



RETIREMENT PLAN  
SERVICES

# 404a-5 Plan & Investment Notice

THE TRUSTEES OF THE PLATINUM 401(K) RETIREMENT SAVINGS PLAN FBO BARBEQUE  
INTEGRATED, INC.

As of November 02, 2016

This disclosure statement contains important information regarding your retirement plan that we, as Plan Sponsor, are required to provide under ERISA Reg. section 404a-5. You are receiving this disclosure because you are eligible to participate in the plan or you have the right to direct the investment of an account under the plan. In this document, you will find information about how the plan works, the expenses that may be charged, and information that will help you make informed decisions when selecting and managing the investment of your account.

## General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

### HOW TO PROVIDE YOUR INVESTMENT INSTRUCTIONS

You can direct your Plan investments using any of the following:

- Enrollment form
- Investment change form
- Participant website at [www.jhpensions.com](http://www.jhpensions.com)
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the attached Investment Comparative Chart.

### TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

- Can be given using the options outlined above.
- Can be given at any time unless you are provided an addendum that states restrictions on the times at which you may provide investment instructions.
- Are generally processed on the same business day, provided they are received by John Hancock before 4 p.m. EST (or before the New York Stock Exchange closes, if earlier). If received on or after 4 p.m. EST, they will be processed the next business day.

### SHORT-TERM TRADING POLICY

Changes to your investments under your qualified retirement plan account are subject to the following short-term trading guidelines of John Hancock and may be cancelled if not within these guidelines:

- Investment exchanges can be made up to a maximum of two exchanges per calendar month.
- In the event that there may be extreme market or personal circumstances requiring you to make an additional change, you may move 100% of your assets to the Stable Value Fund after the exchange limit has been reached; no subsequent exchanges may be made for 30 days. Once the 30-day hold has expired, you can then trade again in accordance with the above guideline.
- At the request of the fund company of an underlying fund, and as outlined in their prospectus, the following additional restrictions may be imposed on your account, including but not limited to:
  - Applying redemption fees and/or trade restrictions which may be more restrictive than the above guidelines,
  - Restricting the number of exchanges made during a defined period,
  - Restricting the dollar amount of exchanges,
  - Restricting the method used to submit exchanges (i.e. requiring exchange requests to be submitted in writing via U.S. mail),
  - Restricting exchanges into and out of certain investment options.

## REDEMPTION FEES

An underlying mutual fund may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or go to the investment options tab at [www.jhpensions.com](http://www.jhpensions.com) for the most recent listing.

## RESTRICTIONS REGARDING INVESTING IN THE STABLE VALUE FUND

If you choose to invest in a Stable Value Fund, withdrawals from the Fund may be subject to certain restrictions imposed by the trustee of the underlying trust.

- In general, withdrawals that are permitted by the plan are processed on the next business day.
- However, withdrawals may be delayed under certain circumstances dictated by the Fund's governing documents and explained more fully in the table below.
- Under certain circumstances, plan-initiated withdrawals, and certain participant-initiated withdrawals that are deemed to be plan-initiated withdrawals, are subject to a 12-month hold or a market value adjustment, as determined by the governing documents of the applicable Stable Value Fund.
- Participant-initiated withdrawals may be deemed to be plan-initiated withdrawals under various circumstances, including but not limited to:
  - Withdrawal as a result of plan sponsor communication to participants designed to induce participants to make a withdrawal from the Fund;
  - Additional investment options are established that constitute a Competing Fund;
  - A new pension plan is established that introduces a Competing Fund;
  - The operation of the plan has been changed in such a way that it is designed to or is likely to induce Participants to make a withdrawal from the Fund;
  - The withdrawal is due to an action of the plan or the plan sponsor such as a merger, sale, spin off, early retirement, facility relocation, etc.
  - The plan offers a Competing Fund and the withdrawal involves a transfer of funds to a Competing Fund.
- For more details, or to obtain a copy of the applicable offering documents for a Stable Value Fund, contact the Plan Administrator.
- Where such, or any other restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.

## DESIGNATED INVESTMENT ALTERNATIVES

Your Plan provides designated investment alternatives into which you can direct the investment of your account balance.

- For a full listing of these Funds, including applicable important information, refer to the attached Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed under the investment options tab on the Participant website at [www.jhpensions.com](http://www.jhpensions.com).

## Administrative Expenses

The following administrative charges are applied to your account for services related to the operation of the plan. Percentage-based expenses shown below are annual charges which will be converted to a monthly rate and applied to your month-end account balance (i.e. calculated on a '**pro-rata**' basis). Dollar-based expenses are annual amounts which will be converted to a monthly charge unless specified otherwise (i.e. calculated on a '**per participant**' basis). Expenses that are actually deducted from your account will appear on your quarterly benefit statements.

- Your plan has engaged John Hancock to provide record-keeping services such as educational resources, transaction processing, investment platform, quarterly statements and website tools. Charges will be applied to your account as follows: 0.42%\* on a pro-rata basis.

\* Charges may fluctuate based on the total assets in the plan, according to a pre-set fee schedule and other conditions agreed to by your plan sponsor and John Hancock.

- The ongoing administration and management of your plan requires additional services such as fund selection and monitoring, consulting, plan compliance, plan reporting, and other administrative services. Charges will be applied to your account as follows: 0.35% on a pro-rata basis and \$28.08 on a per-participant basis.

