in which you become a Participant in the Plan, and any compensation received while a member of a class of Employees excluded from participation in the Plan as stated in the Summary Plan Description.

You should be aware that under the federal tax laws, pay in excess of the annual compensation limit may not be taken into account for Plan purposes. The annual compensation limit is also available by contacting John Hancock and is updated at the beginning of each calendar year. Please refer to the SPD for additional information regarding the type and amount of “pay” that may be deferred.

➤ **How to Make Cash or Deferred Elections.**

If you do not have an affirmative deferral election in effect (including an election to defer 0% of your pay), unless you otherwise elect, you will be automatically enrolled in the Plan with a pre-tax contribution rate of 5%.

If you want to contribute more or less than 5% of your pay on a pre-tax basis, if you want to make Roth contributions, or if you do not want to contribute at all, you must contact John Hancock.

You have the right to direct the investment of your account among the available investment options available under the Plan. Information concerning the available options has been provided to you. If you are automatically enrolled in the Plan, any contribution made on your behalf will be invested in the Plan’s default investment described below, unless you make an alternative investment election by contacting John Hancock. You may change your investment election(s) at any time by contacting John Hancock and such changes will be effective at the time set forth in the Plan’s SPD.

➤ **Periods Available for Making Cash or Deferred Elections.**

In accordance with Plan rules, you may change your contribution election (pre-tax and/or Roth) any business day by contacting John Hancock. Your contribution change will be effective as soon as administratively possible thereafter.

➤ **Applicable Vesting Provisions.**

The following is a general explanation of the vesting provisions of the Plan. More details, including any vesting provisions applicable to prior Plan provisions, can be found in the Plan’s SPD.

You are always 100% vested in your deferral contributions (pre-tax and/or Roth), any rollovers contributions you may have made, any Company “safe-harbor” contributions made on your behalf, and employer discretionary contributions (if any) (adjusted for investment gains and losses).

However, any additional Company contributions allocated to your account (adjusted for investment gains and losses) will be subject to the following vesting schedule:

Discretionary contributions for the 2007 plan year and later are subject to a 3 year cliff vesting schedule. Effective January 1, 2017, discretionary contributions made before 2007 will be fully vested

➤ **Applicable Withdrawal Provisions.**

You generally may not withdraw your deferral contributions or any safe-harbor contributions except when one of the following events occurs: severance from employment with the Company, or death, or disability, or attainment of age 59½. You may, however, obtain a “hardship withdrawal” that includes your deferral contributions if you satisfy certain IRS

ANNUAL NOTICE FOR THE MEDICA 401(k) MATCHED SAVINGS PLAN ("Plan")

requirements. If you have a rollover account and have a financial need, you may withdraw the rollover account at any time.

You may receive distribution of your vested account after you terminate employment with the Company.

All withdrawals and distributions are subject to rules and procedures as set forth under the Plan. Additional information about withdrawals and distributions available under the Plan, including rules and procedures, can be found in the Plan's SPD.

See "FOR ADDITIONAL INFORMATION" below to find out how to get a copy of the current SPD and other information about the Plan.

➤ **Plan Amendment and Termination.**

The Company retains the right to amend the Plan, including the right to terminate the Plan and discontinue all contributions (including the safe harbor contribution) under the Plan. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

The Company also may amend the Plan during the Plan year to reduce or suspend safe-harbor contributions for the Plan Year in which case you will be provided with a 30-day advance notice of the reduction or suspension, as applicable.

FOR ADDITIONAL INFORMATION

You should consult the Plan document and SPD for a complete explanation of the Plan's features and for information regarding your rights under the Plan. You may also view and/or obtain a copy of the SPD by contacting John Hancock. You can also obtain additional information about the Plan by contacting John Hancock or by contacting the Plan Sponsor.

The Plan Sponsor also serves as the Plan Administrator and may be contacted at:

MEDICA SERVICES COMPANY LLC
MAIL ROUTE CP175
401 CARLSON PARKWAY
MINNETONKA, MN 55305
Phone: (952) 992 - 3888
EIN: 85-2902940

This Notice is not intended to, nor should you construe it as, modifying any aspect of the current Plan document or SPD.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. For any investment fund (including a default fund) that has a fund prospectus, the prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 800.294.3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money; the fund's prospectus provides information regarding details for the applicable fee waivers. Prospectus may only be available in English.

John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

ANNUAL NOTICE FOR THE MEDICA 401(k) MATCHED SAVINGS PLAN (“Plan”)

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MGR082219497811

**ANNUAL NOTICE FOR
Medica 401(k) Matched Savings Plan ("Plan")**

Date: November 30, 2023

Plan Sponsor: Medica Services Company, LLC (the "Company")

This is an annual notice which only applies to the 2024 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review the Plan's Summary Plan Description ("SPD"), a copy of which was provided to you. If you need an additional copy, see "FOR ADDITIONAL INFORMATION" below for information on how you can obtain one.

NOTE: *Many of your Plan elections are made by contacting John Hancock Retirement Plan Services LLC ("John Hancock"). If you wish to contact John Hancock, you may do so:*

- *24 hours a day via either the internet at myplan.johnhancock.com or an automated telephone system at 800.294.3575, or if the Plan is sponsored by a union, at 833.38.UNION.*
- *8AM to 10PM Eastern Time by calling 800.294.3575, or if the Plan is sponsored by a union, at 833.38.UNION to speak with a Participant Service Representative.*

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan's default investment, based on the following schedule, unless you make an alternative investment election by contacting John Hancock:

<u>Year of Birth</u>	<u>Default Investment</u>
From 0 To 1952	Vanguard Target Retirement Income Fund
From 1953 To 1957	Vanguard Target Retirement 2020 Fund
From 1958 To 1962	Vanguard Target Retirement 2025 Fund
From 1963 To 1967	Vanguard Target Retirement 2030 Fund
From 1968 To 1972	Vanguard Target Retirement 2035 Fund
From 1973 To 1977	Vanguard Target Retirement 2040 Fund
From 1978 To 1982	Vanguard Target Retirement 2045 Fund
From 1983 To 1987	Vanguard Target Retirement 2050 Fund
From 1988 To 1992	Vanguard Target Retirement 2055 Fund
From 1993 To 1997	Vanguard Target Retirement 2060 Fund
From 1998 To 2002	Vanguard Target Retirement 2065 Fund
From 2003 To 9999	Vanguard Target Retirement 2070 Fund

ANNUAL NOTICE FOR Medica 401(k) Matched Savings Plan ("Plan")

This investment is intended to satisfy the requirements of a "qualified default investment alternative" ("QDIA") under the Employee Retirement Income Security Act of 1974 ("ERISA"). A copy of the Fund Fact Sheet for the Plan's default investment is provided with this Notice.

If some or all your account is invested in the QDIA, you have the continuing right to direct the investments of your account in one or more of the investment options available to you under the Plan. If you decide to direct your investments, your transfer from the QDIA is not subject to any restrictions, transfer fees or redemption fees during the first 90 days after the date of your first investment in the QDIA; however, other types of investment related fees may apply.

The enclosed Fund Fact Sheet for the Plan's QDIA contains a description of the fund's investment objectives, specific risk and return characteristics, and fees and expenses. You should also review the other available investment options within the Plan. To learn more about your investment options, go to myplan.johnhancock.com or call John Hancock at 800.294.3575, or if the Plan is sponsored by a union, at 833.38.UNION. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing to ensure these characteristics are consistent with your risk tolerance.

