

# **Chicago Regional Council of Carpenters Supplemental Retirement Fund**

**February 28, 2017**

## **Disclosure Document**

This document includes important information to help you carefully compare the investment options available under your retirement plan. For participant directed individual account plans, it is being distributed and contains retirement plan fee information to comply with federal regulation. If you want additional information about your investment options, you can go to the specific web address shown in the tables below or you can contact John Hancock Retirement Plan Services, LLC ("John Hancock") at [mylife.jhrps.com](http://mylife.jhrps.com) or at 855-312-CRCC from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days.

Si tiene preguntas acerca de esta información, llame al 888.440.0022. Los Agentes de servicio a los participantes están disponibles de 10:00 a.m. a 8 p.m. Hora del Este, todos los días hábiles de la Bolsa de Valores de Nueva York. Para protección suya, todas las llamadas a nuestros agentes son grabadas.

## PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, [mylife.jhrps.com/investment\\_info](http://mylife.jhrps.com/investment_info). Please enter code "LO8303" to view your plan investment option details.

Total returns include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower.

**For funds with redemption fees, performance shown does not reflect the deduction of this fee which would reduce performance.**

Investment options are grouped according to investment objective. Within each investment objective grouping, funds are listed in alphabetical order. For more specific information, please refer to the investments' specific disclosure information.

**Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. For the most recent month-end performance information, please log onto [mylife.jhrps.com](http://mylife.jhrps.com) or call a John Hancock representative at 855-312-CRCC.**

Variable Rate Investments-Average Annual Total Returns (%)										
		CURRENT RETURNS AS OF 02/28/2017			STANDARD RETURNS AS OF 12/31/2016					
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Stable Value										
Putnam Stable Value Fund		0.15	0.47	0.31	1.87	1.88	1.96	3.03	N/A	02/28/1991
BENCHMARK: Citigroup 3 Month T-Bill Index <sup>10</sup>		0.04	0.11	0.08	0.27	0.11	0.09	0.73	N/A	
Income										
Baird Intermediate Bond Fund (Institutional Class)	BIMIX	0.47	0.99	0.89	2.83	2.43	2.71	4.38	N/A	09/29/2000
BENCHMARK: Barclays US Aggregate Bond Index <sup>8</sup>		0.67	1.01	0.87	2.65	3.03	2.23	4.34	N/A	
Vanguard Total Bond Market Index Fund (Admiral Shares)	VBTLX	0.67	1.23	0.97	2.60	2.94	2.14	4.29	N/A	11/12/2001
BENCHMARK: Barclays US Aggregate Bond Index <sup>8</sup>		0.67	1.01	0.87	2.65	3.03	2.23	4.34	N/A	
Target Date										
The “target date” in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.										
Vanguard Institutional Target Retirement 2010 Fund (Institutional Shares)	VIRTX	1.28	3.01	2.18	5.31	N/A	N/A	N/A	2.37	06/26/2015
BENCHMARK: Dow Jones Target 2010 Index <sup>1</sup>		0.81	1.77	1.61	3.33	2.25	3.22	3.95	1.65	
Vanguard Institutional Target Retirement 2015 Fund (Institutional Shares)	VITVX	1.57	3.95	2.83	6.27	N/A	N/A	N/A	2.31	06/26/2015
BENCHMARK: Dow Jones Target 2015 Index <sup>1</sup>		1.03	2.27	2.04	4.51	2.64	4.19	4.03	2.15	
Vanguard Institutional Target Retirement 2020 Fund (Institutional Shares)	VITWX	1.91	4.71	3.43	7.04	N/A	N/A	N/A	2.34	06/26/2015
BENCHMARK: Dow Jones Target 2020 Index <sup>1</sup>		1.32	2.97	2.60	5.27	2.97	5.40	4.24	2.12	