If you have any questions, please contact your plan sponsor.

## Individual Expenses

Your Plan imposes additional charges if you elect to use certain services/features. These charges are imposed specifically against your account, and are not imposed on a plan-wide basis. Expenses deducted from your account will appear on your quarterly benefit statements.

As of November 02, 2016 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount	Special Notes
Loan Fee	\$2.00	Per loan, per month
Mailed Detailed Statement Fee	\$1.00	Per statement per quarter
Death Withdrawal	\$75.00	
Disability Withdrawal	\$75.00	
Withdrawal of Employee Rollover Money	\$75.00	
Withdrawal of Excess Annual Additions	\$75.00	
Withdrawal of Excess Contributions	\$75.00	
Withdrawal of Excess Deferrals	\$75.00	
Hardship Withdrawal	\$75.00	
Withdrawal of In-Plan Roth Rollover Money	\$75.00	
In-Service Withdrawal (Age 59 1/2)	\$75.00	
Pre-Retirement Withdrawal	\$75.00	
Loan Set-up	\$75.00	
Mandatory Distribution (Involuntary)	\$75.00	
Required Minimum Distribution	\$75.00	
Qualified Domestic Relations Order Withdrawal	\$75.00	
Retirement Withdrawal	\$75.00	
Termination of Employment Withdrawal	\$75.00	

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York). John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contracts. Plan administrative services may be provided by John Hancock Retirement Plan Services LLC or a plan consultant selected by the Plan.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

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# Investment Comparative Chart

## THE TRUSTEES OF THE PLATINUM 401(K) RETIREMENT SAVINGS PLAN FBO BARBEQUE INTEGRATED, INC.

This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to [www.jhpensions.com](http://www.jhpensions.com). To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Alisa Monday at (786) 520-2084 and 2875 N.E. 191st St., 5th Flr., Aventura, FL, 33180

### DOCUMENT OVERVIEW

This document is comprised of two sections; Performance Information and Fee and Expense Information.

### Performance Information

This section outlines your retirement plan investment options, how they have performed over time and allows you to compare with an appropriate benchmark for the same time period. Benchmark returns are shown for comparative purposes only. Benchmark returns represent the performance of market indices, which cannot be invested in directly, and their returns are calculated without taking into account any investment fees and/or expenses. Hypothetical Returns are shown in bold.

The data presented represents past performance and does not guarantee future performance. Current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Participants can call 1-800-395-1113 or visit [www.jhpensions.com](http://www.jhpensions.com) for more information.

### Fee and Expense Information

This section shows fee and expense information for the investment options available under your contract. Total Annual Operating Expenses and Shareholder-type Fees (if applicable) are outlined as they relate to each investment option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It is important to understand that the investment rate of return, as set out in the Performance Information section, is calculated net of the Total Annual Operating Expenses of the investment option. However, such returns do not take into account any applicable Shareholder-type fees, which are in addition to the Total Annual Operating Expenses of the investment option.

The Total Annual Operating Expenses ("TAOE") is made up in part by the expenses of the underlying fund based on the underlying fund's expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund is the mutual fund, collective trust, or exchange traded fund in which the sub-account invests. § The underlying fund of this sub-account has either waived a portion of, or capped, its fees. The TAOE is that of the sub account and reflects the net expense ratio of the underlying fund after such expense waiver or cap is applied. Please see the Fund Sheet for details, including gross expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## VARIABLE RETURN INVESTMENTS\*

