404a-5 Plan & Investment Notice

THE TRUSTEES OF THE PLATINUM 401(K) RETIREMENT SAVINGS PLAN FBO BEACH PRODUCTS, INC.

As of November 18, 2019

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
- 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 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.

GUARANTEED INCOME FEATURE

If you choose to invest in the Guaranteed Income Feature offered under your Plan, there are some important details you should consider before determining whether this feature is right for you, including:

- Impact of withdrawals, loans and transfers on your guaranteed withdrawal benefit.
- What happens if the plan leaves John Hancock.
- Cancellation of the feature by either the plan or you.
- For more details on the restrictions that apply to the Guaranteed Income Feature, please request a Guaranteed Income for Life brochure.

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.

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: 0.29%* 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: 0.51% on a pro-rata basis and $27.96 on a per-participant basis.

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

Individual Expenses

The following transaction fees apply. These fees will be deducted from your account at the time the transaction is processed. Fees deducted from your account will appear on your quarterly benefit statements.

As of November 18, 2019 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 (loans processed before 12/04/2017)
Loan Fee	$4.00	Per loan, per month (loans processed after 12/04/2017)
Withdrawal Processing Fee ~		Per withdrawal request
Death	$25.00	
Disability	$25.00	
Hardship	$25.00	
Mandatory distribution	$25.00	
Minimum distribution	$25.00	
Pre-retirement	$25.00	
Qualified domestic relations order	$25.00	
Retirement	$25.00	
Termination	$25.00	
Withdrawal of employee rollover money	$25.00	
Systematic Withdrawal Fee +		Per installment payment
Required minimum distribution	$2.00	
Guaranteed Income For Life Fee	0.75%	Annualized
Mailed Detailed Statement Fee	$1.00	Per statement per quarter
Plan Consultant Fees		
Death Withdrawal	$100.00	
Disability Withdrawal	$100.00	
Withdrawal of Employee Rollover Money	$100.00	
Withdrawal of Excess Annual Additions	$100.00	
Withdrawal of Excess Contributions	$100.00	
Withdrawal of Excess Deferrals	$100.00	
Hardship Withdrawal	$100.00	
Withdrawal of In-Plan Roth Rollover Money	$100.00	
In-Service Withdrawal (Age 59 1/2)	$100.00	
Pre-Retirement Withdrawal	$100.00	
Loan Maintenance	$100.00	
Loan Set-up	$100.00	
Required Minimum Distribution	$100.00	
Qualified Domestic Relations Order Withdrawal	$350.00	
Retirement Withdrawal	$100.00	

Fee Type	Amount	Special Notes
Termination of Employment Withdrawal	$100.00	

+ Fee is effective March 4, 2018

~ Applicable John Hancock fees will be waived on withdrawal payments made payable to the Trustee of the plan or to a John Hancock entity including but not limited to rollovers to a John Hancock IRA.

~Withdrawal processing fees will be waived for annual withdrawals of your Lifetime Income Amount set up under the automatic withdrawal program of the Guaranteed Income feature.

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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Investment Comparative Chart

THE TRUSTEES OF THE PLATINUM 401(K) RETIREMENT SAVINGS PLAN FBO BEACH PRODUCTS, 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. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Jamie Brown at (813) 839-6565 ext 210 and 3010 W. De Leon St. Ste 100, Tampa, FL, 33609

DOCUMENT OVERVIEW

This document is comprised of three sections; Performance Information, Fee and Expense Information and Guaranteed Lifetime Income Options.

