What's a *target-date* fund and how does it work?

Having a mix of investments can help you balance your risk. That's why your retirement plan offers you many investment options.

If you want to be highly involved in managing your own investment mix, you can create a mix all on your own. But if you're looking for a one-stop investment option that doesn't require a lot of management from you, then a target-date fund (TDF) may be right for you.

What's a TDF?

A TDF is a premixed, diversified investment fund that's created and managed toward a target retirement date. Instead of having to choose several investments to create a portfolio, you select a single TDF based on the estimated year you'd like to retire.

How does it work?

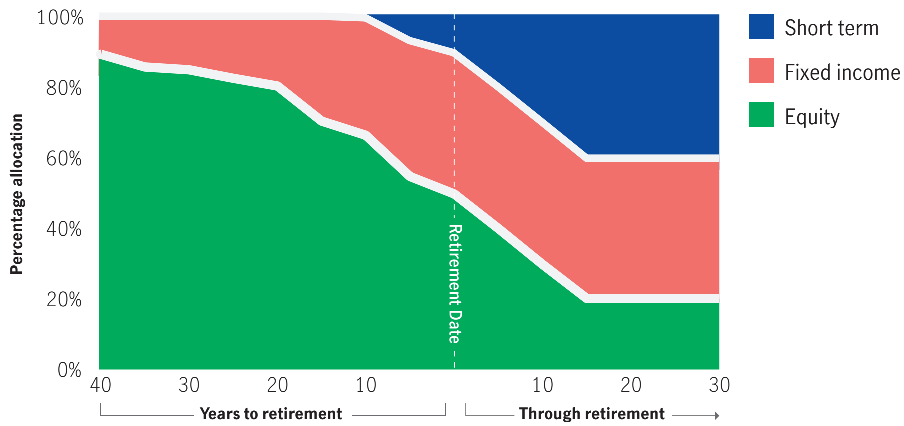
TDFs are made up of less risky investments, such as cash and bonds, and more risky investments, such as stocks (equities). You can pick the fund with the target date that most closely matches your projected retirement year, and the asset allocation professionals manage the mix of funds according to a glide path, which ensures a noticeable and steady shift from equities to fixed income in the years leading to retirement or during retirement, if applicable. If your retirement date falls between two different choices, you can review the asset allocation of each and consider which one matches your level of risk/return best.

Things to consider

- **Research before you invest**—As with any investment, you should examine the asset allocation of the portfolio to make sure it's consistent with your own risk tolerance and monitor the fund's performance on an ongoing basis
- **TDFs offer no guarantees**—While TDFs can help weather the extremes of the market by providing an age-appropriate, diversified portfolio that seeks to strike the right balance between growth potential and risk, the principal value of your investment, and your potential rate of return aren't guaranteed at any time, including at, or after, the target retirement date
- **If your target retirement date changes**—You should consider choosing a different one

The glide path—shifting investments toward retirement

TDFs are structured around your expected retirement date, when you plan to no longer make contributions and begin taking withdrawals. The investment strategy of these funds is designed to automatically "glide" to be more conservative over time as the target retirement date approaches or, if applicable, passes.



Why choose a TDF?

- They're designed to be a stand-alone investment—so there's no need to select other investments
- They're automatically rebalanced on a regular basis—so you don't have to
- They're professionally managed and follow a glide path, with the fund changing its investment mix as the target retirement date approaches—so you have a medium level of involvement

Is a TDF right for you?

TDFs help simplify the process of investing for retirement. For help deciding if a TDF is right for you, contact your financial professional.

Make your investment elections at **myplan.johnhancock.com**.

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For complete information about a particular investment option, please read the fund prospectus. You should carefully consider the objectives, risks, charges, and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English.

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