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	CURRENT RETURNS AS OF 02/28/2017			STANDARD RETURNS AS OF 12/31/2016					INCEPTION DATE
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	
Vanguard Institutional Target Retirement 2025 Fund (Institutional Shares)	VRIVX	2.10	5.27	3.83	7.56	N/A	N/A	N/A	2.25	06/26/2015
BENCHMARK: Dow Jones Target 2025 Index <sup>1</sup>		1.58	3.77	3.17	6.39	3.42	6.73	4.55	2.15	
Vanguard Institutional Target Retirement 2030 Fund (Institutional Shares)	VTTWX	2.25	5.84	4.24	7.97	N/A	N/A	N/A	2.05	06/26/2015
BENCHMARK: Dow Jones Target 2030 Index <sup>1</sup>		1.93	4.74	3.88	7.50	3.86	8.01	4.84	2.10	
Vanguard Institutional Target Retirement 2035 Fund (Institutional Shares)	VITFX	2.40	6.31	4.60	8.39	N/A	N/A	N/A	1.88	06/26/2015
BENCHMARK: Dow Jones Target 2035 Index <sup>1</sup>		2.23	5.60	4.50	8.49	4.14	9.06	5.07	1.83	
Vanguard Institutional Target Retirement 2040 Fund (Institutional Shares)	VIRSX	2.55	6.84	4.96	8.81	N/A	N/A	N/A	1.67	06/26/2015
BENCHMARK: Dow Jones Target 2040 Index <sup>1</sup>		2.47	6.29	5.01	9.30	4.36	9.82	5.28	1.64	
Vanguard Institutional Target Retirement 2045 Fund (Institutional Shares)	VITLX	2.64	7.01	5.11	8.94	N/A	N/A	N/A	1.76	06/26/2015
BENCHMARK: Dow Jones Target 2045 Index <sup>1</sup>		2.64	6.77	5.36	9.85	4.50	10.24	5.45	1.55	
Vanguard Institutional Target Retirement 2050 Fund (Institutional Shares)	VTRLX	2.64	7.01	5.11	8.95	N/A	N/A	N/A	1.75	06/26/2015
BENCHMARK: Dow Jones Target 2050 Index <sup>1</sup>		2.72	6.98	5.51	10.10	4.56	10.31	5.49	1.56	
Vanguard Institutional Target Retirement 2055 Fund (Institutional Shares)	VIVLX	2.64	7.00	5.15	9.00	N/A	N/A	N/A	1.78	06/26/2015
BENCHMARK: Dow Jones Target 2055 Index <sup>1</sup>		2.72	6.99	5.51	10.11	4.56	10.31	5.49	1.57	
Vanguard Institutional Target Retirement 2060 Fund (Institutional Shares)	VILVX	2.64	7.00	5.10	8.94	N/A	N/A	N/A	1.74	06/26/2015
BENCHMARK: Dow Jones Target 2055 Index <sup>1</sup>		2.72	6.99	5.51	10.11	4.56	10.31	5.49	1.57	
Vanguard Institutional Target Retirement Income Fund (Institutional Shares)	VITRX	1.27	2.96	2.13	5.29	N/A	N/A	N/A	2.61	06/26/2015
BENCHMARK: Dow Jones Target Today Index <sup>1</sup>		0.75	1.64	1.48	3.01	2.06	2.60	4.04	1.52	
<b>Growth &amp; Income</b>										
Dodge & Cox Balanced Fund	DODBX	2.20	5.16	4.01	16.56	7.22	13.36	6.01	N/A	06/26/1931
BENCHMARK: S&P 500 Index <sup>14</sup>		3.97	8.04	5.94	11.96	8.87	14.66	6.95	N/A	
Vanguard Balanced Index Fund (Admiral Shares)	VBIAX	2.51	5.05	3.79	8.77	6.34	9.62	6.40	N/A	11/13/2000
BENCHMARK: Dow Jones U.S. Moderate Index <sup>11</sup>		2.26	4.82	3.84	9.26	5.98	9.76	6.55	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	VINIX	3.97	8.03	5.94	11.93	8.85	14.63	6.95	N/A	07/31/1990
BENCHMARK: S&P 500 Index <sup>14</sup>		3.97	8.04	5.94	11.96	8.87	14.66	6.95	N/A	
<b>Growth</b>										
Columbia Small Cap Value Fund II (Class Y)	CRRYX	1.63	5.27	2.36	23.92	8.11	N/A	N/A	16.94	11/08/2012
BENCHMARK: Russell 2000 Value Index <sup>4</sup>		1.45	4.88	0.72	31.74	8.31	15.07	6.26	15.54	
Janus Research Fund (Class N)	JRANX	4.08	8.17	7.91	1.64	7.04	N/A	N/A	14.13	05/31/2012
BENCHMARK: Russell 1000 Growth Index <sup>2</sup>		4.15	9.00	7.66	7.08	8.55	14.50	8.33	14.02	

