



Enrolling: getting started is easy

Congratulations! By deciding to participate in M & M GROUP OF MICHIGAN's retirement plan, you are taking control of your financial future. From the day you join, your retirement plan starts working to help you build your retirement savings.

BEFORE
you begin ▶

You'll need your contract number: **140071**
and your Enrollment Access Number: **255303**

Your enrollment options

Online

Go to jhpensions.com or scan the QR code

From any device you can select our Express path and enroll in seconds. It's really that simple. Or, choose the Guided path which will help you enroll at your own pace.



Phone

Call us **1-855-JHENROLL (543-6765)**

Speak with an enrollment specialist who can help you enroll over the phone. Enrollment specialists are available from 8:30 A.M. to 7:00 P.M. EST Monday to Friday.

Form

Complete an enrollment form

Carefully fill in all the required information including your personal details, contribution amount and investment options. Remember to sign and date the form and provide all completed pages to your plan administrator.

Things you need to know

About choosing a contribution amount

There are **TWO** ways you can make contributions to your retirement account:

Pre-tax: your contributions are not taxed until you retire and may be in a lower tax bracket.

After-tax (Roth): your contributions are taxed now.

Contributions, including salary deferral contributions, salary deferral treated as catch-up contributions, and any plan transfers from either your current employer or a previous qualified plan (as acceptable by your current plan), will be invested in the same manner unless otherwise directed by either you on our website or your company. Exceptions may include: 1) Employer contributions (if applicable) directed by your employer and/or, 2) Rollover contributions as directed by you via a Roll-in form.

Take advantage of annual contribution increases

Your plan offers the option to annually increase your contributions. This will automatically increase your pre-tax contributions by 1% each year until a maximum of 10% is reached. To change any of the above such as the increase amount and/or your maximum, log on to our website or call the toll-free number. Note: you cannot exceed your plan's contribution limit.

About choosing your investment options

You'll need to decide how your contributions will be allocated by choosing **ONE** of the following options:

1) Explore my options now: You're ready to explore and select your investment options from all the Funds available under your company's retirement plan as listed on the following pages. Enter the percentage beside the corresponding Fund(s) you want to invest. You must provide whole percentages only and the total sum of all percentages must equal 100%. Your selections will not be considered valid unless the last page of the form is signed.

2) I'll review my options later: This option is available if you are not sure which investment option you want to select and just want to get started today. With one direction, you can allocate 100% of your contributions to the default investment option (DIO) that has been selected by your plan trustee(s). By selecting this option, you understand that if your plans DIO changes, you will remain invested the Fund(s) listed on the form. If a Target Date Portfolio is selected as the DIO, you'll be invested based on the target date that is closest to the year you attain age 67. At anytime, you can update or change your investment instruction by visiting our website, calling 1-800-395-1113 or speaking with your plan administrator.

To view all the investment options including individual Fund sheets available in your company's plan, go to our website www.jhpensions.com or speak with your plan administrator.

Note: 1. If your allocations instructions under Explore my options section are not legible or do not equal 100%, John Hancock will prorate the allocation instruction you have provided to equal 100%. In the event that John Hancock cannot prorate your instructions (e.g. you filled out both the Explore my options and I'll review my options later sections or your investment instructions add to more than 100%) and/or you do not provide a signature on your enrollment form, your contributions will be allocated to the default investment options designated by your plan trustee(s).

2. If under Explore your options section you selected the check box for a Target Date Portfolio at 100% based on your age and retirement date of 67, but have not provided a Date of Birth, then all of your contributions will be invested, and will remain invested, in the most conservative portfolio in the selected suite of Target Date Portfolios until new instructions are provided.

Consider consolidating your retirement accounts[†]

If you have other retirement accounts such as a 401(k) plan with a former employer or an IRA, you may be able to move these into your new retirement account with John Hancock[^]. To learn more about this option and if consolidating your account is right for you, simply indicate that you would like to discuss your options on the enrollment form or call us at 1-877-525-7655.

[†]Available for plans utilizing John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan.

[^]As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

If you have any questions

Your plan administrator can help you with any questions you may have about your company's qualified retirement plan, your eligibility for the plan, naming a beneficiary, this form or if you require another form. More information is also available at www.jhpensions.com.



Your Enrollment Form

To complete this form, read the attached instructions. Return the completed form to your plan administrator.