About Risk

All investing involves risk including possible loss of principal. There is no guarantee that the investment objectives of any investment option will be met.

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 is 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. Investors should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

FOR ADDITIONAL INFORMATION

You should consult the Plan document and SPD for a complete explanation of the Plan's features and for information regarding your rights under the Plan. You may also view and/or obtain a copy of the SPD by contacting John Hancock. You can also obtain additional information about the Plan by contacting John Hancock or by contacting the Plan Sponsor.

The Plan Sponsor also serves as the Plan Administrator and may be contacted at:

**Medica Services Company, LLC
Mail Route CP175 401 Carlson Parkway
Minnetonka, MN, 55305-5387**

**Phone:
EIN: 85-2902940**

This Notice is not intended to, nor should you construe it as, modifying any aspect of the current Plan document or SPD.

A fund's investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus (or offering memorandums/trust documents) contains this and other important information about the fund. To obtain a prospectus (or offering memorandums/trust documents), contact John Hancock Retirement Plan Services LLC at 800-294-3575 or if the Plan is sponsored by a union, at 833.38.UNION or visit myplan.johnhancock.com. Please read the prospectus (or offering memorandums/trust

**ANNUAL NOTICE FOR
Medica 401(k) Matched Savings Plan (“Plan”)**

documents) carefully before investing or sending money. The fund’s prospectus (or offering memorandums/trust documents) provides information regarding details for the applicable fee waivers. Prospectuses (or offering memorandums/trust documents) may only be available in English.

John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan through an open-architecture platform. John Hancock Trust Company LLC provides trust and custodial services to such plans. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2020 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁰:
Target-Date 2020

PORTFOLIO DETAILS

Ticker	VTWNX
Inception Date	2006-06-07
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	39,665.81
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Roger Aliaga-Díaz Aurélie Denis
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2020 Fund	7.02	6.58	3.85	4.62	6.02	--
Morningstar Lifetime Moderate ⁸⁷	6.18	6.10	2.96	4.28	5.39	--
Target-Date 2020 ^{b41}	6.65	6.57	3.79	4.31	5.64	--

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

TOP TEN HOLDINGS AS OF 2023-05-31

	% of Assets
Vanguard Total Bond Market II Idx Inv	32.31
Vanguard Total Stock Mkt Idx Instl Pls	24.73
Vanguard Total Intl Stock Index Inv	16.39
Vanguard Total Intl Bd II Idx Instl	14.43
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	11.09

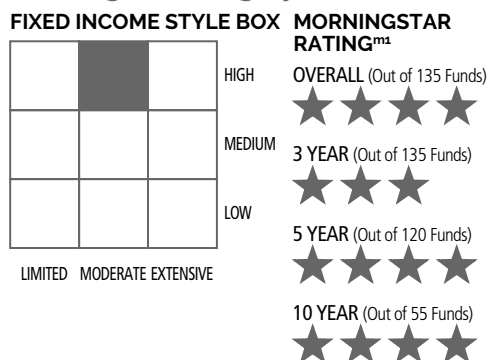
KEY STATISTICS

Turnover Ratio (%) (annualized)	14
Sharpe Ratio ^{b54} (3y)	0.27

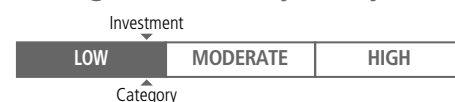
PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

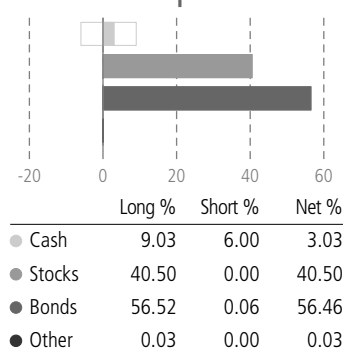


Morningstar Volatility Analysis

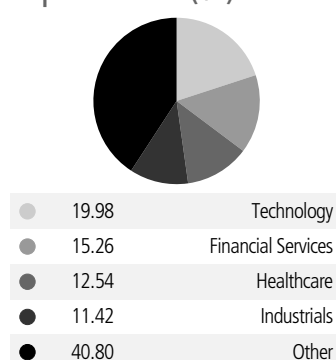


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

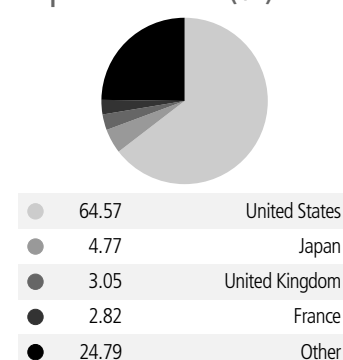
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

Marketing support services are provided by John Hancock Distributors LLC.

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

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



Vanguard Target Retirement 2025 Fund

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴¹:
Target-Date 2025

PORTFOLIO DETAILS

Ticker	VTVX
Inception Date	2003-10-27
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	75,079.32
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Aurélie Denis Roger Aliaga-Diaz
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2025 Fund	5.22	11.56	2.17	4.06	5.79	--
Morningstar Lifetime Moderate ⁸⁸	2.47	9.56	0.62	3.24	4.99	--
Target-Date 2025 ^{b42}	3.83	9.84	1.76	3.50	5.09	--

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

TOP TEN HOLDINGS AS OF 2023-07-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	32.66
Vanguard Total Bond Market II Idx Inv	27.46
Vanguard Total Intl Stock Index Inv	22.26
Vanguard Total Intl Bd II Idx Instl	11.98
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	4.46

KEY STATISTICS

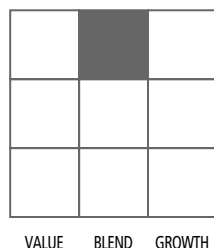
Turnover Ratio (%) (annualized)	14
Sharpe Ratio ^{b54} (3y)	0.07

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}

OVERALL (Out of 196 Funds)



3 YEAR (Out of 196 Funds)



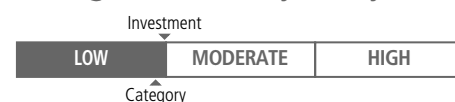
5 YEAR (Out of 178 Funds)



10 YEAR (Out of 102 Funds)

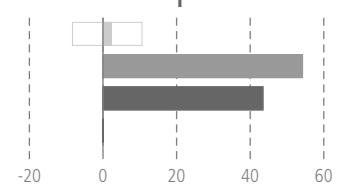


Morningstar Volatility Analysis



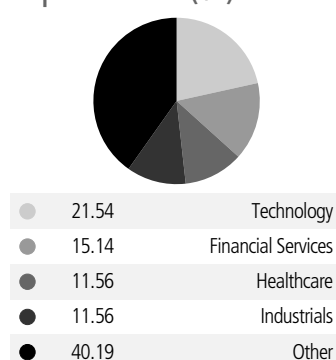
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot^{b2}

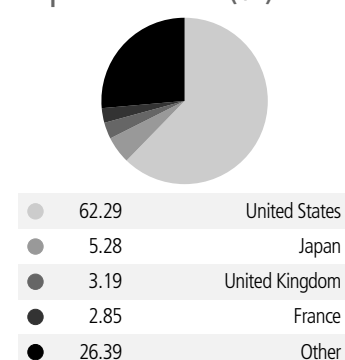


	Long %	Short %	Net %
Cash	10.60	8.30	2.30
Stocks	54.23	0.00	54.23
Bonds	43.50	0.07	43.43
Other	0.04	0.00	0.04