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

Name/Type of Option		Return YTD as of 09/30/2016	Average Annual Total Return as of 12/31/2015				Benchmark YTD as of 09/30/2016	Benchmark <sup>†</sup> Return as of 12/31/2015				Total Annual Operating Expenses as of 09/30/2016		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
EQUITY FUNDS														
AG	DFA U.S. Targeted Value Fund (DUT) <sup>25</sup> Small Cap Value <a href="http://www.viewjhfunds.com/usa/C03/duta/index.html">http://www.viewjhfunds.com/usa/C03/duta/index.html</a>	11.21%	-6.38%	8.47%	6.09%	10.41%	15.48%	-7.46%	7.67%	5.57%	9.18%	1.07%	\$10.70	N/A
								Russell 2000 Value TR USD						
AG	Invesco Small Cap Growth Fund (SCO) <sup>17,18,44,57,67,130</sup> Small Cap Growth <a href="http://www.viewjhfunds.com/usa/C03/scoa/index.html">http://www.viewjhfunds.com/usa/C03/scoa/index.html</a>	8.20%	-1.78%	11.48%	8.53%	10.11%	7.48%	-1.38%	10.67%	7.95%	6.60%	1.17%	\$11.70	N/A
								Russell 2000 Growth TR USD						
AG	Oppenheimer International Growth Fund (OIG) <sup>3,129</sup> International/Global Growth <a href="http://www.viewjhfunds.com/usa/C03/oiga/index.html">http://www.viewjhfunds.com/usa/C03/oiga/index.html</a>	3.13%	2.97%	6.03%	6.15%	6.53%	5.82%	-5.66%	1.05%	2.92%	3.88%	1.34%	\$13.40	N/A
								MSCI ACWI Ex USA NR USD						
G	Capital Appreciation Fund (CPA) <sup>12,13,15,57,73,85,106,115</sup> Large Cap Growth <a href="http://www.viewjhfunds.com/usa/C03/cpaa/index.html">http://www.viewjhfunds.com/usa/C03/cpaa/index.html</a>	0.62%	11.16%	14.11%	8.14%	4.67%	6.00%	5.66%	13.53%	8.53%	4.09%	0.98%	\$9.80	N/A
								Russell 1000 Growth TR USD						
G	Value Fund (VLF) <sup>13,22,77,91,106,123</sup> Mid Cap Value <a href="http://www.viewjhfunds.com/usa/C03/vlfa/index.html">http://www.viewjhfunds.com/usa/C03/vlfa/index.html</a>	7.85%	-9.07%	9.75%	7.78%	7.86%	13.71%	-4.77%	11.25%	7.60%	10.10%	1.09%	\$10.90	N/A
								Russell Mid Cap Value TR USD						
G	§ Baird MidCap Fund (BAI) <sup>134</sup> Mid Cap Growth <a href="http://www.viewjhfunds.com/usa/C03/baia/index.html">http://www.viewjhfunds.com/usa/C03/baia/index.html</a>	4.56%	-4.09%	9.90%	7.47%	5.73%	6.84%	-0.20%	11.54%	8.16%	5.67%	1.36%	\$13.60	N/A
								Russell Mid Cap Growth TR USD						
G	Small Cap Value Fund (SMV) <sup>13,22,23,53,91</sup> Small Cap Blend <a href="http://www.viewjhfunds.com/usa/C03/smva/index.html">http://www.viewjhfunds.com/usa/C03/smva/index.html</a>	8.55%	-1.56%	10.35%	8.45%	12.60%	15.48%	-7.46%	7.67%	5.57%	8.75%	1.37%	\$13.70	N/A
								Russell 2000 Value TR USD						
G	New Perspective Fund (ANP) <sup>37,61,65</sup> International/Global Growth <a href="http://www.viewjhfunds.com/usa/C03/anpa/index.html">http://www.viewjhfunds.com/usa/C03/anpa/index.html</a>	3.55%	4.93%	8.66%	7.19%	11.92%	6.59%	-2.36%	6.08%	4.75%	N/A	1.14%	\$11.40	N/A
								MSCI ACWI NR USD						

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

Name/Type of Option	Return YTD as of 09/30/2016	Average Annual Total Return as of 12/31/2015				Benchmark YTD as of 09/30/2016	Benchmark <sup>†</sup> Return as of 12/31/2015				Total Annual Operating Expenses as of 09/30/2016		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
<b>G&amp;I</b> Fundamental Large Cap Value Fund (EQI) <sup>5,13,73,101,102,117</sup> Large Cap Value <a href="http://www.viewjhfunds.com/usa/C03/eqia/index.html">http://www.viewjhfunds.com/usa/C03/eqia/index.html</a>	2.42%	-1.31%	12.85%	<b>5.73%</b>	<b>7.15%</b>	9.99%	-3.82%	11.27%	6.15%	7.39%	0.91%	\$9.10	N/A
<b>G&amp;I</b> Parnassus Core Equity Fund (PEI) <sup>33,132,148</sup> Large Cap Blend <a href="http://www.viewjhfunds.com/usa/C03/peia/index.html">http://www.viewjhfunds.com/usa/C03/peia/index.html</a>	7.74%	-0.93%	12.29%	N/A	<b>9.14%</b>	7.83%	1.38%	12.56%	7.30%	6.96%	1.22%	\$12.20	N/A

#### BOND FUNDS

<b>I</b> Core Bond Fund (COR) <sup>13,53,73,106</sup> High Quality Intermediate Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C03/cora/index.html">http://www.viewjhfunds.com/usa/C03/cora/index.html</a>	5.57%	-0.05%	3.51%	<b>4.72%</b>	<b>4.42%</b>	5.79%	0.54%	3.24%	4.51%	4.40%	0.89%	\$8.90	N/A
<b>I</b> <sup>§</sup> Federated Institutional High Yield Bond Fund (FHY) <sup>87,88</sup> High Yield Bond <a href="http://www.viewjhfunds.com/usa/C03/fhya/index.html">http://www.viewjhfunds.com/usa/C03/fhya/index.html</a>	13.25%	-2.94%	5.02%	<b>6.53%</b>	<b>8.07%</b>	15.11%	-4.43%	5.03%	6.95%	8.96%	1.15%	\$11.50	Redemption fee of 2.000% on all exchanges within a 90 day period. See Important Notes for details. <sup>88</sup>