COMPANY NAME M & M GROUP OF MICHIGAN
CONTRACT NUMBER 140071

Need help?
Talk with your personal enrollment specialist at **1-855-JHENROLL (543-6765)**

ACTION **PERSONAL INFORMATION – Complete required information**

Last Name [grid] First Name, Initial [grid]
Social Security Number [grid] Date of birth (mmm/dd/yyyy) [grid]

ACTION **CONTRIBUTIONS – Select your contribution amount**

PRE-TAX CONTRIBUTIONS

I elect to contribute the following percentage or amount per pay period on a pre-tax basis*: (Select one box only)
 15% 12% 9% 6% **OR** Other: [grid] %
 YES! I want these contributions to increase by 1% each year until a maximum of 10% is reached.

ROTH 401(K) AFTER TAX CONTRIBUTIONS

I elect to contribute the following percentage or amount per pay period on a post-tax basis*: (Select one box only)
 15% 12% 9% 6% **OR** Other: [grid] %
* Subject to the plan's contribution limit and IRS limits.

ACTION **INVESTMENT OPTIONS – Select ONE of the following options**

- 1) EXPLORE MY OPTIONS NOW:** Proceed to the following pages and sign the back of the form.
- 2) I'LL REVIEW MY OPTIONS LATER:** I elect to contribute 100% of my contributions to the default investment option (listed below) designated by my plan trustee(s).

BlackRock LifePath Index Funds BR 100%

ACTION **CONSIDER CONSOLIDATING YOUR RETIREMENT ACCOUNTS***

YES! I would like to discuss if consolidating is right for me.
Contact me at (____) _____ - _____ AM/PM _____ or email* _____
*Email addresses will only be used for consolidation services.

ACTION **SIGNATURE - If you selected option 2, sign below and return to your plan administrator.**

I acknowledge that this plan offers investment options through my company's group annuity contract with John Hancock and that I have read and understand the instructions that accompany this form including information about choosing your investment options and the terms, conditions, restrictions, fees and risk that relate to them and other parts of the instructions. If the default investment option selected by the plan is a Target Date Portfolio, I understand that my portfolio will be based on my provided age with a target date that is closest to the year that I attain age 67.

X _____ mmm / dd / yyyy
Signature of Participant Print Name Date

Your company's plan offers investment options through its group annuity contract with **John Hancock Life Insurance Company (U.S.A.)**

Tear out, complete and return to your plan administrator. Page 1 of 4



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INVESTMENT OPTIONS continued

EXPLORE MY OPTIONS NOW: Enter a **percentage** for each investment option into which your contributions will be placed.

A selection of detailed Fund sheets is available on our website, along with Returns and Fees information for the most recent month-end. These contain important information for each investment option available under the group annuity contract, including details on the underlying mutual funds, investment objectives, level of risk, underlying allocations and charges, as well as other important information about the investment options which should be carefully considered. **Please read this information carefully prior to choosing your investment options.**

- You can choose from asset allocation portfolios, create your own mix, or a combination of both using the Funds available in your company's retirement plan listed on the following pages.
- Each investment option you can choose from is color-coded to show the level of risk and potential return. Each color represents a different level of risk versus potential return, ranging from conservative (blue) to aggressive (red).
- The total sum of all percentages must equal 100%.

Note: Allocating assets to only one or a small number of the investment options (other than an asset allocation investment option such as a target date or target risk option) should not be considered a balanced investment program. In particular, allocating assets to a small number of investment options concentrated in particular business or market sectors could subject an account to increased risk and volatility.

Other than the Guaranteed Interest Accounts, unit values depend on market performance and are NOT guaranteed.

Asset Allocation Portfolios

Target Date Portfolios	CODE	%
BlackRock LifePath Index Funds – managed by BlackRock Investment Management, LLC		
<input type="checkbox"/> Based on my current age and retiring at 67		100%
OR, select another portfolio		
BlackRock LifePath Index 2065 Fund	BRL	
BlackRock LifePath Index 2060 Fund	BRK	
BlackRock LifePath Index 2055 Fund	BRJ	
BlackRock LifePath Index 2050 Fund	BRI	
BlackRock LifePath Index 2045 Fund	BRH	
BlackRock LifePath Index 2040 Fund	BRG	
BlackRock LifePath Index 2035 Fund	BRF	
BlackRock LifePath Index 2030 Fund	BRE	
BlackRock LifePath Index 2025 Fund	BRD	
BlackRock LifePath Index Retirement Fund	BRA	