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

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

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Vanguard Target Retirement 2030 Fund

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2030 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴²:
Target-Date 2030

PORTFOLIO DETAILS

Ticker	VTHR
Inception Date	2006-06-07
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	84,640.01
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Aurélie Denis Roger Aliaga-Diaz
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2030 Fund	5.93	13.14	2.97	4.46	6.28	--
Morningstar Lifetime Moderate ⁸⁹	3.02	10.93	1.61	3.57	5.54	--
Target-Date 2030 ^{b43}	4.68	11.52	2.73	4.10	5.74	--

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TOP TEN HOLDINGS AS OF 2023-07-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	38.53
Vanguard Total Intl Stock Index Inv	25.37
Vanguard Total Bond Market II Idx Inv	24.41
Vanguard Total Intl Bd II Idx Insl	10.56

KEY STATISTICS

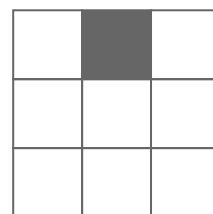
Turnover Ratio (%) (annualized)	11
Sharpe Ratio ^{b54} (3y)	0.13

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING^{m2}

OVERALL (Out of 198 Funds)



3 YEAR (Out of 198 Funds)



5 YEAR (Out of 176 Funds)



10 YEAR (Out of 100 Funds)

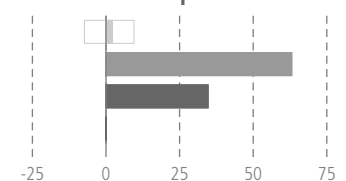


Morningstar Volatility Analysis



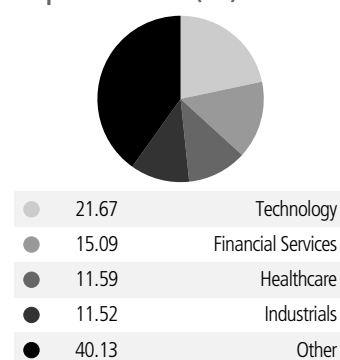
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}

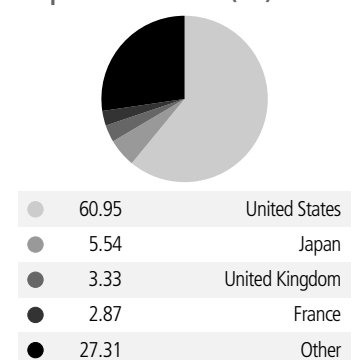


	Long %	Short %	Net %
Cash	9.51	7.31	2.20
Stocks	63.11	0.00	63.11
Bonds	34.72	0.06	34.66
Other	0.04	0.00	0.04

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

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

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INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴³:
Target-Date 2035

PORTFOLIO DETAILS

Ticker	VTHX
Inception Date	2003-10-27
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	85,542.30
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Aurélie Denis Roger Aliaga-Diaz
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2035 Fund	6.61	14.56	3.88	4.92	6.79	--
Morningstar Lifetime Moderate ⁶⁰	3.92	12.85	3.10	4.06	6.12	--
Target-Date 2035 ^{b44}	5.72	13.68	3.90	4.68	6.33	--

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TOP TEN HOLDINGS AS OF 2023-07-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	43.13
Vanguard Total Intl Stock Index Inv	28.10
Vanguard Total Bond Market II Idx Inv	19.21
Vanguard Total Intl Bd II Idx Instl	8.31

KEY STATISTICS

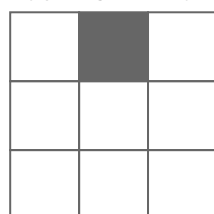
Turnover Ratio (%) (annualized)	9
Sharpe Ratio ^{b54} (3y)	0.20

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING^{m2}

OVERALL (Out of 189 Funds)



3 YEAR (Out of 189 Funds)



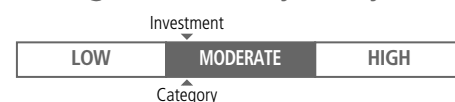
5 YEAR (Out of 175 Funds)



10 YEAR (Out of 99 Funds)

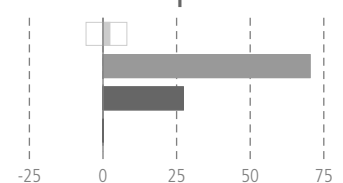


Morningstar Volatility Analysis



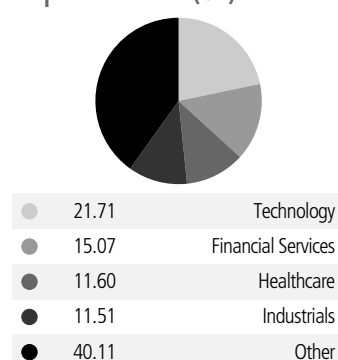
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Portfolio Snapshot^{b2}

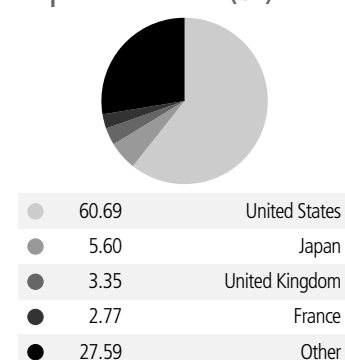


	Long %	Short %	Net %
● Cash	8.11	5.76	2.35
● Stocks	70.34	0.00	70.34
● Bonds	27.33	0.05	27.28
● Other	0.03	0.00	0.03

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Vanguard Target Retirement 2040 Fund

AS OF 2023-06-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2040 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁴:
Target-Date 2040

PORTFOLIO DETAILS

Ticker	VFORX
Inception Date	2006-06-07
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	70,674.34
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Roger Aliaga-Díaz Aurélie Denis
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2040 Fund	11.06	12.56	8.35	6.88	8.33	--
Morningstar Lifetime Moderate ⁹¹	9.22	11.97	8.16	6.13	7.70	--
Target-Date 2040 ^{b45}	10.51	12.27	8.47	6.65	7.87	--

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TOP TEN HOLDINGS AS OF 2023-05-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	46.80
Vanguard Total Intl Stock Index Inv	30.48
Vanguard Total Bond Market II Idx Inv	15.00
Vanguard Total Intl Bd II Idx Instl	6.35

KEY STATISTICS

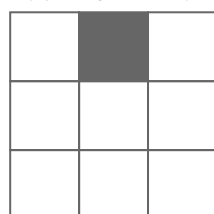
Turnover Ratio (%) (annualized)	7
Sharpe Ratio ^{b54} (3y)	0.51

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING^{m2}

OVERALL (Out of 184 Funds)



3 YEAR (Out of 184 Funds)



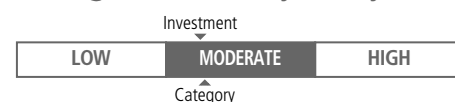
5 YEAR (Out of 170 Funds)



10 YEAR (Out of 96 Funds)

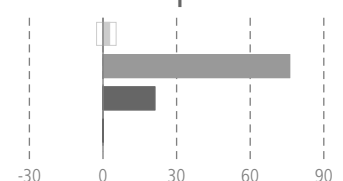


Morningstar Volatility Analysis



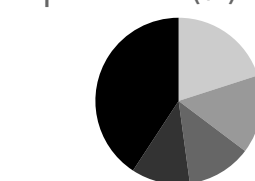
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Portfolio Snapshot^{b2}