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, fees for guaranteed benefits if elected by participant, 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 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 https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/maximize-your-retirement-savings.pdf. 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 10/31/2019	Average Annual Total Return as of 12/31/2018				Benchmark YTD as of 10/31/2019	Benchmark† Return as of 12/31/2018				Total Annual Operating Expenses as of 10/31/2019		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	Vanguard Mid-Cap Value ETF (VOE)[118,119,123,139] Mid Cap Value http://www.viewjhfunds.com/usa/C00/voea/index.html	20.63%	-12.45%	**5.39%**	**13.29%**	**7.21%**	20.94%	-12.42%	5.78%	13.66%	7.29%	0.13%	$1.30	N/A
								CRSP US Mid Cap Value						
AG	Fidelity Mid Cap Index Fund (FMC)[181,209] Mid Cap Blend http://www.viewjhfunds.com/usa/C00/fmca/index.html	23.18%	-9.05%	**6.23%**	N/A	**11.59%**	23.21%	-9.05%	6.26%	14.02%	11.64%	0.03%	$0.30	N/A
								Russell MidCap TR						
AG	Vanguard Mid-Cap Growth ETF (VOT)[118,119,123,139] Mid Cap Growth http://www.viewjhfunds.com/usa/C00/vota/index.html	26.51%	-5.56%	**6.32%**	**13.90%**	**7.57%**	26.88%	-5.56%	6.70%	13.89%	8.26%	0.13%	$1.30	N/A
								CRSP US Mid Cap Growth						
AG	DFA U.S. Targeted Value Fund (DUT)[25] Small Cap Value http://www.viewjhfunds.com/usa/C00/duta/index.html	13.70%	-15.78%	**2.59%**	**11.93%**	**10.16%**	15.54%	-12.86%	3.60%	10.39%	8.89%	0.37%	$3.70	N/A
								Russell 2000 Value TR						
AG	TIAA-CREF Small-Cap Blend Index Fund (TCS)[165] Small Cap Blend http://www.viewjhfunds.com/usa/C00/tcsa/index.html	17.18%	-10.83%	**4.64%**	**12.10%**	**9.84%**	17.18%	-11.01%	4.41%	11.97%	9.88%	0.06%	$0.60	N/A
								Russell 2000 TR						
AG	Invesco Small Cap Growth Fund (SCO)[57,67,128,130] Small Cap Growth http://www.viewjhfunds.com/usa/C00/scoa/index.html	16.90%	-8.37%	**6.72%**	**14.70%**	**10.55%**	23.16%	-4.38%	8.49%	13.11%	8.55%	0.46%	$4.60	N/A
								S&P 500 TR						
AG	Fidelity International Index Fund (FII)[181,209] International/Global Blend http://www.viewjhfunds.com/usa/C00/fiia/index.html	16.90%	-13.52%	**0.61%**	**6.14%**	**4.31%**	16.85%	-13.79%	0.53%	6.31%	4.21%	0.05%	$0.50	N/A
								MSCI EAFE TR						
AG	§ Invesco Oppenheimer International Growth Fund (OIG)[3,129,212,213] International/Global Growth http://www.viewjhfunds.com/usa/C00/oiga/index.html	19.91%	-19.15%	**-0.47%**	**8.40%**	**5.49%**	15.44%	-14.19%	0.67%	6.57%	4.01%	0.60%	$6.00	N/A
								MSCI All Country World Index ex U.S.						

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

	Name/Type of Option	Return YTD as of 10/31/2019	Average Annual Total Return as of 12/31/2018				Benchmark YTD as of 10/31/2019	Benchmark† Return as of 12/31/2018				Total Annual Operating Expenses as of 10/31/2019		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
G	§ Fundamental Large Cap Value Fund (EQI)[5,13,102,117] Large Cap Value http://www.viewjhfunds.com/usa/C00/eqia/index.html	27.13%	-16.62%	**3.78%**	**11.40%**	**6.79%**	19.46%	-8.26%	5.94%	11.17%	7.30%	0.25%	$2.50	N/A
								Russell 1000 Value TR						
G	§ 500 Index Fund (IND)[9,13,22,76,91,110,187] Large Cap Blend http://www.viewjhfunds.com/usa/C00/inda/index.html	23.11%	-4.44%	**8.46%**	**13.09%**	**8.94%**	23.16%	-4.38%	8.49%	13.11%	9.08%	0.04%	$0.40	N/A
								S&P 500 TR						
G	Parnassus Core Equity Fund (PEI)[33,148] Large Cap Blend http://www.viewjhfunds.com/usa/C00/peia/index.html	23.74%	0.17%	**8.26%**	**12.93%**	**9.65%**	23.16%	-4.38%	8.49%	13.11%	7.50%	0.52%	$5.20	N/A
								S&P 500 TR						
G	§ Capital Appreciation Fund (CPA)[12,13,15,57,106,115] Large Cap Growth http://www.viewjhfunds.com/usa/C00/cpaa/index.html	22.69%	-0.49%	**10.81%**	**15.81%**	**6.18%**	26.77%	-1.51%	10.40%	15.28%	5.23%	0.29%	$2.90	N/A
								Russell 1000 Growth TR						
G	New Perspective Fund (ANP)[37,61,65] International/Global Growth http://www.viewjhfunds.com/usa/C00/anpa/index.html	21.80%	-5.56%	**6.42%**	**11.77%**	**12.20%**	19.37%	-9.41%	4.25%	9.45%	N/A	0.44%	$4.40	N/A
								MSCI All Country World						
	BOND FUNDS													
I	§ Federated Institutional High Yield Bond Fund (FHY)[87,88] Low Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/fhya/index.html	12.21%	-2.79%	**3.89%**	**10.52%**	**8.27%**	11.71%	-2.08%	3.83%	11.14%	8.64%	0.45%	$4.50	N/A
								Barclays Capital U.S. High Yield 2% Issuer Cap						
I	§ Core Bond Fund (COR)[13,53,106] High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/cora/index.html	8.81%	-0.04%	**2.75%**	**4.63%**	**4.44%**	8.84%	0.01%	2.52%	3.47%	3.88%	0.16%	$1.60	N/A
								BarCap U.S. Aggregate Bond TR						
I	§ Total Bond Market Fund (BIF)[6,13,22,72,91,110,162,187] High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/bifa/index.html	8.78%	0.05%	**2.57%**	**3.31%**	**4.08%**	8.84%	0.01%	2.52%	3.47%	3.82%	0.08%	$0.80	N/A
								BarCap U.S. Aggregate Bond TR						
	OTHER FUNDS													
TD	American Funds 2060 Target Date Retirement Fund (AFM)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afma/index.html	17.45%	-5.64%	N/A	N/A	**5.72%**	18.55%	-8.10%	5.17%	N/A	4.56%	0.44%	$4.40	N/A
								S&P Target Date Through 2060						