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	CURRENT RETURNS AS OF 02/28/2017			STANDARD RETURNS AS OF 12/31/2016					INCEPTION DATE
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	
LSV Value Equity Fund	LSVEX	4.27	7.78	4.59	17.60	8.71	17.17	6.01	N/A	03/31/1999
BENCHMARK: Russell 1000 Value Index <sup>3</sup>		3.59	6.94	4.33	17.34	8.59	14.80	5.72	N/A	
Prudential Jennison Small Company Fund (Class Q)	PJSQX	1.91	7.39	5.24	13.65	6.00	12.81	N/A	10.95	11/29/2010
BENCHMARK: Russell 2500 Index <sup>7</sup>		2.41	5.85	3.83	17.59	6.93	14.54	7.69	12.52	
Vanguard Mid-Cap Index Fund (Admiral Shares)	VIMAX	3.09	6.87	6.17	11.22	7.67	14.37	7.66	N/A	11/12/2001
BENCHMARK: MSCI US Mid Cap 450 Index <sup>12</sup>		3.36	6.92	5.98	12.62	8.29	14.98	7.96	N/A	
Vanguard Selected Value Fund (Investor Shares)	VASVX	2.57	7.47	5.39	16.34	5.98	14.27	7.48	N/A	02/15/1996
BENCHMARK: Russell Midcap Value Index <sup>6</sup>		2.79	6.38	4.52	20.00	9.45	15.70	7.59	N/A	
Vanguard Small-Cap Index Fund (Admiral Shares)	VSMAX	2.37	5.93	3.98	18.30	7.01	14.83	8.18	N/A	11/13/2000
BENCHMARK: MSCI US Small Cap 1750 Index <sup>13</sup>		1.89	5.46	3.17	20.41	7.02	15.04	8.21	N/A	
Wells Fargo Enterprise Fund (Class R6)	WENRX	3.85	8.26	8.58	4.54	N/A	N/A	N/A	2.10	10/31/2014
BENCHMARK: Russell Midcap Growth Index <sup>5</sup>		2.88	6.67	6.31	7.33	6.23	13.51	7.83	5.28	
<b>International</b>										
Hartford International Opportunities Fund (Class R6)	IHOVX	0.45	6.63	4.01	1.15	N/A	N/A	N/A	0.91	11/07/2014
BENCHMARK: MSCI EAFE Index <sup>9</sup>		1.43	7.94	4.37	1.00	-1.60	6.53	0.75	-0.58	
Vanguard Developed Markets Index Fund (Admiral Shares)	VTMGX	0.99	7.29	4.68	2.45	-1.19	6.90	1.03	N/A	08/17/1999
BENCHMARK: MSCI EAFE Index <sup>9</sup>		1.43	7.94	4.37	1.00	-1.60	6.53	0.75	N/A	

Total returns are historical and include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower. Note - This Investment Return report is designed to provide investors with an illustration of the performance of only those funds and/or investments in the Plan's lineup as of the report date provided at the top of the first page. This report does not report performance figures for those funds and/or investments that were once in the Plan's lineup, and have since been removed from the lineup prior to the report date at the top of the first page. Further, the performance returns reported on this document represents performance for each respective fund; however, this does not represent the actual performance experience of individual participants within the Plan, due to participant's variability in cash flows, timing of cash flows, etc. For actual performance experience, participants should refer to the Personal rate of Return function online at [mylife.jhrps.com](http://mylife.jhrps.com), our Voice Response System (VRS), John Hancock participant service center, or periodic participant statements.