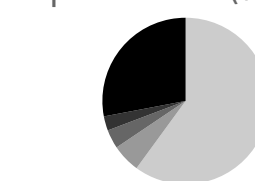
	Long %	Short %	Net %
● Cash	5.35	2.62	2.73
● Stocks	76.10	0.00	76.10
● Bonds	21.16	0.03	21.13
● Other	0.04	0.00	0.04

Top Sectors^{b2} (%)



● 20.04	Technology
● 15.23	Financial Services
● 12.56	Healthcare
● 11.40	Industrials
● 40.76	Other

Top Countries^{b2} (%)



● 60.04	United States
● 5.53	Japan
● 3.67	United Kingdom
● 2.78	France
● 27.98	Other

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Vanguard Target Retirement 2045 Fund

AS OF 2023-06-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁵:
Target-Date 2045

PORTFOLIO DETAILS

Ticker	VTIVX
Inception Date	2003-10-27
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	66,704.57
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Roger Aliaga-Díaz Aurélien Denis
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2045 Fund	11.92	13.93	9.53	7.46	8.69	--
Morningstar Lifetime Moderate ^{b2}	9.78	13.21	9.20	6.46	7.92	--
Target-Date 2045 ^{b46}	11.45	13.61	9.29	7.06	8.14	--

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TOP TEN HOLDINGS AS OF 2023-05-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	51.36
Vanguard Total Intl Stock Index Inv	33.35
Vanguard Total Bond Market II Idx Inv	9.81
Vanguard Total Intl Bd II Idx Instl	4.04

KEY STATISTICS

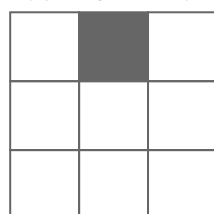
Turnover Ratio (%) (annualized)	5
Sharpe Ratio ^{b54} (3y)	0.56

PRINCIPAL RISKS

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Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING^{m2}

OVERALL (Out of 183 Funds)



3 YEAR (Out of 183 Funds)



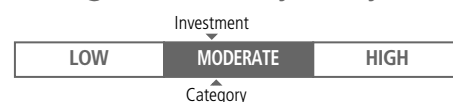
5 YEAR (Out of 169 Funds)



10 YEAR (Out of 100 Funds)

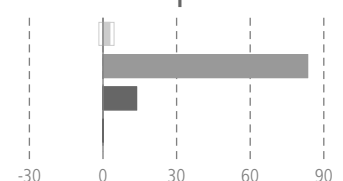


Morningstar Volatility Analysis



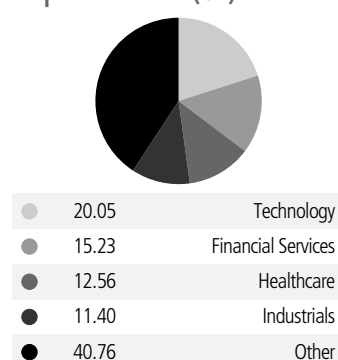
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Portfolio Snapshot^{b2}

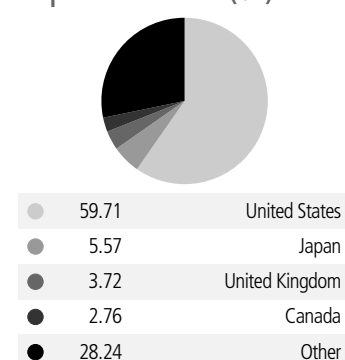


	Long %	Short %	Net %
Cash	4.51	1.68	2.83
Stocks	83.42	0.00	83.42
Bonds	13.72	0.02	13.70
Other	0.04	0.00	0.04

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Vanguard Target Retirement 2050 Fund

AS OF 2023-06-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2050 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁸:
Target-Date 2050

PORTFOLIO DETAILS

Ticker	VFIFX
Inception Date	2006-06-07
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	54,428.69
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Roger Aliaga-Díaz Aurélien Denis
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2050 Fund	12.35	14.58	9.73	7.58	8.76	--
Morningstar Lifetime Moderate ⁹³	10.00	13.72	9.58	6.56	7.94	--
Target-Date 2050 ^{b48}	11.82	14.15	9.59	7.17	8.26	--

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TOP TEN HOLDINGS AS OF 2023-05-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	53.90
Vanguard Total Intl Stock Index Inv	35.20
Vanguard Total Bond Market II Idx Inv	6.78
Vanguard Total Intl Bd II Idx Instl	2.71

KEY STATISTICS

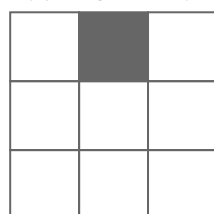
Turnover Ratio (%) (annualized)	4
Sharpe Ratio ^{b54} (3y)	0.56

PRINCIPAL RISKS

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Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING^{m2}

OVERALL (Out of 184 Funds)



3 YEAR (Out of 184 Funds)



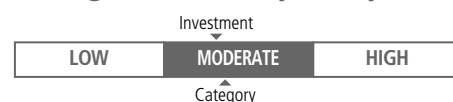
5 YEAR (Out of 170 Funds)



10 YEAR (Out of 96 Funds)

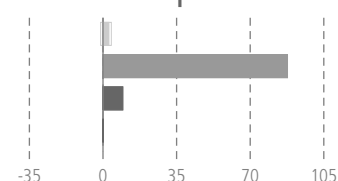


Morningstar Volatility Analysis



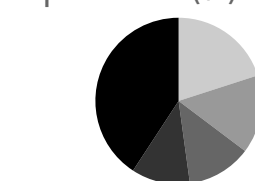
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Portfolio Snapshot^{b2}



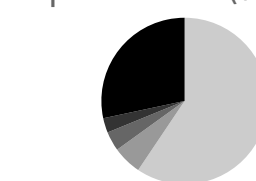
	Long %	Short %	Net %
● Cash	3.96	1.14	2.82
● Stocks	87.74	0.00	87.74
● Bonds	9.41	0.01	9.40
● Other	0.04	0.00	0.04

Top Sectors^{b2} (%)



● 20.03	Technology
● 15.24	Financial Services
● 12.55	Healthcare
● 11.40	Industrials
● 40.77	Other

Top Countries^{b2} (%)



● 59.42	United States
● 5.63	Japan
● 3.77	United Kingdom
● 2.84	China
● 28.34	Other

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

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Vanguard Target Retirement 2055 Fund

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁶:
Target-Date 2055

PORTFOLIO DETAILS

Ticker	VFFVX
Inception Date	2010-08-18
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	38,102.31
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Aurélie Denis Roger Aliaga-Diaz
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2055 Fund	8.47	18.48	5.91	5.99	7.65	--
Morningstar Lifetime Moderate ⁵⁴	5.94	17.15	5.96	5.00	6.74	--
Target-Date 2055 ⁴⁷	7.78	17.68	5.91	5.67	7.20	--

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

TOP TEN HOLDINGS AS OF 2023-07-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	53.61
Vanguard Total Intl Stock Index Inv	35.79
Vanguard Total Bond Market II Idx Inv	6.96
Vanguard Total Intl Bd II Idx Insl	2.65