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

	Name/Type of Option	Return YTD as of 10/31/2019	Average Annual Total Return as of 12/31/2018				Benchmark YTD as of 10/31/2019	Benchmark† Return as of 12/31/2018				Total Annual Operating Expenses as of 10/31/2019		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 2055 Target Date Retirement Fund (AFL)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afla/index.html	17.48%	-5.65%	**6.18%**	N/A	**9.58%**	18.47%	-8.10%	5.16%	N/A	9.10%	0.42%	$4.20	N/A
								S&P Target Date Through 2055+						
TD	American Funds 2050 Target Date Retirement Fund (AFK)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afka/index.html	17.41%	-5.60%	**6.21%**	**11.29%**	**6.25%**	18.43%	-8.01%	5.19%	10.22%	N/A	0.41%	$4.10	N/A
								S&P Target Date Through 2050						
TD	American Funds 2045 Target Date Retirement Fund (AFJ)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afja/index.html	17.26%	-5.58%	**6.16%**	**11.26%**	**6.24%**	18.31%	-7.93%	5.15%	10.13%	N/A	0.40%	$4.00	N/A
								S&P Target Date Through 2045						
TD	American Funds 2040 Target Date Retirement Fund (AFG)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afga/index.html	17.11%	-5.52%	**6.04%**	**11.19%**	**6.19%**	18.02%	-7.63%	5.11%	10.09%	N/A	0.40%	$4.00	N/A
								S&P Target Date Through 2040						
TD	American Funds 2035 Target Date Retirement Fund (AFF)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/affa/index.html	16.47%	-5.15%	**5.96%**	**11.09%**	**6.10%**	17.34%	-7.06%	5.01%	9.85%	N/A	0.39%	$3.90	N/A
								S&P Target Date Through 2035						
TD	American Funds 2030 Target Date Retirement Fund (AFE)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afea/index.html	14.61%	-4.16%	**5.64%**	**10.87%**	**5.97%**	16.54%	-6.52%	4.81%	9.52%	N/A	0.38%	$3.80	N/A
								S&P Target Date Through 2030						
TD	American Funds 2025 Target Date Retirement Fund (AFD)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afda/index.html	13.23%	-3.47%	**5.01%**	**10.21%**	**5.49%**	15.37%	-5.72%	4.57%	9.05%	N/A	0.36%	$3.60	N/A
								S&P Target Date Through 2025						
TD	American Funds 2020 Target Date Retirement Fund (AFC)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afca/index.html	11.85%	-2.69%	**4.69%**	**9.22%**	**4.96%**	14.27%	-4.90%	4.28%	8.44%	N/A	0.34%	$3.40	N/A
								S&P Target Date Through 2020						