<sup>1</sup> The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

<sup>2</sup> Russell 1000 Growth Index: The Russell 1000 Growth Index is an unmanaged index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>3</sup> Russell 1000 Value Index: The Russell 1000 Value Index is an unmanaged index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>4</sup> Russell 2000 Value Index: The Russell 2000 Value Index is an unmanaged index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>5</sup> Russell Midcap Growth Index: The Russell Midcap Growth Index is an unmanaged index that measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>6</sup> Russell Midcap Value Index: A market-weighted total return index that measures the performance of companies within the Russell Midcap Index having lower price-to-book ratios and lower forecasted growth values. The Russell Midcap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index. The Russell 3000 Index represents 98% of the investable US equity market. An investment cannot be made directly into an index.

<sup>7</sup> Russell 2500 Index: The Russell 2500 Index is an unmanaged index that measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which includes the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>8</sup> Barclays US Aggregate Bond Index: The Barclays US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>9</sup> MSCI EAFE Index: The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the 22 developed market country indices in Europe, Australasia and the Far East. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>10</sup> Citigroup 3 Month T-Bill Index is an unmanaged index generally considered representative of the average yield of three-month Treasury Bills. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>11</sup> The Dow Jones U.S. Moderate Index is a weighted average of other stock, bond, and cash indexes. It is reconstructed monthly and represents 60% of the risk of the U.S. equities market. The equities position (which is close to 60% of the portfolio) is constructed by equally weighting six Dow Jones U.S. Style Indexes (Large Growth, Large Value, Mid Growth, Mid Value, Small Growth and Small Value). The bond and cash position (which is close to 40% of the portfolio) is composed of various Barclays U.S. fixed income indexes. An investment cannot be made directly into an index.

<sup>12</sup> MSCI US Mid Cap 450 Index: The MSCI US Mid Cap 450 Index represents the universe of medium capitalization companies in the US equity market. This index targets for inclusion 450 companies and represents, as of October 29, 2004, approximately 15% of the capitalization of the US equity market. An investment cannot be made directly into an index.

<sup>13</sup> MSCI US Small Cap 1750 Index: The MSCI US Small Cap 1750 Index represents the universe of small capitalization companies in the US equity market. This index targets for inclusion 1,750 companies and represents, as of October 29, 2004, approximately 12% of the capitalization of the US equity market. An investment cannot be made directly into an index.

<sup>14</sup> S&P 500 Index TR: S&P 500® is a trademark of The McGraw-Hill Companies, Inc. The S&P 500 is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

An investment cannot be made directly into an index.

The mutual fund performance and statistical data included here is supplied by Morningstar, Inc. and was collected from company reports, financial reporting services, periodicals and other sources believed to be reliable. Although carefully verified, data are not guaranteed by Morningstar, Inc. or John Hancock Retirement Plan Services, LLC.

Returns for 1-month, 3-month and YTD are cumulative total returns. Returns for 1-year, 3-years, 5-years, 10-years and since inception are average annual total returns through the most recent calendar quarter.

FEE AND EXPENSE INFORMATION

The following table shows fee and expense information for the plan's investment options. The Total Annual Operating Expenses are expenses that reduce the rates of return of the investment option. This table also shows any redemption fees charged by an investment option upon the sale or exchange of shares and the minimum number of days one must hold the investment in order to avoid a redemption fee.

Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

Fees and Expenses					
NAME/TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Stable Value					
Putnam Stable Value Fund	0.28%	\$ 2.80	N/A	N/A	
Income					
Baird Intermediate Bond Fund (Institutional Class)	0.30%	\$ 3.00	N/A	N/A	
Vanguard Total Bond Market Index Fund (Admiral Shares)	0.06%	\$ 0.60	N/A	N/A	
Target Date					
Vanguard Institutional Target Retirement 2010 Fund (Institutional Shares)	0.09%	\$ 0.90	N/A	N/A	
Vanguard Institutional Target Retirement 2015 Fund (Institutional Shares)	0.09%	\$ 0.90	N/A	N/A	
Vanguard Institutional Target Retirement 2020 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	

Fees and Expenses					
NAME/TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Vanguard Institutional Target Retirement 2025 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2030 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2035 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2040 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2045 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2050 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2055 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2060 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement Income Fund (Institutional Shares)	0.09%	\$ 0.90	N/A	N/A	
<b>Growth &amp; Income</b>					
Dodge & Cox Balanced Fund	0.53%	\$ 5.30	N/A	N/A	
Vanguard Balanced Index Fund (Admiral Shares)	0.08%	\$ 0.80	N/A	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
<b>Growth</b>					
Columbia Small Cap Value Fund II (Class Y)	0.84%	\$ 8.40	N/A	N/A	
Janus Research Fund (Class N)	0.68%	\$ 6.80	N/A	N/A	
LSV Value Equity Fund	0.66%	\$ 6.60	N/A	N/A	
Prudential Jennison Small Company Fund (Class Q)	0.69%	\$ 6.90	N/A	N/A	
Vanguard Mid-Cap Index Fund (Admiral Shares)	0.08%	\$ 0.80	N/A	N/A	
Vanguard Selected Value Fund (Investor Shares)	0.35%	\$ 3.50	N/A	N/A	
Vanguard Small-Cap Index Fund (Admiral Shares)	0.08%	\$ 0.80	N/A	N/A	
Wells Fargo Enterprise Fund (Class R6)	0.83%	\$ 8.30	N/A	N/A	
<b>International</b>					
Hartford International Opportunities Fund (Class R6)	0.86%	\$ 8.60	N/A	N/A	
Vanguard Developed Markets Index Fund (Admiral Shares)	0.09%	\$ 0.90	N/A	N/A	

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

Please visit [mylife.jhrps.com](http://mylife.jhrps.com) for a glossary of investment terms relevant to this plan. The glossary is intended to help you better understand your options.

## PLAN-RELATED INFORMATION

PLAN ADMINISTRATIVE EXPENSES

The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with plan investment options, otherwise their service fees may be paid from a segregated account under the plan and/or may be charged against participants' or beneficiaries' accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis. ACCESS TO INFORMATION As a participant in the plan, you have the right to request paper copies, free of charge, of any information required to be available on the Plan website. To request this information, you can go to mylife.jhrps.com at any time, or you can call John Hancock at 855-312-CRCC from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

PARTICIPANT EXPENSES

The following expenses apply to all participants in the plan if used by the participant. If any of these expenses apply to you, they will appear on your quarterly account statement.

Annual Fee	\$58.00
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ABILITY TO DIRECT INVESTMENTS

You have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed in the Fees and Expenses section above. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The plan's named fiduciary, or its delegate, exercises voting, tender and any similar rights associated with the plan's designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction. Please review the funds' prospectuses for more information. To change any of your investments, you can go to mylife.jhrps.com at any time, or you can call us at 855-312-CRCC from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

ABOUT RISK

All investing involves risk. It is possible that your investment objectives may not be met. All mutual funds are subject to market risk and may fluctuate in value.

Neither John Hancock Retirement Plan Services, LLC, its affiliates nor its representatives provide tax, legal or accounting advice. Please contact your own advisors.

**Please contact John Hancock at 855-312-CRCC for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus, contains this and other information about the investment company. Please read this information carefully before investing.**

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