

## **IMPORTANT INFORMATION CONCERNING YOUR PLAN'S INVESTMENT OPTIONS**

As of January 30, 2019, an additional Target Date Series offering, the Vanguard Target Date Retirement Series, was added to the The Platinum 401(k) Retirement Savings Plan. The Vanguard Target Date Retirement Series was added to the plan as an additional investment option and does not replace the current American Funds Target Series option in the Plan. The American Funds Target Date Retirement Series will continue to be an option and there were no changes to the assets currently invested in these funds. The American Funds Target Date Retirement Series will also remain as the Plan's Qualified Default Investment Alternative (QDIA).

The decision on how to invest your 401(k) assets within the menu of available funds is yours. When making investment decisions, it is important to review the Fund's objectives, fees and expenses as this information may vary from Fund to Fund. It's also important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile. The principal value of your investment in any Fund, as well as your potential rate of return, is not guaranteed at any time. Also, neither asset allocation nor diversification ensures a profit or protect against a loss. Funds can suffer losses at any time and there is no guarantee that any Fund will provide adequate income at and through your retirement. Also, past performance is no guarantee of future results.

To learn more about the Funds available to the Plan, including information about the Fund(s) noted above, go to the "Investment Options" page of John Hancock's participant website, [www.jhpensions.com](http://www.jhpensions.com). There, you'll have access to many resources to help you with your investment decisions, such as a listing of all the Funds available to the Plan, Fund sheets for each Fund listed, and other important fee and performance information. You may also call the John Hancock participant service center at 800-395-1113 (or 1-800-363-0530 for Spanish).