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

	Name/Type of Option	Return YTD as of 10/31/2019	Average Annual Total Return as of 12/31/2018				Benchmark YTD as of 10/31/2019	Benchmark† Return as of 12/31/2018				Total Annual Operating Expenses as of 10/31/2019		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 2015 Target Date Retirement Fund (AFB)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afba/index.html	11.49%	-2.72%	**4.29%**	**8.43%**	**4.71%**	12.92%	-3.89%	4.04%	7.81%	N/A	0.33%	$3.30	N/A
								S&P Target Date Through 2015						
TD	American Funds 2010 Target Date Retirement Fund (AFA)[114,151,185] Target Date http://www.viewjhfunds.com/usa/C00/afaa/index.html	10.75%	-2.50%	**4.14%**	**7.96%**	**4.47%**	12.26%	-3.40%	3.57%	6.98%	N/A	0.33%	$3.30	N/A
								S&P Target Date Through 2010						
TD	Vanguard Target Retirement 2060 (VGL)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgla/index.html	18.45%	-7.93%	**5.09%**	N/A	**8.52%**	22.16%	-5.80%	7.31%	12.60%	11.22%	0.15%	$1.50	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2055 (VGK)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgka/index.html	18.41%	-7.89%	**5.10%**	N/A	**9.10%**	22.16%	-5.80%	7.31%	12.60%	11.98%	0.15%	$1.50	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2050 (VGJ)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgja/index.html	18.42%	-7.89%	**5.12%**	**10.27%**	**6.19%**	22.16%	-5.80%	7.31%	12.60%	7.29%	0.15%	$1.50	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2045 (VGI)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgia/index.html	18.41%	-7.90%	**5.13%**	**10.26%**	**7.07%**	22.16%	-5.80%	7.31%	12.60%	7.93%	0.15%	$1.50	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2040 (VGH)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgha/index.html	17.86%	-7.32%	**5.10%**	**10.26%**	**6.15%**	22.16%	-5.80%	7.31%	12.60%	7.29%	0.14%	$1.40	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2035 (VGG)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgga/index.html	17.06%	-6.58%	**4.99%**	**10.04%**	**6.72%**	22.16%	-5.80%	7.31%	12.60%	7.93%	0.14%	$1.40	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2030 (VGF)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgfa/index.html	16.32%	-5.85%	**4.82%**	**9.57%**	**5.86%**	22.16%	-5.80%	7.31%	12.60%	7.29%	0.14%	$1.40	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2025 (VGE)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgea/index.html	15.46%	-5.15%	**4.66%**	**9.06%**	**6.20%**	22.16%	-5.80%	7.31%	12.60%	7.93%	0.13%	$1.30	N/A
								MSCI US Broad Market Index						

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

	Name/Type of Option	Return YTD as of 10/31/2019	Average Annual Total Return as of 12/31/2018				Benchmark YTD as of 10/31/2019	Benchmark† Return as of 12/31/2018				Total Annual Operating Expenses as of 10/31/2019		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	Vanguard Target Retirement 2020 (VGD)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgda/index.html	14.14%	-4.24%	**4.44%**	**8.53%**	**5.64%**	22.16%	-5.80%	7.31%	12.60%	7.29%	0.13%	$1.30	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2015 (VGC)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgca/index.html	12.34%	-2.97%	**4.03%**	**7.84%**	**5.72%**	8.84%	0.01%	2.52%	3.47%	3.89%	0.13%	$1.30	N/A
								BarCap U.S. Aggregate Bond TR						
TD	Vanguard Target Retirement Income (VGA)[114,157,172] Target Date http://www.viewjhfunds.com/usa/C00/vgaa/index.html	11.16%	-1.99%	**3.35%**	**5.92%**	**4.88%**	8.84%	0.01%	2.52%	3.47%	3.89%	0.12%	$1.20	N/A
								BarCap U.S. Aggregate Bond TR						
TR	John Hancock Multimanager Aggressive Lifestyle Portfolio (ALS)[13,125,179] Target Risk http://www.viewjhfunds.com/usa/C00/alsa/index.html	18.38%	-9.45%	**4.83%**	**10.94%**	**5.25%**	23.16%	-4.38%	8.49%	13.11%	6.61%	0.54%	$5.40	N/A
								S&P 500 TR						
TR	John Hancock Multimanager Growth Lifestyle Portfolio (GLS)[13,123,125,179] Target Risk http://www.viewjhfunds.com/usa/C00/glsa/index.html	16.74%	-7.84%	**4.50%**	**10.36%**	**5.79%**	23.16%	-4.38%	8.49%	13.11%	6.61%	0.50%	$5.00	N/A
								S&P 500 TR						
TR	John Hancock Multimanager Balanced Lifestyle Portfolio (BLS)[9,13,123,125,179,199] Target Risk http://www.viewjhfunds.com/usa/C00/blsa/index.html	15.01%	-6.02%	**4.08%**	**9.45%**	**6.00%**	23.16%	-4.38%	8.49%	13.11%	6.61%	0.48%	$4.80	N/A
								S&P 500 TR						
TR	John Hancock Multimanager Moderate Lifestyle Portfolio (MLS)[13,31,125,179] Target Risk http://www.viewjhfunds.com/usa/C00/mlsa/index.html	13.03%	-4.46%	**3.51%**	**8.28%**	**5.94%**	8.84%	0.01%	2.52%	3.47%	4.80%	0.46%	$4.60	N/A
								BarCap U.S. Aggregate Bond TR						
TR	John Hancock Multimanager Conservative Lifestyle Portfolio (CLS)[13,125,179] Target Risk http://www.viewjhfunds.com/usa/C00/clsa/index.html	10.84%	-2.84%	**2.91%**	**6.79%**	**5.75%**	8.84%	0.01%	2.52%	3.47%	4.80%	0.46%	$4.60	N/A
								BarCap U.S. Aggregate Bond TR						
AG	§ Real Estate Securities Fund (REF)[13,57,193] Sector http://www.viewjhfunds.com/usa/C00/refa/index.html	33.59%	-2.93%	**8.75%**	**12.86%**	**10.17%**	28.62%	-4.56%	7.79%	12.17%	N/A	0.31%	$3.10	N/A
								Morgan Stanley REIT						