KEY STATISTICS

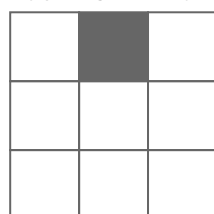
Turnover Ratio (%) (annualized)	4
Sharpe Ratio ⁵⁴ (3y)	0.31

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING^{m2}

OVERALL (Out of 189 Funds)



3 YEAR (Out of 189 Funds)



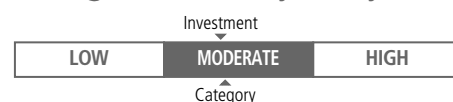
5 YEAR (Out of 175 Funds)



10 YEAR (Out of 87 Funds)

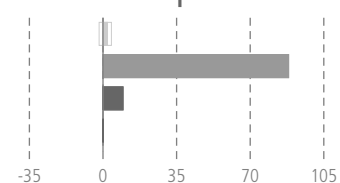


Morningstar Volatility Analysis



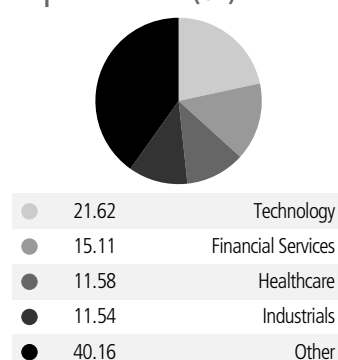
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}

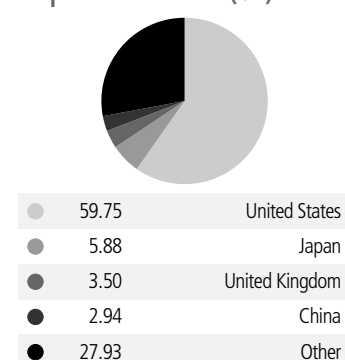


	Long %	Short %	Net %
● Cash	4.00	1.85	2.15
● Stocks	88.27	0.00	88.27
● Bonds	9.54	0.02	9.52
● Other	0.05	0.00	0.05

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Vanguard Target Retirement 2060 Fund

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2060 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category^{b2}:
Target-Date 2060+

PORTFOLIO DETAILS

Ticker	VTSX
Inception Date	2012-01-19
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	20,279.25
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Aurélie Denis Roger Aliaga-Diaz
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2060 Fund	8.47	18.49	5.91	5.98	7.65	--
Morningstar Lifetime Moderate ^{b68}	5.89	17.17	5.91	4.93	6.65	--
Target-Date 2060+ ^{b52}	7.84	17.81	6.03	5.71	6.87	--

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TOP TEN HOLDINGS AS OF 2023-07-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	53.37
Vanguard Total Intl Stock Index Inv	35.99
Vanguard Total Bond Market II Idx Inv	6.94
Vanguard Total Intl Bd II Idx Instl	2.65

KEY STATISTICS

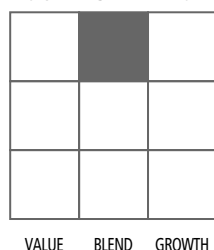
Turnover Ratio (%) (annualized)	3
Sharpe Ratio ^{b54} (3y)	0.31

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m1}

OVERALL (Out of 184 Funds)



3 YEAR (Out of 184 Funds)

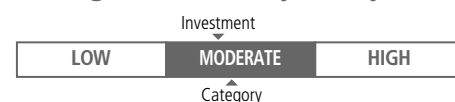


5 YEAR (Out of 164 Funds)



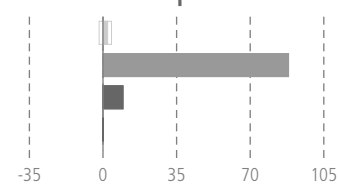
VALUE BLEND GROWTH

Morningstar Volatility Analysis



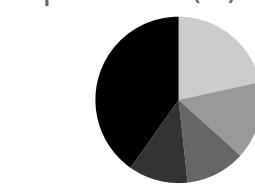
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}



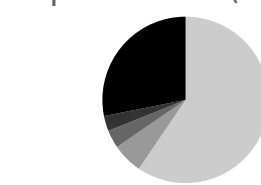
	Long %	Short %	Net %
Cash	4.05	1.85	2.20
Stocks	88.24	0.00	88.24
Bonds	9.53	0.02	9.51
Other	0.05	0.00	0.05

Top Sectors^{b2} (%)



Sector	%
Technology	21.58
Financial Services	15.12
Healthcare	11.57
Industrials	11.55
Other	40.18

Top Countries^{b2} (%)



Country	%
United States	59.50
Japan	5.92
United Kingdom	3.51
China	2.95
Other	28.12

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

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Vanguard Target Retirement 2065 Fund

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2065 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category^{†107}:
Target-Date 2065+

PORTFOLIO DETAILS

Ticker	VLXVX
Inception Date	2017-07-12
Gross Expense Ratio ^{†1} (%)	0.08
Net Expense Ratio ^{†1} (%)	0.08
Fund Total Net Assets (\$M)	5,275.11
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Aurélie Denis Roger Aliaga-Diaz
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2065 Fund	8.45	18.47	5.93	5.97	--	7.02
Morningstar Lifetime Moderate ^{†68}	5.89	17.17	5.91	4.93	6.65	--
Target-Date 2065+ ^{†92}	8.21	18.36	6.13	5.79	0.00	--

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TOP TEN HOLDINGS AS OF 2023-07-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	53.27
Vanguard Total Intl Stock Index Inv	35.95
Vanguard Total Bond Market II Idx Inv	6.79
Vanguard Total Intl Bd II Idx Insl	2.66

KEY STATISTICS

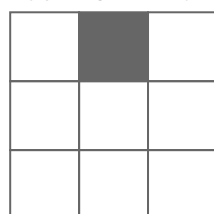
Turnover Ratio (%) (annualized)	2
Sharpe Ratio ^{†54} (3y)	0.31

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING^{†12}

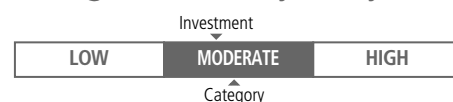
OVERALL (Out of 108 Funds)



3 YEAR (Out of 108 Funds)

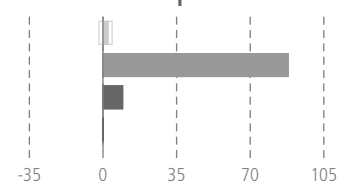


Morningstar Volatility Analysis



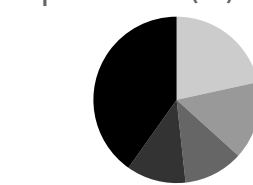
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Portfolio Snapshot^{†b2}



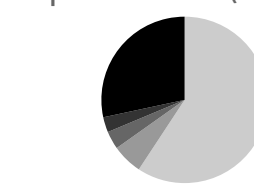
	Long %	Short %	Net %
● Cash	4.34	1.86	2.48
● Stocks	88.10	0.00	88.10
● Bonds	9.39	0.02	9.37
● Other	0.05	0.00	0.05

Top Sectors^{†b2} (%)



● 21.58	Technology
● 15.13	Financial Services
● 11.57	Healthcare
● 11.55	Industrials
● 40.18	Other

Top Countries^{†b2} (%)



● 59.27	United States
● 5.91	Japan
● 3.51	United Kingdom
● 2.95	China
● 28.36	Other