Individual Investment Options

Conservative	CODE	%
Reliance MetLife Stable Value Fund – sub-advised by Reliance Trust Company	RMS	
Income	CODE	%
DFA Inflation-Protected Securities Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	INP	
Federated Institutional High Yield Bond Fund – sub-advised by Federated Investment Management Company	FHY	
PGIM Total Return Bond Fund – sub-advised by PGIM Investments LLC	PTR	
Total Bond Market Fund – sub-advised by John Hancock Investment Management	BIF	
Growth & Income	CODE	%
AB Global Bond Fund – sub-advised by AllianceBernstein L.P.	ABG	

Growth	CODE	%
500 Index Fund – sub-advised by John Hancock Investment Management	IND	
Blue Chip Growth Fund – sub-advised by T. Rowe Price Associates, Inc.	BCF	
John Hancock Disciplined Value Fund – sub-advised by Robeco Investment Management, Inc.	DVA	
Aggressive Growth	CODE	%
DFA International Value Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	DVF	
DFA U.S. Targeted Value Fund – sub-advised by Dimensional Fund Advisors, Inc. (DFA)	DUT	
Fidelity International Index Fund – sub-advised by Fidelity Management & Research Company (Fidelity)	FII	
Invesco Oppenheimer International Growth Fund – sub-advised by Invesco Advisers, Inc.	OIG	

Turn the page for more investment options...

Tear out, complete and return to your plan administrator. Page 2 of 4



Social Security Number

□□□□ - □□□ - □□□□□□

Contract Number: 140071

Aggressive Growth	CODE	%
New World Fund – sub-advised by American Funds Group	ANW	
TIAA-CREF Small-Cap Blend Index Fund – sub-advised by TIAA Global Asset Management	TCS	
Vanguard Explorer Fund – sub-advised by Vanguard Group, Inc.	EXP	

'Explore my options now' **TOTAL**

100%

IMPORTANT – The total of all your fund selections **MUST EQUAL 100%**

Tear out, complete and return to your plan administrator. Page 3 of 4



Social Security Number

Grid for Social Security Number: [][][][] - [][] - [][][][][]

Contract Number: 140071

SIGNATURE – If you selected **option 1**, sign below and return all pages to your plan administrator.

I elect not to contribute at this time. Note: Contact your plan administrator to determine the next plan entry date.

I acknowledge that if I have selected the "I elect not to contribute" box on this form, I will not be making any contributions to the plan.

I acknowledge that this plan offers investment options through my company's group annuity contract with John Hancock and that I have read and understand the instructions that accompany this form including information on annual contribution increase, choosing your investment options and the terms, conditions, restrictions, fees and risk that relate to them and other parts of the instructions. If I have selected a Target Date Portfolio based on my current age and retiring at 67, I understand my portfolio will be selected based on a target date that is closest to the year I attain age 67.



X

Signature of Participant

Print Name

mmm / dd / yyyy

Date

Tear out, complete and return to your plan administrator. Page 4 of 4

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York). John Hancock Life Insurance Company (U.S.A.) makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company (U.S.A.) does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

Not insured by the Federal Deposit Insurance Corporation (FDIC). MAY LOSE VALUE. NOT BANK GUARANTEED.
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Make sure you sign above, then return form and any other items to your plan administrator.

404a-5 Plan & Investment Notice

THE TRUSTEES OF M & M HOME CARE 401(K) PROFIT SHARING PLAN AND TRUST

As of June 05, 2020

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 myplan.johnhancock.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 myplan.johnhancock.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 myplan.johnhancock.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: 1.00%* on a pro-rata basis and \$39.96* on a per-participant 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: 0.57% on a pro-rata 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 June 05, 2020 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount	Special Notes
Loan Fee	\$4.00	Per loan, per month
Withdrawal Processing Fee ~		Per withdrawal request

Fee Type	Amount	Special Notes
Death	\$25.00	
Disability	\$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
Pre-retirement	\$2.00	
Required minimum distribution	\$2.00	
Retirement	\$2.00	
Termination	\$2.00	
Mailed Detailed Statement Fee	\$1.00	Per statement per quarter
Plan Consultant Fees		
Loan Maintenance	\$25.00	
Qualified Domestic Relations Order Withdrawal	\$300.00	

⁺ 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.