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

	Name/Type of Option	Return YTD as of 10/31/2019	Average Annual Total Return as of 12/31/2018				Benchmark YTD as of 10/31/2019	Benchmark† Return as of 12/31/2018				Total Annual Operating Expenses as of 10/31/2019		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
C	John Hancock Stable Value Fund (MSV)[13,26,39,52,142,143,166] High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/msva/index.html	1.88%	1.99%	**1.89%**	**2.15%**	**2.71%**	1.95%	1.86%	0.60%	0.35%	1.05%	0.45%	$4.50	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.
								FTSE Treasury Bill 3-Month						
GIFL	§ Select Asset Allocation Growth Portfolio (SAG)[13,22,35,91,123,127,133,135,171,187] G.I.F.L. http://www.viewjhfunds.com/usa/C00/saga/index.html	14.53%	-6.09%	**2.77%**	**9.02%**	**5.56%**	23.16%	-4.38%	8.49%	13.11%	7.66%	0.32%	$3.20	N/A
								S&P 500 TR						
GIFL	§ Select Asset Allocation Balanced Portfolio (SAB)[13,22,35,91,127,133,135,170,187] G.I.F.L. http://www.viewjhfunds.com/usa/C00/saba/index.html	14.48%	-4.42%	**3.54%**	**8.54%**	**5.94%**	8.84%	0.01%	2.52%	3.47%	4.98%	0.30%	$3.00	N/A
								BarCap U.S. Aggregate Bond TR						
GIFL	§ Select Asset Allocation Moderate Portfolio (SAM)[13,22,35,91,127,133,135,169,187] G.I.F.L. http://www.viewjhfunds.com/usa/C00/sama/index.html	14.14%	-3.52%	**3.83%**	**8.10%**	**6.11%**	8.84%	0.01%	2.52%	3.47%	4.98%	0.29%	$2.90	N/A
								BarCap U.S. Aggregate Bond TR						
GIFL	§ Select Asset Allocation Conservative Portfolio (SAC)[13,22,35,91,127,133,135,168,187] G.I.F.L. http://www.viewjhfunds.com/usa/C00/saca/index.html	12.33%	-1.71%	**3.52%**	**6.67%**	**5.94%**	8.84%	0.01%	2.52%	3.47%	4.98%	0.28%	$2.80	N/A
								BarCap U.S. Aggregate Bond TR						

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

Guaranteed Lifetime Income Options

This section focuses on the Guaranteed Lifetime Income Option available under your retirement plan. This option offers a guaranteed withdrawal benefit that allows you to withdraw a guaranteed annual amount at regular intervals, usually beginning when you retire and continuing for your entire life, or over the lives of you and your spouse. Guarantees of the option are subject to John Hancock's long-term financial strength and claims-paying abilities.