#### OTHER FUNDS

<b>TD</b> <sup>§</sup> American Funds 2060 Target Date Retirement Fund (AFM) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afma/index.html">http://www.viewjhfunds.com/usa/C03/afma/index.html</a>	<b>7.10%</b>	N/A	N/A	N/A	<b>-2.12%</b>	7.48%	-0.53%	8.11%	N/A	-4.09%	1.17%	\$11.70	N/A
<b>TD</b> American Funds 2055 Target Date Retirement Fund (AFL) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afla/index.html">http://www.viewjhfunds.com/usa/C03/afla/index.html</a>	<b>7.12%</b>	<b>-0.13%</b>	<b>8.46%</b>	N/A	<b>9.72%</b>	7.48%	-0.53%	8.11%	N/A	10.11%	1.17%	\$11.70	N/A
<b>TD</b> American Funds 2050 Target Date Retirement Fund (AFK) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afka/index.html">http://www.viewjhfunds.com/usa/C03/afka/index.html</a>	<b>7.03%</b>	<b>-0.05%</b>	<b>8.49%</b>	N/A	<b>4.99%</b>	7.43%	-0.46%	7.93%	N/A	4.33%	1.14%	\$11.40	N/A
<b>TD</b> American Funds 2045 Target Date Retirement Fund (AFJ) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afja/index.html">http://www.viewjhfunds.com/usa/C03/afja/index.html</a>	<b>7.01%</b>	<b>-0.06%</b>	<b>8.51%</b>	N/A	<b>4.99%</b>	7.44%	-0.46%	7.76%	5.56%	4.24%	1.14%	\$11.40	N/A

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

Name/Type of Option	Return YTD as of 09/30/2016	Average Annual Total Return as of 12/31/2015				Benchmark YTD as of 09/30/2016	Benchmark <sup>†</sup> Return as of 12/31/2015				Total Annual Operating Expenses as of 09/30/2016		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
TD American Funds 2040 Target Date Retirement Fund (AFG) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afga/index.html">http://www.viewjhfunds.com/usa/C03/afga/index.html</a>	7.00%	-0.12%	8.46%	N/A	4.98%	7.35%	-0.40%	7.59%	5.58%	4.31%	1.12%	\$11.20	N/A
TD American Funds 2035 Target Date Retirement Fund (AFF) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/affa/index.html">http://www.viewjhfunds.com/usa/C03/affa/index.html</a>	6.96%	-0.19%	8.38%	N/A	4.92%	7.22%	-0.34%	7.38%	5.52%	4.28%	1.12%	\$11.20	N/A
TD American Funds 2030 Target Date Retirement Fund (AFE) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afea/index.html">http://www.viewjhfunds.com/usa/C03/afea/index.html</a>	6.74%	-0.15%	8.36%	N/A	4.92%	7.07%	-0.29%	7.06%	5.47%	4.30%	1.10%	\$11.00	N/A
TD American Funds 2025 Target Date Retirement Fund (AFD) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afda/index.html">http://www.viewjhfunds.com/usa/C03/afda/index.html</a>	6.64%	-0.47%	7.91%	N/A	4.55%	6.89%	-0.25%	6.69%	5.38%	4.32%	1.09%	\$10.90	N/A
TD American Funds 2020 Target Date Retirement Fund (AFC) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afca/index.html">http://www.viewjhfunds.com/usa/C03/afca/index.html</a>	6.60%	-0.51%	6.98%	N/A	4.03%	6.67%	-0.19%	6.29%	5.24%	4.29%	1.07%	\$10.70	N/A
TD American Funds 2015 Target Date Retirement Fund (AFB) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afba/index.html">http://www.viewjhfunds.com/usa/C03/afba/index.html</a>	7.11%	-1.41%	6.20%	N/A	3.81%	6.42%	-0.16%	5.75%	5.01%	4.17%	1.06%	\$10.60	N/A
TD American Funds 2010 Target Date Retirement Fund (AFA) <sup>95,114,151</sup> Asset Allocation - Target Date <a href="http://www.viewjhfunds.com/usa/C03/afaa/index.html">http://www.viewjhfunds.com/usa/C03/afaa/index.html</a>	6.95%	-1.54%	5.71%	N/A	3.57%	6.12%	-0.21%	5.10%	4.66%	3.95%	1.06%	\$10.60	N/A
LS JH Lifestyle Aggressive - Active Strategies (ALS) <sup>13,68,101,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C03/alsa/index.html">http://www.viewjhfunds.com/usa/C03/alsa/index.html</a>	6.07%	-1.30%	7.06%	4.83%	4.29%	7.83%	1.38%	12.56%	7.30%	6.18%	1.21%	\$12.10	N/A