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 (not licensed in New York). John Hancock Life Insurance Company (U.S.A.) makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company (U.S.A.) does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

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Investment Comparative Chart

THE TRUSTEES OF M & M HOME CARE 401(K) PROFIT SHARING PLAN AND TRUST

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 myplan.johnhancock.com. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Michael Malecki at (248) 470-8300 and Suite 225, 17940 Farmington Road, Livonia, MI, 48152

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 myplan.johnhancock.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 04/30/2020	Average Annual Total Return as of 12/31/2019				Benchmark YTD as of 04/30/2020	Benchmark [†] Return as of 12/31/2019				Total Annual Operating Expenses as of 04/30/2020		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
AG DFA U.S. Targeted Value Fund (DUT) ^{25,128} Small Cap Value http://www.viewjhfunds.com/usa/C00/duta/index.html	-29.52%	21.48%	6.04%	11.02%	10.70%	-27.72%	22.39%	6.99%	10.56%	9.50%	0.36%	\$3.60	N/A
							Russell 2000 Value						
AG TIAA-CREF Small-Cap Blend Index Fund (TCS) ¹⁶⁵ Small Cap Blend http://www.viewjhfunds.com/usa/C00/tcsa/index.html	-21.04%	25.53%	8.41%	11.99%	10.69%	-21.08%	25.52%	8.22%	11.82%	10.62%	0.06%	\$0.60	N/A
							Russell 2000						
AG Vanguard Explorer Fund (EXP) ^{39,120} Small Cap Growth http://www.viewjhfunds.com/usa/C00/expa/index.html	-14.49%	31.40%	11.21%	13.88%	10.08%	-10.90%	32.65%	10.84%	14.01%	N/A	0.34%	\$3.40	N/A
							Russell 2500 Growth						
AG DFA International Value Fund (DVF) International/Global Value http://www.viewjhfunds.com/usa/C00/dvfa/index.html	-27.47%	15.66%	4.09%	4.14%	6.12%	-17.90%	22.49%	5.42%	5.31%	5.09%	0.39%	\$3.90	N/A
							MSCI World ex USA						
AG Fidelity International Index Fund (FI) ^{181,209} International/Global Blend http://www.viewjhfunds.com/usa/C00/fiia/index.html	-18.04%	22.00%	5.86%	5.59%	5.05%	-17.84%	22.01%	5.67%	5.50%	4.95%	0.04%	\$0.40	N/A
							MSCI EAFE						
AG Invesco Oppenheimer International Growth Fund (OIG) ^{3,128,212,213} International/Global Growth http://www.viewjhfunds.com/usa/C00/oiga/index.html	-12.81%	29.30%	6.25%	7.64%	7.00%	-17.54%	21.51%	5.50%	4.96%	4.82%	0.60%	\$6.00	N/A
							MSCI All Country World Index ex U.S.						
G John Hancock Disciplined Value Fund (DVA) ^{87,130} Large Cap Value http://www.viewjhfunds.com/usa/C00/dvaa/index.html	-20.54%	23.32%	8.05%	12.00%	13.80%	-18.49%	26.54%	8.28%	11.79%	8.52%	0.27%	\$2.70	N/A
							Russell 1000 Value						
G 500 Index Fund (IND) ^{13,76,91,110,187} Large Cap Blend http://www.viewjhfunds.com/usa/C00/inda/index.html	-9.28%	31.40%	11.66%	13.53%	9.70%	-9.29%	31.48%	11.69%	13.55%	9.84%	0.04%	\$0.40	N/A
							S&P 500						
G Blue Chip Growth Fund (BCF) ^{13,153} Large Cap Growth http://www.viewjhfunds.com/usa/C00/bcfa/index.html	0.00%	30.34%	15.63%	16.34%	10.03%	-9.29%	31.48%	11.69%	13.55%	9.87%	0.34%	\$3.40	N/A
							S&P 500						