Name	Objectives/Goals	Benefits/Features	Restrictions/Fees
Guaranteed Income for Life Select provides a guaranteed withdrawal benefit. Investment options with this feature are listed above. Applicable funds begin with Select. To learn more about this option, go to: http://www.jhnavigator.com/com/jhrps/navigator/catalog/svcGetItemFile.cfm?itemVersionID=1188&externalID=14	Allows you to withdraw a guaranteed annual amount for life based on the amount of your Benefit Base‡, the age you retire, and the form of option you select (e.g. single life option, or spousal option). For example a participant who retires at age 65 with a Benefit Base of $100,000 and who elects the single life option, will have an annual Lifetime Income Amount+ (LIA) of $5000 (5% of the Benefit Base), that they may withdraw each year over their lifetime.	You retain control over your account balance, which stays invested in the market, until the market value of your account is reduced to zero. If the account balance is reduced to zero, the LIA will be paid by the insurance company. If you die before the account is reduced to zero, the remaining account balance is paid to your designated beneficiary. A spousal option is also available, which allows the withdrawal benefits to extend to cover the life of both you and your spouse, at a reduced LIA.	Plan participants must be at least age 59 1/2 and have contributions in the specified asset allocation portfolios with the Guaranteed Income for Life Select option elected for at least five (5) years before they are allowed to establish a Lifetime Income Amount and become eligible to begin making guaranteed withdrawals. You can transfer money into or out of this investment option, take loans or hardship withdrawals, and otherwise have control over your investment the same as you would for other investment options available under the plan. Before the Lifetime Income Date, withdrawals (including loans and transfers out of this feature) out of the option during the accumulation phase will reduce the Benefit Base in the same proportion that the withdrawals reduces the market value of investments in this feature, or by the amount of the withdrawal if greater. However, after the Lifetime Income Date, this reduction will only apply when withdrawals during any year beginning after such date (or anniversary thereof) exceeds the Lifetime Income Amount. Once withdrawals of the guaranteed amount have commenced, any withdrawals taken in excess of the LIA will reduce the Benefit Base and hence the future guaranteed withdrawal amount. The guarantees provided are contingent on the plan's trustee's election to continue maintaining its group annuity contract with John Hancock or the election of a participant to rollover his or her benefits to a recipient rollover vehicle available from John Hancock upon termination of participation in the plan. Participants invested in this option pay a fee of 0.75 percent in addition to the fees for the underlying investments as described more fully in the Variable Return Investments table, in Part II. A spousal option is available. The LIA based on this option will be lower than the LIA based on the participant's life only. There is a maximum Benefit Base restriction applied to this option. If, for any reason, your company's contract with John Hancock is terminated, you may either be eligible to receive a refund of the option fees paid up to three years or rollover to an eligible John Hancock IRA. If your company terminates the Guaranteed Income for Life Select option, you are entitled to the market value of your investments in the option. The Benefit Base and LIA will be reduced to zero as of the termination date, unless you are eligible to receive distributions under your plan, in which case you may roll over the market value of your investments (and, if applicable, the Vested Benefit Base and LIA) to an available eligible John Hancock vehicle. If you choose to cancel the Guaranteed Income for Life Select option, you are entitled to the market value of your investments in this feature. The Benefit Base and LIA will be reduced to zero as of the termination date. Should you change your job and leave Guaranteed Income for Life Select, and you are eligible to receive distributions, you may roll over the market value of your account (and, if applicable, the Vested Benefit Base and LIA) to an eligible John Hancock investment vehicle and maintain your guarantee.

Please visit www.ps.jhancockpensions.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 Funds offered on the JH Signature platform are classified into five risk categories. The risk category in which a Fund is placed is determined based on where the 10 year Standard Deviation (defined below) of the underlying fund's Morningstar Category falls on the following scale: if the 10 year Standard Deviation of the underlying fund's Morningstar Category is 17.00 or higher, the Fund is classified as "Aggressive;" between 11.50 and 16.99 as "Growth;" between 6.50 and 11.49 as "Growth & Income;" between 2.50 and 6.49 as "Income;" and 2.49 and below as "Conservative." If a 10 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category is used to determine the Fund's risk category. If a 5 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category Index is used to determine the Fund's risk category. Standard Deviation is defined by Morningstar as a statistical measurement of dispersion about an average, which, for an underlying fund, depicts how widely the returns varied over a certain period of time.

[†]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.