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

Name/Type of Option		Return YTD as of 09/30/2016	Average Annual Total Return as of 12/31/2015				Benchmark YTD as of 09/30/2016	Benchmark <sup>†</sup> Return as of 12/31/2015				Total Annual Operating Expenses as of 09/30/2016		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
LS	JH Lifestyle Growth - Active Strategies (GLS) <sup>13,68,101,123,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C03/glsa/index.html">http://www.viewjhfunds.com/usa/C03/glsa/index.html</a>	6.00%	-1.21%	6.67%	<b>5.12%</b>	<b>5.02%</b>	7.83%	1.38%	12.56%	7.30%	6.18%	1.18%	\$11.80	N/A
								S&P 500 TR USD						
LS	JH Lifestyle Balanced - Active Strategies (BLS) <sup>9,13,68,101,123,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C03/blsa/index.html">http://www.viewjhfunds.com/usa/C03/blsa/index.html</a>	6.49%	-1.31%	5.80%	<b>5.05%</b>	<b>5.33%</b>	7.83%	1.38%	12.56%	7.30%	6.18%	1.15%	\$11.50	N/A
								S&P 500 TR USD						
LS	JH Lifestyle Moderate - Active Strategies (MLS) <sup>13,31,68,101,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C03/mlsa/index.html">http://www.viewjhfunds.com/usa/C03/mlsa/index.html</a>	6.95%	-1.42%	5.03%	<b>4.95%</b>	<b>5.40%</b>	5.79%	0.54%	3.24%	4.51%	5.26%	1.09%	\$10.90	N/A
								Barclays US Agg Bond TR USD						
LS	JH Lifestyle Conservative - Active Strategies (CLS) <sup>13,68,101,125</sup> Asset Allocation - Lifestyle <a href="http://www.viewjhfunds.com/usa/C03/clsa/index.html">http://www.viewjhfunds.com/usa/C03/clsa/index.html</a>	6.70%	-1.57%	3.96%	<b>4.71%</b>	<b>5.33%</b>	5.79%	0.54%	3.24%	4.51%	5.26%	1.09%	\$10.90	N/A
								Barclays US Agg Bond TR USD						
AG	<sup>§</sup> International Equity Index Fund (IIF) <sup>13,15,21,22,29,76,91,110</sup> Index <a href="http://www.viewjhfunds.com/usa/C03/iifa/index.html">http://www.viewjhfunds.com/usa/C03/iifa/index.html</a>	6.41%	-6.32%	0.44%	<b>2.24%</b>	<b>5.25%</b>	N/A	N/A	N/A	N/A	N/A	0.82%	\$8.20	N/A
								MSCI AC World Free ex US						
AG	<sup>§</sup> Small Cap Index Fund (SCI) <sup>13,22,29,76,91,101</sup> Index <a href="http://www.viewjhfunds.com/usa/C03/scia/index.html">http://www.viewjhfunds.com/usa/C03/scia/index.html</a>	10.99%	-4.82%	8.75%	<b>6.29%</b>	<b>6.45%</b>	11.46%	-4.41%	9.18%	6.80%	7.15%	0.78%	\$7.80	N/A
								Russell 2000 TR USD						
AG	Real Estate Securities Fund (REF) <sup>13,14,57,73</sup> Sector <a href="http://www.viewjhfunds.com/usa/C03/refa/index.html">http://www.viewjhfunds.com/usa/C03/refa/index.html</a>	10.86%	2.56%	11.43%	<b>7.34%</b>	<b>10.20%</b>	11.91%	2.52%	11.88%	7.34%	N/A	0.99%	\$9.90	N/A
								MSCI US REIT GR USD						
G	<sup>§</sup> Mid Cap Index Fund (MCI) <sup>13,22,48,57,76,82,91,101</sup> Index <a href="http://www.viewjhfunds.com/usa/C03/mcia/index.html">http://www.viewjhfunds.com/usa/C03/mcia/index.html</a>	11.72%	-2.89%	10.00%	<b>7.55%</b>	<b>7.95%</b>	12.40%	-2.17%	10.67%	8.17%	8.62%	0.76%	\$7.60	N/A
								S&P MidCap 400 TR						
G&I	<sup>§</sup> 500 Index Fund (IND) <sup>9,13,22,76,91,101,110</sup> Index <a href="http://www.viewjhfunds.com/usa/C03/inda/index.html">http://www.viewjhfunds.com/usa/C03/inda/index.html</a>	7.21%	0.66%	11.83%	<b>6.53%</b>	<b>8.18%</b>	7.83%	1.38%	12.56%	7.30%	9.06%	0.73%	\$7.30	N/A
								S&P 500 TR USD						

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



Name/Type of Option	Return YTD as of 09/30/2016	Average Annual Total Return as of 12/31/2015				Benchmark YTD as of 09/30/2016	Benchmark <sup>†</sup> Return as of 12/31/2015				Total Annual Operating Expenses as of 09/30/2016		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
<sup>5</sup> Total Bond Market Fund (BIF) <sup>6,13,22,24,72,91,110</sup> Index <a href="http://www.viewjhfunds.com/usa/C03/bifa/index.html">http://www.viewjhfunds.com/usa/C03/bifa/index.html</a>	5.36%	-0.21%	2.52%	N/A	<b>4.07%</b>	5.79%	0.54%	3.24%	4.51%	4.26%	0.76%	\$7.60	N/A
John Hancock Stable Value Fund (MSV) <sup>13,26,27,39,52,89,142,143</sup> High Quality Short Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C03/msva/index.html">http://www.viewjhfunds.com/usa/C03/msva/index.html</a>	0.82%	1.18%	1.53%	N/A	<b>2.33%</b>	0.18%	0.02%	0.05%	1.16%	1.06%	1.15%	\$11.50	Participant-directed withdrawals from this Fund are normally processed on the next business day if the withdrawal request is received on or before 12 noon on a business day. However, such withdrawals may be subject to a delay of up to 7 or 30 additional calendar days if it is determined, respectively, that such delay is necessary to maintain adequate liquidity for, or to avoid an adverse impact on, the underlying trust or investment vehicle. In addition, plan-directed withdrawals and certain participant-directed withdrawals that are deemed to be plan-directed withdrawals may be subject to up to a 12-month hold or a market value adjustment. Where such, or any other, restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.

Please visit [www.ps.jhancokpensions.com/assets/pdfs/SPARK\\_Glossary.pdf](http://www.ps.jhancokpensions.com/assets/pdfs/SPARK_Glossary.pdf) for a glossary of investment terms relevant to the investment options under this plan.