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

Name/Type of Option	Return YTD as of 04/30/2020	Average Annual Total Return as of 12/31/2019				Benchmark YTD as of 04/30/2020	Benchmark [†] Return as of 12/31/2019				Total Annual Operating Expenses as of 04/30/2020		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
BOND FUNDS													
G&I AB Global Bond Fund (ABG) ^{165,200} Global Long Term Fixed Income http://www.viewjhfunds.com/usa/C00/abga/index.html	-0.07%	7.97%	3.72%	4.68%	4.86%	3.08%	8.21%	3.56%	4.08%	4.32%	0.31%	\$3.10	N/A
							Barclays Capital Global Aggregate Hedged						
I [§] PGIM Total Return Bond Fund (PTR) ^{165,201} Medium Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/ptra/index.html	0.00%	11.31%	4.51%	5.71%	6.10%	4.98%	8.71%	3.04%	3.74%	5.20%	0.24%	\$2.40	N/A
							Bloomberg Barclays US Aggregate Bond						
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	-8.38%	15.03%	6.18%	7.65%	8.66%	-8.73%	14.31%	6.13%	7.55%	8.96%	0.45%	\$4.50	N/A
							Bloomberg Barclays U.S. High Yield 2% Issuer Cap						
I [§] Total Bond Market Fund (BIF) ^{13,72,91,110,162,187} Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/bifa/index.html	5.37%	8.49%	2.98%	3.65%	4.39%	4.98%	8.71%	3.04%	3.74%	4.11%	0.08%	\$0.80	N/A
							Bloomberg Barclays US Aggregate Bond						
I DFA Inflation-Protected Securities Fund (INP) ^{87,128} High Quality Long Term Fixed Income http://www.viewjhfunds.com/usa/C00/inpa/index.html	4.24%	8.46%	2.71%	3.49%	4.15%	4.52%	8.42%	2.61%	3.36%	4.01%	0.11%	\$1.10	N/A
							Bloomberg Barclays U.S Treasury U.S. TIPS						

OTHER FUNDS

TD [§] BlackRock LifePath Index 2065 Fund (BRL) ^{95,114,215} Target Date http://www.viewjhfunds.com/usa/C00/brla/index.html	-13.38%	N/A	N/A	N/A	N/A	-9.67%	31.42%	11.48%	13.54%	6.42%	0.09%	\$0.90	N/A
							Russell 1000						
TD [§] BlackRock LifePath Index 2060 Fund (BRK) ^{114,181} Target Date http://www.viewjhfunds.com/usa/C00/brka/index.html	-14.03%	26.92%	N/A	N/A	13.82%	-9.67%	31.42%	11.48%	13.54%	16.62%	0.09%	\$0.90	N/A
							Russell 1000						
TD [§] BlackRock LifePath Index 2055 Fund (BRJ) ^{114,157} Target Date http://www.viewjhfunds.com/usa/C00/brja/index.html	-14.09%	26.89%	8.88%	N/A	9.06%	-9.67%	31.42%	11.48%	13.54%	12.89%	0.09%	\$0.90	N/A
							Russell 1000						
TD [§] BlackRock LifePath Index 2050 Fund (BRI) ^{114,157} Target Date http://www.viewjhfunds.com/usa/C00/bria/index.html	-14.00%	26.77%	8.85%	N/A	8.91%	-9.67%	31.42%	11.48%	13.54%	12.89%	0.09%	\$0.90	N/A
							Russell 1000						

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

Name/Type of Option	Return YTD as of 04/30/2020	Average Annual Total Return as of 12/31/2019				Benchmark YTD as of 04/30/2020	Benchmark [†] Return as of 12/31/2019				Total Annual Operating Expenses as of 04/30/2020		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 [§] BlackRock LifePath Index 2045 Fund (BRH) ^{114,157} Target Date http://www.viewjhfunds.com/usa/C00/brha/index.html	-13.37%	26.25%	8.75%	N/A	8.73%	-9.67%	31.42%	11.48%	13.54%	12.89%	Russell 1000	0.09%	\$0.90	N/A
TD [§] BlackRock LifePath Index 2040 Fund (BRG) ^{114,157} Target Date http://www.viewjhfunds.com/usa/C00/brga/index.html	-12.06%	25.01%	8.42%	N/A	8.42%	-9.67%	31.42%	11.48%	13.54%	12.89%		Russell 1000	0.09%	\$0.90
TD [§] BlackRock LifePath Index 2035 Fund (BRF) ^{114,157} Target Date http://www.viewjhfunds.com/usa/C00/brfa/index.html	-9.92%	23.08%	7.87%	N/A	7.96%	-9.67%	31.42%	11.48%	13.54%	12.89%	Russell 1000	0.09%	\$0.90	N/A
TD [§] BlackRock LifePath Index 2030 Fund (BRE) ^{114,157} Target Date http://www.viewjhfunds.com/usa/C00/brea/index.html	-7.78%	21.07%	7.27%	N/A	7.47%	-9.67%	31.42%	11.48%	13.54%	12.89%	Russell 1000	0.09%	\$0.90	N/A
TD [§] BlackRock LifePath Index 2025 Fund (BRD) ^{114,157} Target Date http://www.viewjhfunds.com/usa/C00/brda/index.html	-5.41%	18.98%	6.64%	N/A	6.93%	-9.67%	31.42%	11.48%	13.54%	12.89%	Russell 1000	0.09%	\$0.90	N/A
TD [§] BlackRock LifePath Index Retirement Fund (BRA) ^{114,157,209} Target Date http://www.viewjhfunds.com/usa/C00/braa/index.html	-2.51%	15.91%	5.49%	N/A	5.75%	4.98%	8.71%	3.04%	3.74%	3.24%	Bloomberg Barclays US Aggregate Bond	0.09%	\$0.90	N/A
AG [§] New World Fund (ANW) ^{37,185,200,204} Specialty http://www.viewjhfunds.com/usa/C00/anwa/index.html	-14.48%	28.03%	8.10%	6.76%	8.51%	-12.94%	26.59%	8.40%	8.78%	N/A	MSCI All Country World	0.60%	\$6.00	N/A