[‡]Benefit Base is the sum of all contributions and transfers to the option, reduced by withdrawals, transfers and loans before retirement. It is completely independent of the actual market value of your investments in this option; it has no cash value and cannot be withdrawn. Market value is the amount your investments are worth if cashed out at a particular point in time and it changes as the market goes up and down.

[+]Lifetime Income Amount (LIA) is the amount that you can withdraw every year in retirement regardless of market conditions -- guaranteed. It is available to you when you are eligible to retire and have set the LIA.

[3]This sub-account was introduced November 7, 2008.

[5]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.

[6]The name of this sub-account changed effective on or about May 5, 2008.

[9]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.

[12]This sub-account was introduced April 27, 2001.

[13]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).

[15]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.

[22]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.

[25]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.

[26]Not available to defined benefit plans. Consult your John Hancock representative for details.

[31]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.

[33]This sub-account was introduced May 29, 2009.

[35]Although the Guaranteed Income feature provides a guaranteed income base as well as guaranteed minimum withdrawal benefits, the Guaranteed Income feature investment options are variable investments and may lose value. Asset allocation portfolios are ''fund of funds'' which invests in a number of underlying funds. For a complete description of the risks associated with the Fund, please review the underlying fund's prospectus, which is available upon request. Diversification does not assure against loss. Note: There is an additional fee to invest in this feature. The fee information can be found on the form used to select this feature.

[37]This sub-account was introduced July 25, 2008.

[39]This sub-account was introduced May 14, 2004.

[52]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.

[53]This sub-account was introduced on or about May 6, 2005.

[57]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.

[61]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.

[65]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.

[67]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.

[72]This sub-account was introduced on or about May 5, 2006.

[76]Indexes are unmanaged and the performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index. Like all mutual funds, index funds are subject to market risks and will fluctuate in value. Index funds are designed to track the performance of its target index but may underperform due to fees, expenses or tracking errors. These investments are not actively managed and do not necessarily attempt to manage volatility or protect against losses in declining markets.

None of the index funds 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 any index mutual fund.

[87]This sub-account was introduced November 5, 2010.

[88]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. Note: At the end of day on June 28th, 2019, this redemption fee will no longer apply.

[91]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.

[102]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.

[106]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.

[110]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.

[114]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.

[115]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.

[117]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.

[118]This sub-account was introduced November 8, 2013.

[119]The underlying fund expense ratio shown includes an annualized charge of 0.06% accrued daily, and deducted monthly out of the unitized version of the underlying fund provided by and traded through the trading platform of an unaffiliated third party.

[123]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.

[125]The name of this sub-account changed effective on or about May 3, 2014.

[127]During periods of extreme market volatility, the Portfolio's economic exposure to equity or fixed-income securities could be reduced to 0% and its economic exposure to cash and cash equivalents could increase to 100%.

[128]The indicated separate account is operated by John Hancock Life Insurance Company (U.S.A.), which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under the Commodity Exchange Act and, therefore, is not subject to registration or regulation as a pool operator under such Act.

[129]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.

[130]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.

[133]The underlying fund changed its name effective on or about November 8, 2014. Performance shown for periods prior to that date reflect the results under its former name.

[135]The Guaranteed Income for Life Select Funds utilize a Managed Volatility Strategy (MVS) which seeks to reduce the volatility in a portfolio's performance and limit the magnitude of portfolio losses through the use of

a derivatives overlay which adjusts the asset allocation mix based on current market conditions. During certain extreme market conditions, the fund's exposure to cash/cash equivalent could be 100%. If achieved, this goal can smooth out the performance of the fund, which may produce ''lower highs and higher lows''.

The use of the MVS in Guaranteed Income for Life Select may limit the growth of your account's market value in certain market conditions. For example, during rising markets - especially strong, rising markets with high volatility - your account may rise less than would have been the case if you had been invested in a Portfolio without the MVS. Lower investment performance could result in a lower Benefit Base, and could reduce your future guaranteed minimum withdrawal payments.

The Benefit Base provided by the guarantee feature of Guaranteed Income for Life Select is paid for by the participant and already provides protection against potential market losses. The similarities between the guarantee feature and MVS (e.g., protection against market losses) may offer little to no benefit to participants in certain market scenarios.

The selection of any Fund that utilizes these MVS strategies in addition to income protection provided by Guaranteed Income for Life Select should be consistent with your individual investment objectives and may not be appropriate for everyone. The Fund Sheets and the prospectus of the underlying fund contains more complete information, such as investment objectives, risks, charges, expenses, limitations and restrictions. For further details regarding this Fund and Guaranteed Income for Life Select, speak to your financial representative.