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

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Vanguard Target Retirement 2070 Fund

AS OF 2023-06-30

INVESTMENT STRATEGY: The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in a mix of Vanguard mutual funds (underlying funds) according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2070 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

Fund Category:
Balanced/Asset Allocation

Morningstar Category^{†107}:
Target-Date 2065+

PORTFOLIO DETAILS

Ticker	VSVNX
Inception Date	2022-06-28
Gross Expense Ratio ^{†1} (%)	0.08
Net Expense Ratio ^{†1} (%)	0.08
Fund Total Net Assets (\$M)	188.33
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Roger Aliaga-Díaz Aurélie Denis

Average Annual Total Returns %

As of 2023-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement 2070 Fund	12.39	14.68	--	--	--	13.47
Morningstar Lifetime Moderate ^{†136}	9.91	13.53	9.48	6.32	7.71	--
Target-Date 2065+ ^{b92}	12.37	14.98	10.05	7.49	0.00	--

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TOP TEN HOLDINGS AS OF 2023-05-31

	% of Assets
Vanguard Total Stock Mkt Idx Instl Pls	53.92
Vanguard Total Intl Stock Index Inv	36.01
Vanguard Total Bond Market II Idx Inv	7.11
Vanguard Total Intl Bd II Idx Instl	3.04

KEY STATISTICS

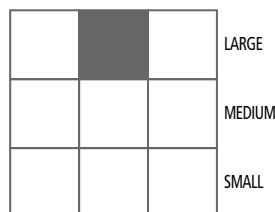
Turnover Ratio (%) (annualized)	44
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PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

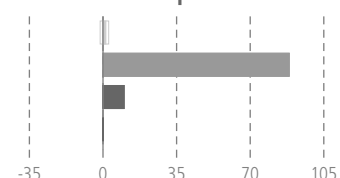
Morningstar Category

EQUITY STYLE BOX



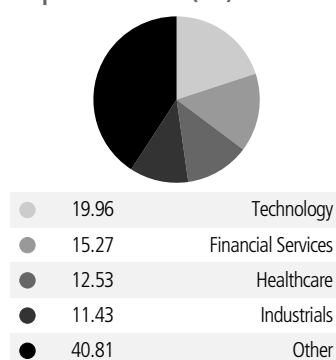
VALUE BLEND GROWTH

Portfolio Snapshot^{b2}

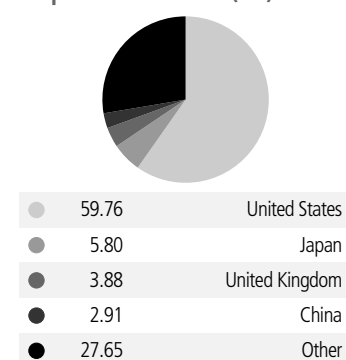


Asset Class	Long %	Short %	Net %
Cash	2.71	1.36	1.35
Stocks	88.56	0.00	88.56
Bonds	10.06	0.01	10.05
Other	0.04	0.00	0.04

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

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Vanguard Target Retirement Income Fund

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide current income and some capital appreciation. The fund invests in a mix of Vanguard mutual funds according to an asset allocation strategy designed for investors currently in retirement. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; inflation-protected public obligations issued by the U.S. Treasury; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar.

Fund Category:
Balanced/Asset Allocation

Morningstar Category³⁰:
Target-Date Retirement

PORTFOLIO DETAILS

Ticker	VTINX
Inception Date	2003-10-27
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	36,481.22
Management Company	Vanguard Group Inc
Portfolio Managers	Michael R. Roach Walter Nejman Aur�lie Denis Roger Aliaga-Diaz
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

TOP TEN HOLDINGS AS OF 2023-07-31

	% of Assets
Vanguard Total Bond Market II Idx Inv	36.18
Vanguard Total Stock Mkt Idx Instl Pls	18.06
Vanguard Shrt-Term Infl-Prot Sec Idx Adm	16.62
Vanguard Total Intl Bd II Idx Instl	16.03
Vanguard Total Intl Stock Index Inv	12.32

KEY STATISTICS

Turnover Ratio (%) (annualized)	19
Sharpe Ratio ^{b54} (3y)	-0.23

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call) and Underlying Fund/Fund of Funds. See disclosure for details.

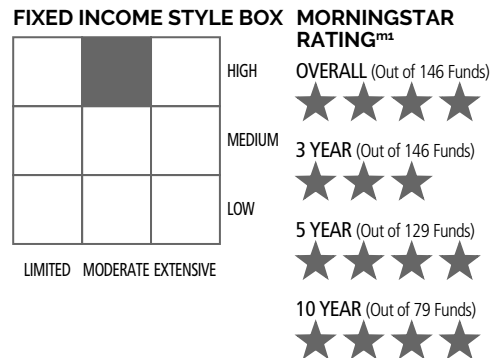
Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Target Retirement Income Fund	3.16	7.02	-0.13	2.69	3.60	--
Morningstar Lifetime Moderate ^{b84}	2.61	7.83	1.05	3.08	3.68	--
Target-Date Retirement ^{b32}	2.56	6.81	-0.15	2.31	3.18	--

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

Morningstar Category

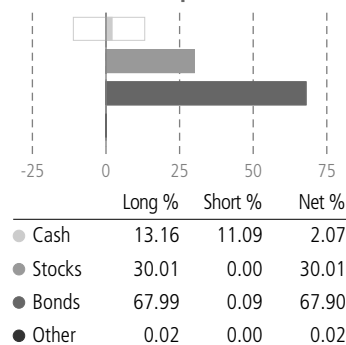


Morningstar Volatility Analysis

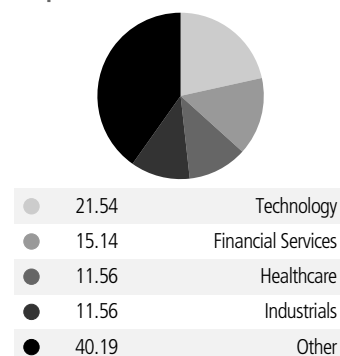


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

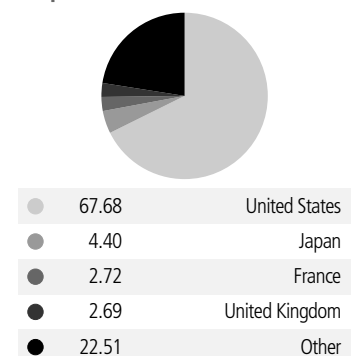
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

Marketing support services are provided by John Hancock Distributors LLC.

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

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.

Important Notes

Other:

m1. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (not including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. The top 10% of funds in each category receive five stars, then next 22.5% receive four stars, the middle 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its three-, five- and 10-year (if applicable) Morningstar Rating™ metrics. The rating formula most heavily weights the three year rating, using the following calculation: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. Past performance does not guarantee future results.

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

b32. Target-Date Retirement Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date Retirement category.

b41. Target-Date 2020 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2020 category.

b42. Target-Date 2025 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2025 category.

b43. Target-Date 2030 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2030 category.

b44. Target-Date 2035 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2035 category.

b45. Target-Date 2040 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2040 category.

b46. Target-Date 2045 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2045 category.

b47. Target-Date 2055 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2055 category.

b48. Target-Date 2050 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2050 category.

b52. Target-Date 2060+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2060+ category.

b54. Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance.

b92. Target-Date 2065+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2065+ category.