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

Name/Type of Option	Return YTD as of 04/30/2020	Average Annual Total Return as of 12/31/2019				Benchmark YTD as of 04/30/2020	Benchmark [†] Return as of 12/31/2019				Total Annual Operating Expenses as of 04/30/2020		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
Reliance MetLife Stable Value Fund (RMS) ^{83,142,143,165,167} High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/rmsa/index.html	0.87%	2.88%	2.63%	2.90%	4.36%	4.98%	8.71%	3.04%	3.74%	4.97%	0.63%	\$6.30	Participant-directed withdrawals from this Fund are normally processed on the next business day if the withdrawal request is received on or after 4 pm EST on a business day. However, such withdrawals may be subject to a delay under certain emergency conditions, including for example the closure of an exchange on which underlying securities are traded. Plan-directed withdrawals and certain participant-directed withdrawals that are deemed to be plan-directed withdrawals will be paid out subject to 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.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.

¹Index 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.

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

¹³The 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).

²⁵This 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.

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

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

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

⁷⁶Indexes 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.

⁸³This investment option is deemed a "Competing" investment option with the John Hancock Stable Value Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

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

⁸⁸Important 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.

⁹¹The 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.

⁹⁵The 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.

¹¹⁰This 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.

¹¹⁴If 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.

¹²⁰This 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, 2013. Performance shown for periods prior to that date is based on the performance of the current share class.

¹²⁸The 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.

¹³⁰This 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.

¹⁴²This 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.

¹⁴³This 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.

¹⁵³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2016. Please contact your John Hancock representative for more information.

¹⁵⁷This 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.

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

¹⁶⁵This 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.

¹⁶⁷Reliance MetLife Stable Value Fund: Qualified retirement plans that select the Reliance MetLife Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any investment options for the plan deemed to be 'Competing', including (i) a fixed income fund with a targeted average duration of three (3) years or less, including without limitation, a money market fund, other stable value fund or bond fund, (ii) a self-directed brokerage account, (iii) any investment fund that is reported to participants on a valuation basis comparable to that for the Group Trust, or (iv) a balanced, lifestyle, target-date or other similar type of asset allocation fund if the fund contains a fund of the type described in the preceding item (i), (ii), or (iii) that exceeds 70% of that fund. Contact your John Hancock representative for details.

The Reliance MetLife Stable Value Fund is a collective investment trust maintained by Reliance Trust Company that invests 100% of its assets in insurance company separate accounts maintained by Metropolitan Life Insurance Company. An investment in the Reliance MetLife Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by John Hancock, Reliance Trust Company, The Federal Deposit Insurance Corporation (FDIC) or any government agency, and is subject to certain market risks. However, 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. Investments in the fund will accrue interest at the applicable monthly crediting rate, which will be set based upon a formula but may be adjusted from time to time as agreed upon by Reliance Trust Company and Metropolitan Life Insurance Company. 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.

For further details on the fund expense ratio and certain risks that may apply please refer to the Offering Memorandum and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

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.

¹⁸¹This 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.

¹⁸⁵This 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.

¹⁸⁷The 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.

²⁰⁰This 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 2, 2018. Performance shown for periods prior to that date is based on the performance of the old share class.

²⁰¹The sub-account and underlying fund changed its name effective on or about November 2, 2018. Performance shown for periods prior to that date reflect the results under its former name.

²⁰⁴This 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 May 3, 2019. Performance shown for periods prior to that date is based on the performance of the old share class.

²⁰⁹Account 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.

²¹²The 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.

²¹³The 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.

²¹⁵This sub-account was recently introduced on May 8, 2020 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[§]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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