[139]The returns of the sub-account may differ from the returns of the ETF in which the sub-account invests (referred to as 'tracking error'). Tracking error results from certain fees and transaction expenses incurred by the sub-account, from differences between the timing of purchases and redemptions of sub-account shares and corresponding transactions in the shares of the underlying ETF, and from the fact that the sub-account holds a small amount of cash (less than 1% of the value of the sub-account) in addition to shares of the ETF.

[142]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.

[143]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.

[148]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.

[151]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.

[157]This sub-account was recently introduced on June 11, 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.

[162]The underlying fund changed its sub-advisor on November 4, 2016 from Declaration Management & Research LLC/John Hancock Asset Management to John Hancock Management.

[165]This sub-account was recently introduced on November 4, 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.

[166]This investment option is deemed a 'Competing' investment option with the Reliance MetLife Stable Value Fund and may not be available if the Reliance MetLife Stable Value 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.

[168]On March 3, 2014, the underlying fund changed its investment objective and principal investment strategies. The performance information shown for the period prior to this date does not reflect these changes. Under the underlying fund's prior investment objective and principal investment strategies, the underlying fund normally invested approximately 20% of its assets in funds that invest primarily in equity securities and approximately 80% of its assets in funds that invest primarily in fixed-income securities and did not use certain risk management techniques to seek to manage the volatility of returns (i.e., standard deviation) and limit the magnitude of portfolio losses. Refer to the Fund Highlights section of the Fund Sheet for details of the current investment objective and policies.

[169]On March 3, 2014, the underlying fund changed its investment objective and principal investment strategies. The performance information shown for the period prior to this date does not reflect these changes. Under the underlying fund's prior investment objective and principal investment strategies, the underlying fund normally invested approximately 40% of its assets in funds that invest primarily in equity securities and approximately 60% of its assets in funds that invest primarily in fixed-income securities and did not use certain risk management techniques to seek to manage the volatility of returns (i.e. standard deviation) and limit the magnitude of portfolio losses. Refer to the Fund Highlights section of the Fund Sheet for details of the current investment objective and policies.

[170]On March 3, 2014, the underlying fund changed its investment objective and principal investment strategies. The performance information shown for the period prior to this date does not reflect these changes. Under the underlying fund's prior investment objective and principal investment strategies, the underlying fund normally invested approximately 50% of its assets in funds that invest primarily in equity securities and approximately 50% of its assets in funds that invest primarily in fixed-income securities and did not use certain risk management techniques to seek to manage the volatility of returns (i.e. standard deviation) and limit the magnitude of portfolio losses. Refer to the Fund Highlights section of the Fund Sheet for details of the current investment objective and policies.

[171]On March 3, 2014, the underlying fund changed its investment objective and principal investment strategies. The performance information shown for the period prior to this date does not reflect these changes. Under the underlying fund's prior investment objective and principal investment strategies, the underlying fund normally invested approximately 70% of its assets in funds that invest primarily in equity securities and approximately 30% of its assets in funds that invest primarily in fixed-income securities and did not use certain risk management techniques to seek to manage the volatility of returns (i.e. standard deviation) and limit the magnitude of portfolio losses. Refer to the Fund Highlights section of the Fund Sheet for details of the current investment objective and policies.

[172]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 21, 2017. Please contact your John Hancock representative for more information.

[179]The underlying fund changed its name effective on or about February 1, 2017. 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 6, 2017 to more accurately reflect the name of the underlying fund.

[181]This sub-account was recently introduced on May 6, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[185]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 3, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

[187]The underlying fund changed its name effective on or about November 3, 2017. Performance shown for periods prior to that date reflect the results under its former name.

[193]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 20, 2018. Please contact your John Hancock representative for more information.

[199]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 19, 2018. Please contact your John Hancock representative for more information.

[209]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 18, 2019. Please contact your John Hancock representative for more information.

[212]The sub-account and underlying fund changed its name effective on or about November 1, 2019. Performance shown for periods prior to that date reflect the results under its former name.

[213]The underlying fund's manager or subadviser will change from Oppenheimer Funds, Inc. to Invesco Advisers, Inc., on or about November 1, 2019 to correspond with the acquisition that occurred earlier this year. Contact your John Hancock representative for more information.

[§]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.

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