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

## IMPORTANT NOTES

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

\*Your company's qualified retirement plan offers participants the opportunity to contribute to investment options available under a group annuity contract with John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). These investment options may be sub-accounts (pooled funds) investing directly in underlying mutual funds, or they may be Guaranteed Interest Accounts.

The placement of investment options within style boxes and according to potential risk/return shows John Hancock USA's assessment of those options relative to one another and should not be used to compare these investment options available outside of John Hancock USA. John Hancock USA determines peer groups and indexes based on what it believes is the closest match in terms of investment objectives, policies, processes and style. Each investment option's peer group, index and style box and risk/return spectrum placement is subject to change.

<sup>1</sup>Index Performance: Index performance shown is for a broad-based securities market index. Indices are unmanaged and cannot be invested in directly. Index returns were prepared using Morningstar, Inc. software and data. The performance of an Index does not include any portfolio or insurance-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

<sup>3</sup>This sub-account was introduced November 7, 2008.

<sup>5</sup>The underlying fund changed its name effective on or about May 5, 2008. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 5, 2008 to more accurately reflect the name of the underlying fund.

<sup>6</sup>The name of this sub-account changed effective on or about May 5, 2008.

<sup>9</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 30, 2007. Contact your John Hancock representative for more information.

<sup>12</sup>This sub-account was introduced April 27, 2001.

<sup>13</sup>The total revenue John Hancock receives on this Fund is higher than those advised or sub-advised exclusively by unaffiliated entities. John Hancock and its affiliates provide exclusive advisory and sub-advisory services for the underlying fund. For these services, John Hancock and its affiliates receive additional fees which are included in the underlying fund expense ratio (i.e. Fund Expense Ratio or FER).

<sup>14</sup>The underlying fund concentrates its investments in a sector of the market. A portfolio of this type may be riskier or more volatile in price than one that invests in more market sectors.

<sup>15</sup>Account balance reported for this Fund may include assets transferred from another Fund, which will be permanently closed on or about April 26, 2010. Consult your John Hancock representative for more information.

<sup>17</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 5, 2003. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

<sup>18</sup>The underlying fund's manager or subadvisor changed its name from Invesco AIM Capital Management to Invesco Advisers, Inc. on or about May 10, 2010. Contact your John Hancock representative for more information.

<sup>21</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 17, 2004. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

<sup>22</sup>The underlying fund changed its name effective on or about May 9, 2011. Performance shown for periods prior to that date reflect the results under its former name.

<sup>23</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 29, 2007. Consult your John Hancock representative for more information.

<sup>24</sup>Effective on or about November 5, 2007, the underlying fund changed its name to the John Hancock Trust - Total Bond Market Trust.

<sup>25</sup>This sub-account was recently introduced on November 5, 2007 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

<sup>26</sup>Not available to defined benefit plans. Consult your John Hancock representative for details.

<sup>27</sup>The underlying fund's manager or subadvisor changed its name from John Hancock Life Insurance Company to John Hancock Life Insurance

Company (U.S.A.) on or about May 10, 2010. Contact your John Hancock representative for more information.

<sup>29</sup>This sub-account was introduced August 21, 2000.

<sup>31</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 27, 2009. Contact your John Hancock representative for more information.

<sup>33</sup>This sub-account was introduced May 29, 2009.

<sup>37</sup>This sub-account was introduced July 25, 2008.

<sup>39</sup>This sub-account was introduced May 14, 2004.

<sup>44</sup>The underlying fund's manager or subadvisor changed its name from AIM Investments, Inc. to Invesco AIM Capital Management on or about November 10, 2008. Contact your John Hancock representative for more information.

<sup>48</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 25, 2010. Please contact your John Hancock representative for more information.

<sup>52</sup>John Hancock Stable Value Fund: Qualified retirement plans that select the John Hancock Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any fixed-income investment options for the plan deemed to be 'Competing', including (i) any book value fixed income Fund, (ii) any other fixed income Fund with a targeted average duration of three (3) years or less, including but not limited to, a money market Fund or a short-term bond Fund, or (iii) any guaranteed interest account (other than a ten (10) year maturity guaranteed interest account maintained by an affiliate of John Hancock Life Insurance Company (U.S.A.) originally offered prior to May 1, 2006). Contact your John Hancock representative for details.

An investment in the John Hancock Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by, John Hancock USA, the Fund's Trustee or its Advisor, The Federal Deposit Insurance Corporation (FDIC) or any government agency, and is subject to certain market risks. However, through its Stabilizing Agreements with one or more Stability Providers, the Fund is designed to meet Department of Labor requirements for 'grandfathered' default contributions under 29 CFR 2550.404c-5(e)(4) (v). Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment if both the Fund's investment portfolio and the Stability Provider(s) fail. Neither John Hancock USA nor the Trustee guarantees the performance of the Stability Provider(s). Investments in the Fund will accrue interest at the applicable monthly crediting rate, which rate will be set based upon

a formula but may be adjusted from time to time as agreed upon by the Stability Provider(s) and John Hancock Life Insurance Company (U.S.A.). The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates.