Fund data, Style Box and Morningstar Portfolio Ratings All Morningstar data is © 2017 by Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Index Description:

i68. The 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.

i84. The 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.

i87. The 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.

i88. The 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.

i89. The 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.

i90. The 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.

i91. The 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.

i92. The 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.

i93. The 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.

i94. The 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.

i136. The 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.

Morningstar Category Description:

c30. Retirement income portfolios provide a mix of stocks, bonds, and cash for those investors already in or entering retirement. These portfolios tend to be managed to more of a conservative asset-allocation strategy. These portfolios aim to provide investors with steady income throughout retirement.

c40. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c41. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c42. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c43. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c44. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c45. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c46. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c48. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c52. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c107. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2061-2065 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Principal Risks

Country or Region: Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.

Credit and Counterparty: The issuer or guarantor of a fixed-income security, counterparty to an OTC derivatives contract, or other borrower may not be able to make timely principal, interest, or settlement payments on an obligation. In this event, the issuer of a fixed-income security may have its credit rating downgraded or defaulted, which may reduce the potential for income and value of the portfolio.

Currency: Investments in securities traded in foreign currencies or more directly in foreign currencies are subject to the risk that the foreign currency will decline in value relative to the U.S. dollar, which may reduce the value of the portfolio. Investments in currency hedging positions are subject to the risk that the value of the U.S. dollar will decline relative to the currency being hedged, which may result in a loss of money on the investment as well as the position designed to act as a hedge. Cross-currency hedging strategies and active currency positions may increase currency risk because actual currency exposure may be substantially different from that suggested by the portfolio's holdings.

Equity Securities: The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

Fixed-Income Securities: The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.

Foreign Securities: Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

Hedging Strategies: The advisor's use of hedging strategies to reduce risk may limit the opportunity for gains compared with unhedged investments, and there is no guarantee that hedges will actually reduce risk.

Income: The investment's income payments may decline depending on fluctuations in interest rates and the dividend payments of its underlying securities. In this event, some investments may attempt to pay the same dividend amount by returning capital.

Interest Rate: Most securities are subject to the risk that changes in interest rates will reduce their market value.

Loss of Money: Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Management: Performance is subject to the risk that the advisor's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

Market/Market Volatility: The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

Not FDIC Insured: The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.

Prepayment (Call): The issuer of a debt security may be able to repay principal prior to the security's maturity because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income.

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

Underlying Fund/Fund of Funds: A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

Medica 401 (k) Matched Savings Plan

September 30, 2023

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 8 a.m. to 10 p.m. on New York Stock Exchange business days.

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

PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, myplan.johnhancock.com/investment_info. Please enter code "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	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Stable Value										
T. Rowe Price Stable Value Common Trust Fund (Class A)		0.22	0.65	1.76	2.26	1.91	2.01	1.96	N/A	09/12/1988
BENCHMARK: FTSE Treasury Bill 3 Month Index ⁷		0.45	1.38	3.80	4.71	1.78	1.74	1.12	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	0.43	1.32	3.70	4.61	1.75	1.67	1.07	N/A	07/13/1981
BENCHMARK: FTSE Treasury Bill 3 Month Index ⁷		0.45	1.38	3.80	4.71	1.78	1.74	1.12	N/A	
Income										
BNY Mellon Global Fixed Income Fund (Class I)	SDGIX	-1.77	-2.02	0.85	3.22	-2.66	1.09	2.00	N/A	12/31/1993
BENCHMARK: Bloomberg Global Aggregate Index ²⁰		-2.92	-3.59	-2.21	2.24	-6.93	-1.62	-0.44	N/A	
BlackRock Total Return Bond Fund (Class T) ^a		-2.71	-3.49	-0.55	1.34	-4.93	0.47	N/A	0.32	08/29/2016
BENCHMARK: Bloomberg US Aggregate Bond Index ²⁵		-2.54	-3.23	-1.21	0.64	-5.21	0.10	1.13	-0.05	
Fidelity U.S. Bond Index Fund	FXNAX	-2.50	-3.15	-1.02	0.65	-5.21	0.11	1.10	N/A	05/04/2011
BENCHMARK: Bloomberg US Aggregate Bond Index ²⁵		-2.54	-3.23	-1.21	0.64	-5.21	0.10	1.13	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	-2.80	-2.65	4.18	9.36	1.43	3.58	5.24	N/A	06/07/2006
BENCHMARK: Morningstar Lifetime Moderate 2020 Index ¹²		-3.48	-3.70	2.25	8.71	0.22	3.09	4.55	N/A	
Vanguard Target Retirement 2025 Fund	VTVX	-3.15	-2.99	5.22	11.56	2.17	4.06	5.79	N/A	10/27/2003
BENCHMARK: Morningstar Lifetime Moderate 2025 Index ¹³		-3.76	-4.03	2.47	9.56	0.62	3.24	4.99	N/A	

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Vanguard Target Retirement 2030 Fund BENCHMARK: Morningstar Lifetime Moderate 2030 Index ¹⁴	VTHRX	-3.49	-3.20	5.93	13.14	2.97	4.46	6.28	N/A	06/07/2006
Vanguard Target Retirement 2035 Fund BENCHMARK: Morningstar Lifetime Moderate 2035 Index ¹⁵	VTTHX	-3.64	-3.33	6.61	14.56	3.88	4.92	6.79	N/A	10/27/2003
Vanguard Target Retirement 2040 Fund BENCHMARK: Morningstar Lifetime Moderate 2040 Index ¹⁶	VFORX	-3.77	-3.34	7.35	16.15	4.81	5.37	7.26	N/A	06/07/2006
Vanguard Target Retirement 2045 Fund BENCHMARK: Morningstar Lifetime Moderate 2045 Index ¹⁷	VTIVX	-3.93	-3.45	8.06	17.67	5.72	5.87	7.61	N/A	10/27/2003
Vanguard Target Retirement 2050 Fund BENCHMARK: Morningstar Lifetime Moderate 2050 Index ¹⁸	VFIFX	-4.00	-3.46	8.47	18.48	5.92	5.99	7.67	N/A	06/07/2006
Vanguard Target Retirement 2055 Fund BENCHMARK: Morningstar Lifetime Moderate 2055 Index ¹⁹	VFFVX	-3.99	-3.46	8.47	18.48	5.91	5.99	7.65	N/A	08/18/2010
Vanguard Target Retirement 2060 Fund BENCHMARK: Morningstar Lifetime Moderate 2060 Index ⁴	VTTSX	-3.99	-3.48	8.47	18.49	5.91	5.98	7.65	N/A	01/19/2012
Vanguard Target Retirement 2065 Fund BENCHMARK: Morningstar Lifetime Moderate 2065 Index ⁴	VLXXV	-4.00	-3.46	8.45	18.47	5.93	5.97	N/A	7.02	07/12/2017
Vanguard Target Retirement 2070 Fund BENCHMARK: Morningstar Lifetime Moderate 2065 Index ⁵	VSVNX	-3.98	-3.47	8.49	18.49	N/A	N/A	N/A	7.57	06/28/2022
Vanguard Target Retirement Income Fund BENCHMARK: Morningstar Lifetime Moderate Income Index ¹¹	VTINX	-2.43	-2.35	3.16	7.02	-0.13	2.69	3.60	N/A	10/27/2003
Growth & Income										
Legal & General S&P 500 DC Collective Investment Trust Fund (Class A) BENCHMARK: S&P 500 Index ²⁹		-4.78	-3.27	13.05	21.59	10.13	9.91	N/A	12.36	10/07/2016
Principal Diversified Real Asset CIT Tier 1 ⁸ BENCHMARK: Morningstar Conservative Target Risk Index ⁶	DRA95	-3.59	-4.02	-3.59	3.69	5.58	3.03	2.32	N/A	05/30/2013
Growth										
Delaware Small Cap Value Fund (Institutional Shares) BENCHMARK: Russell 2000 Value Index ²⁴	DEVIX	-5.26	-3.88	-1.93	9.73	15.17	3.39	6.76	N/A	11/09/1992
Fidelity Contrafund (Class K6) BENCHMARK: Russell 1000 Growth Index ²²	FLCNX	-3.35	-0.29	23.63	29.37	6.43	9.92	N/A	12.68	05/25/2017
T. Rowe Price New Horizons Fund ¹ BENCHMARK: Russell 2000 Growth Index ²³	PRNHX	-5.88	-4.55	10.55	11.10	-3.90	6.60	11.42	N/A	06/03/1960
Vanguard Mid-Cap Index Fund (Institutional Shares) BENCHMARK: MSCI US Mid Cap 450 Index ²⁸	VMCIX	-4.89	-5.07	3.30	12.61	7.27	6.50	9.06	N/A	05/21/1998