The FER for the underlying fund includes an advisory fee payable to John Hancock Life Insurance Company (U.S.A.) for services provided to the Trustee, as well as a management fee to John Hancock USA and/or its affiliates in connection with the management of one of the underlying investments. For further details on these fees and certain risks that may apply please refer to the Offering Memorandum. Contact your John Hancock representative if you wish to obtain a copy. Effective January 10, 2011, the John Hancock Stable Value Fund is not available to Puerto Rico plans described in Section 1022(i)(1) of ERISA or to Group or Master Trusts that include assets of such plans.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act. The John Hancock Stable Value Fund invests a portion of its assets in a separate investment account maintained by John Hancock Life & Health Insurance Company ("John Hancock Life & Health"), an affiliate of John Hancock USA, which has claimed an exclusion from the definition of the term "Commodity Pool Operator" under CFTC Regulation 4.5 under the Commodity Exchange Act with respect to its operation of such separate account and, therefore, John Hancock Life & Health is not subject to registration or regulation as a pool operator under Regulation 4.5 for such separate account.

<sup>53</sup>This sub-account was introduced on or about May 6, 2005.

<sup>57</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 26, 2009. Contact your John Hancock representative for more information.

<sup>61</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 9, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

<sup>65</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about June 1, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

<sup>67</sup>The underlying fund changed its name effective on or about November 8, 2010. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective

on or about November 8, 2010 to more accurately reflect the name of the underlying fund.

<sup>68</sup>This sub-account previously invested in another underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. Performance shown for all periods has been adjusted to reflect the current sub-account charge and would be lower if it reflected the sub-account charge that was in effect prior to October 14, 2005, which was .20% higher than the current sub-account charge.

<sup>72</sup>This sub-account was introduced on or about May 5, 2006.

<sup>73</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005.

<sup>76</sup>None of the Index Funds or the underlying John Hancock Trust Index Trusts or ETFs are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in the Index Fund.

<sup>77</sup>The underlying fund changed its sub-advisor on November 8, 2010 from Van Kampen Investments to Invesco Advisers, Inc.

<sup>82</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 30, 2006. Contact your John Hancock representative for more information.

<sup>85</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2006. Contact your John Hancock representative for more information.

<sup>87</sup>This sub-account was introduced November 5, 2010.

<sup>88</sup>Important Redemption Fee Information: Federated Institutional High Yield Bond Fund - Effective November 5, 2010, the underlying fund will impose a 2% redemption fee on all selling/exchanges of the fund within a 90-day period. The "First-In/First-Out" ("FIFO") method will be used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied.

<sup>89</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about May 6, 2006. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

<sup>91</sup>The underlying John Hancock Variable Insurance Trust portfolio is not a retail mutual fund and is only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement

plans. Although the portfolios' investment adviser or sub-advisers may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or sub-adviser. Past performance is no guarantee of future results.

<sup>95</sup>The availability of products, Funds and contract features may be subject to Broker-Dealer Firm approval, State approval, Broker Licensing requirements, tax law requirements, or other contract-related requirements. From time to time, changes are made to Funds, and the availability of these changes may be subject to State approvals or other compliance requirements. Please confirm with your local John Hancock Representative if you have any questions about product, Fund or contract feature availability.

<sup>101</sup>The underlying fund changed its sub-advisor on December 15, 2010 from MFC Global Investment Management (U.S.A.) Limited to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.

<sup>102</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 7, 2011. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. The name of this sub-account changed effective on or about November 7, 2011 to more accurately reflect the name of the underlying fund.

<sup>106</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 23, 2012. Please contact your John Hancock representative for more information.

<sup>110</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 2, 2012. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio/sub-account. The name of this sub-account may change effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

<sup>114</sup>If John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date (Lifecycle Portfolio) based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

<sup>115</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2013. Please contact your John Hancock representative for more information.

<sup>117</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 21, 2013. Please contact your John Hancock representative for more information.

<sup>123</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 11, 2014. Please contact your John Hancock representative for more information.

<sup>125</sup>The name of this sub-account changed effective on or about May 3, 2014.

<sup>129</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 17, 2014. Please contact your John Hancock representative for more information.

<sup>130</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

<sup>132</sup>The name of this sub-account changed effective on or about November 8, 2014.

<sup>134</sup>This sub-account was recently introduced on November 8, 2014 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

<sup>142</sup>This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available if the Reliance Trust New York Life Anchor Account is selected. For further details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

<sup>143</sup>This investment option is deemed a 'Competing' investment option with the Federated Capital Preservation Fund and may not be available if the Federated Capital Preservation Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

<sup>148</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 7, 2015. Performance shown for periods prior to that date is based on the performance of the old share class.

<sup>151</sup>This sub-account was recently introduced on March 25, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

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

underlying fund is the net expense ratio of the underlying fund. Refer to the Fund Sheet for details.



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

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

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# Important information about Target Date Funds

## Retirement planning based on your age and retirement date

A type of designated investment alternative (DIA) available to you through your qualified retirement plan is called a Target Date Fund (TDF). Below is a general description of how a TDF may be managed. For details about the TDFs available to you, review the Fund sheets associated with each TDF as they may have unique objectives, characteristics, fees and expenses.

### How to access a Fund sheet

Fund sheets are accessible from the URL that is listed under the Fund's name in the ICC section of this notice, or on the "Investment Options" page of John Hancock's participant website. It's important that you review the information on a Fund sheet before making any investment decisions.