Variable Rate Investments - Average Annual Total Returns(%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
International										
Fidelity Diversified International Fund ^{1,2}	FDIVX	-4.40	-6.36	6.69	22.47	0.77	3.95	4.68	N/A	12/27/1991
BENCHMARK: MSCI EAFE Index ²⁶		-3.42	-4.11	7.08	25.65	5.75	3.24	3.82	N/A	
Legal & General MSCI EAFE DC Collective Investment Trust Fund (Class A)		-3.71	-4.40	6.99	25.56	5.90	3.46	N/A	5.65	10/07/2016
BENCHMARK: MSCI EAFE Index ²⁶		-3.42	-4.11	7.08	25.65	5.75	3.24	3.82	5.37	
MFS International Intrinsic Value Fund (Class R3)	MINGX	-4.47	-4.81	6.94	20.02	-0.18	4.00	6.34	N/A	10/01/2008
BENCHMARK: MSCI EAFE Index ²⁶		-3.42	-4.11	7.08	25.65	5.75	3.24	3.82	N/A	
RBC Emerging Markets Equity Fund (Class I)	REEIX	-3.54	-5.95	3.27	17.16	-0.24	2.15	N/A	3.95	12/20/2013
BENCHMARK: MSCI Emerging Markets Free Index ²¹		-2.81	-3.71	-0.38	8.79	-4.15	-1.89	-0.36	-0.40	
Portfolio Fund										
Aggressive Portfolio ³		-4.07	-4.20	6.78	16.68	3.30	5.12	6.62	N/A	06/20/2006
BENCHMARK: Morningstar Moderately Aggr Target Risk Index ⁹		-3.65	-3.24	5.05	15.04	4.72	5.00	6.50	N/A	
Conservative Portfolio ³		-2.65	-2.39	4.49	9.33	2.99	4.60	5.18	N/A	06/20/2006
BENCHMARK: Morningstar Moderately Cons Target Risk Index ⁷		-2.99	-3.03	2.33	8.22	0.15	3.00	3.98	N/A	
Moderate Portfolio ³		-3.45	-3.44	5.65	12.91	2.62	4.83	5.91	N/A	06/20/2006
BENCHMARK: Morningstar Moderate Target Risk Index ⁸		-3.40	-3.29	3.40	11.43	2.30	3.98	5.24	N/A	
Very Aggressive Portfolio ³		-4.24	-3.25	11.84	21.38	5.73	7.07	8.89	N/A	06/23/2006
BENCHMARK: Morningstar Aggressive Target Risk Index ¹⁰		-3.88	-3.26	6.45	17.99	6.71	5.66	7.45	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.

¹The 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 myplan.johnhancock.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.

⁸⁷The 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.

⁹⁷The 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.

¹⁰⁷The 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.

¹¹⁷The 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.

¹²⁷The 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.

¹³⁷The 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.

¹⁴⁷The 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.

¹⁵⁷The 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.

¹⁶⁷The 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.

¹⁷⁷The 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.

¹⁸⁷The 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.

¹⁹⁷The 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.

²⁰⁷Bloomberg 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 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.

²⁷FISE 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.

²⁸MSCI 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.

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		TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES	
NAME / TYPE OF OPTION	As a %	Per \$1,000	%	# Days	Additional Information
Stable Value					
T. Rowe Price Stable Value Common Trust Fund (Class A)	0.45%	\$ 4.50	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)	0.53%	\$ 5.30	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	
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	

Fees and Expenses

NAME / TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
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	0.79%	\$ 7.90	N/A	N/A	
Vanguard Mid-Cap Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
International					
Fidelity Diversified International Fund	0.99%	\$ 9.90	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)	1.04%	\$ 10.40	N/A	N/A	
RBC Emerging Markets Equity Fund (Class I)	1.03%	\$ 10.30	N/A	N/A	
Portfolio Fund					
Aggressive Portfolio	0.53%	\$ 5.30	N/A	N/A	
Conservative Portfolio	0.34%	\$ 3.40	N/A	N/A	
Moderate Portfolio	0.42%	\$ 4.20	N/A	N/A	
Very Aggressive Portfolio	0.51%	\$ 5.10	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 Charles Schwab. This account allows you to buy, sell and trade a large number of stocks, bonds, mutual funds and other types of securities. The service is offered through Charles Schwab. To establish a self-directed brokerage account, go to myplan.johnhancock.com and obtain the account opening agreement. After your self-directed brokerage account is established, you may also go to myplan.johnhancock.com to access your account and provide investment instructions. For information about Charles Schwab's fees, refer to the Personal Choice Retirement Account (PCRA) pricing summary or the plan participant Important Account Agreement and Disclosure Information package available at myplan.johnhancock.com. To the extent Charles Schwab fees are charged to your account, the charges and amounts will be disclosed on your Charles Schwab trade confirmations and/or Charles Schwab account statements. If you have any questions about self-directed brokerage accounts, 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, contact Charles Schwab at 1-888-393-7272.

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".

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SUMMARY ANNUAL REPORT FOR MEDICA 401(K) MATCHED SAVINGS PLAN

This is a summary of the annual report for the Medica 401(k) Matched Savings Plan (Employer Identification Number 85-2902940, Plan Number 001) for the plan year 01/01/2022 through 12/31/2022. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$25,163,632. These expenses included \$257,969 in administrative expenses and \$24,904,276 in benefits paid to participants and beneficiaries, \$1,387 in certain deemed and/or corrective distributions, and \$0 in other expenses. A total of 3353 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 \$312,418,534 as of the end of the plan year, compared to \$376,893,262 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of -\$64,474,728. 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 -\$39,311,096, including employer contributions of \$10,545,377, employee contributions of \$16,015,288, other contributions/other income of \$1,939,013, and earnings from investments of -\$67,810,774.

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. 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 plan administrator, at Mail Route Cp175 401 Carlson Parkway, Minnetonka, MN 55305 and phone number, 952-992-3888.

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: Mail Route Cp175 401 Carlson Parkway, Minnetonka, MN 55305, 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.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden

estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)