### How Target Date portfolios work

Generally, a target date Fund (TDF) is a type of Fund that rebalances its asset allocation and risk levels on an ongoing basis, with an objective of becoming more conservative over time as the target date approaches. The target date is referred to as the date at which the investor expects to retire and cease making new contributions to the Fund. The asset mix within these Funds can be a combination of investment products like stocks, bonds and mutual funds. In most cases, the weighting of these components will shift over time, from a higher concentration in equities to a higher concentration in fixed income as the target date nears.

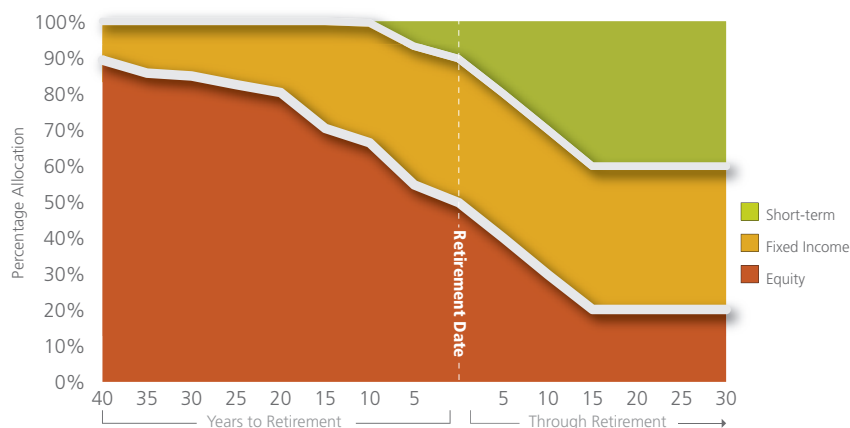
The process by which the Fund shifts from being more aggressive to becoming more conservative over time is captured in the glide path shown below. As the TDF 'glides' over time, its asset mix is adjusted based on the target date, for example:

- If the TDF seeks high total return **up to** its target date, its asset allocation will have a higher correlation to fixed income as the retirement date approaches, and its most conservative point on the glide path occurs at the retirement date.
- If the TDF seeks high total return **through** its target date, its asset allocation will have a higher relation to equities up to and through the retirement date, and its most conservative point on the glide path occurs many years after the retirement date.

To learn more about each TDF offered through your plan, please review the information provided on the Funds sheets.

### Things to consider when reviewing glide-paths

- 1 What is the Fund's equity to fixed income ratio as the glide path approaches and then surpasses the target date?
- 2 When does the glide path reach its most conservative point?
- 3 What exposure to equities matches your risk tolerance in the years leading up to retirement and in retirement?



## Other important notes on TDFs

- They are regularly rebalanced by asset allocation professionals to maintain an investment mix that reflects each Fund's strategy according to its target date.
- They can be invested in actively managed or index Funds. An actively managed Fund is monitored by a team of investment professionals that decide how to adjust the Fund's holdings based on analytical research, forecasts and experience. Index Funds are constructed to track the components of a market index and are said to provide lower operating expenses and lower portfolio turnover.
- **Assumptions:** In developing the glide path, certain assumptions are also made about the participant's ongoing contributions during the years leading up to retirement, as well as when they would stop making those contributions when the target date is reached. Refer to TDF Fund sheets for details about these assumptions.

## How do I know if a TDF is right for me?

Generally, TDFs are selected by participants who want:

- One-step Diversification
- A team of asset allocation professionals that rebalance and adjust the portfolio.
- A Fund that is both risk and age appropriate based on the participant's retirement date and the Fund's strategy.

If this sounds like you, then you may want to consider a TDF. However, if you prefer to personally select and rebalance your portfolio, or if you want less exposure to equities in the years leading up to retirement, a TDF may not be right for you. Speak to your financial representative if you have questions about target date Funds.

## Selecting a TDF

If you've decided on a TDF and know which TDF option is right for you, you'll then need to decide on which portfolio to invest in. This selection is based on birth year, i.e., you select the TDF that best matches your date of birth and desired retirement age.

**For example,** Joe was born in 1971.

Looking at the years available for the suites of TDFs available, the Fund with a target date of **2040** is selected.

BIRTH YEAR	NAME OF FUND BASED ON TARGET DATE
1986 or later	2055 Fund
1981 – 1985	2050 Fund
1976 – 1980	2045 Fund
<b>1971 – 1975</b>	<b>2040 Fund</b>
1966 – 1970	2035 Fund
1961 – 1965	2030 Fund
1956 – 1960	2025 Fund
1951 – 1955	2020 Fund
1946 – 1950	2015 Fund
1945 or earlier	2010 Fund

## Important Considerations

When making investment decisions, it's 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 TDF, as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. Also, neither asset allocation nor diversification ensures a profit or protection against a loss. These TDFs can suffer losses at any time (including near, at, or after the target retirement date), and there is no guarantee that any of them will provide adequate income at and through your retirement.



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

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A Target Date Portfolio is subject to the same risks as the underlying funds in which it invests, which include the following risks. Stocks can decline due to market, regulatory or economic development. Investing in foreign securities is subject to certain risks not associated with domestic investing, such as currency

fluctuations and changes in political and economic conditions. The securities of small capitalization companies are subject to higher volatility than those of larger, more established companies. For additional information on these and other risk considerations, please see the prospectus for the sub-accounts' underlying mutual fund portfolio.

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