

Chicago Regional Council of Carpenters Supplemental Retirement Fund

September 30, 2021

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 myplan.johnhancock.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, myplan.johnhancock.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 myplan.johnhancock.com or call a John Hancock representative at 855-312-CRCC.

Variable Rate Investments-Average Annual Total Returns (%)										
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		0.19	0.58	1.76	2.44	2.53	2.39	2.21	N/A	02/28/1991
BENCHMARK: FTSE Treasury Bill 3 Month Index ²⁰		0.00	0.01	0.03	0.06	1.14	1.13	0.60	N/A	
Money Market										
An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.										
JPMorgan U.S. Government Money Market Fund (Class Capital)	OGVXX	0.00	0.01	0.02	0.03	1.00	1.01	0.53	N/A	06/14/1993
BENCHMARK: FTSE Treasury Bill 3 Month Index ²⁰		0.00	0.01	0.03	0.06	1.14	1.13	0.60	N/A	
Income										
Baird Intermediate Bond Fund (Institutional Class)	BIMIX	-0.58	0.01	-0.82	-0.02	4.95	2.93	3.15	N/A	09/29/2000
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index ¹⁸		-0.87	0.05	-1.55	-0.90	5.36	2.94	3.01	N/A	
Vanguard Total Bond Market Index Fund (Admiral Shares)	VBTLX	-0.90	0.11	-1.58	-0.92	5.41	2.93	2.96	N/A	11/12/2001
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index ¹⁸		-0.87	0.05	-1.55	-0.90	5.36	2.94	3.01	N/A	
Target Date										
The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.										
Vanguard Target Retirement 2015 Trust I		-1.83	-0.14	3.59	9.61	7.80	7.20	7.95	N/A	06/28/2007
BENCHMARK: Morningstar Lifetime Moderate 2015 Index ³		-2.33	-0.18	4.87	12.85	9.21	7.94	7.86	N/A	
Vanguard Target Retirement 2020 Trust I		-2.33	-0.41	5.13	13.41	9.07	8.66	9.20	N/A	06/22/2007
BENCHMARK: Morningstar Lifetime Moderate 2020 Index ⁴		-2.56	-0.29	5.24	14.14	9.71	8.58	8.65	N/A	
Vanguard Target Retirement 2025 Trust I		-2.74	-0.64	6.09	16.05	9.96	9.71	10.10	N/A	06/28/2007
BENCHMARK: Morningstar Lifetime Moderate 2025 Index ⁵		-2.77	-0.42	5.93	16.07	10.15	9.35	9.57	N/A	

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Vanguard Target Retirement 2030 Trust I		-3.01	-0.75	7.06	18.35	10.54	10.53	10.88	N/A	06/28/2007
BENCHMARK: Morningstar Lifetime Moderate 2030 Index ⁶		-2.99	-0.57	7.09	18.97	10.57	10.26	10.49	N/A	
Vanguard Target Retirement 2035 Trust I		-3.24	-0.85	8.11	20.73	11.12	11.34	11.64	N/A	06/28/2007
BENCHMARK: Morningstar Lifetime Moderate 2035 Index ⁷		-3.21	-0.73	8.58	22.53	10.90	11.10	11.20	N/A	
Vanguard Target Retirement 2040 Trust I		-3.47	-0.95	9.13	23.08	11.64	12.12	12.19	N/A	06/28/2007
BENCHMARK: Morningstar Lifetime Moderate 2040 Index ⁸		-3.38	-0.89	9.89	25.71	11.17	11.69	11.58	N/A	
Vanguard Target Retirement 2045 Trust I		-3.70	-1.05	10.18	25.48	12.24	12.68	12.47	N/A	06/28/2007
BENCHMARK: Morningstar Lifetime Moderate 2045 Index ⁹		-3.49	-1.01	10.65	27.69	11.32	11.96	11.68	N/A	
Vanguard Target Retirement 2050 Trust I		-3.76	-1.08	10.31	25.74	12.34	12.74	12.51	N/A	06/28/2007
BENCHMARK: Morningstar Lifetime Moderate 2050 Index ¹⁰		-3.52	-1.10	10.87	28.42	11.36	11.99	11.64	N/A	
Vanguard Target Retirement 2055 Trust I		-3.77	-1.07	10.31	25.72	12.33	12.74	12.47	N/A	10/05/2010
BENCHMARK: Morningstar Lifetime Moderate 2055 Index ¹¹		-3.53	-1.17	10.83	28.59	11.32	11.96	11.55	N/A	
Vanguard Target Retirement 2060 Trust I		-3.76	-1.09	10.31	25.71	12.35	12.75	N/A	10.97	03/01/2012
BENCHMARK: Morningstar Lifetime Moderate 2060 Index ¹		-3.53	-1.24	10.73	28.62	11.27	11.89	N/A	9.93	
Vanguard Target Retirement 2065 Trust I		-3.75	-1.10	10.31	25.73	12.38	N/A	N/A	12.93	07/21/2017
BENCHMARK: Morningstar Lifetime Moderate 2060 Index ¹		-3.53	-1.24	10.73	28.62	11.27	11.89	N/A	10.82	
Vanguard Target Retirement Income Trust I		-1.76	-0.11	3.16	8.49	7.59	6.27	6.15	N/A	06/22/2007
BENCHMARK: Morningstar Lifetime Moderate Income Index ²		-1.91	0.00	4.83	11.61	7.97	6.72	6.23	N/A	
Growth & Income										
Dodge & Cox Balanced Fund	DODBX	-2.63	-1.13	15.36	31.96	10.86	11.29	12.49	N/A	06/26/1931
BENCHMARK: S&P 500 Index ²⁴		-4.65	0.58	15.92	30.00	15.99	16.90	16.63	N/A	
Vanguard Balanced Index Fund (Admiral Shares)	VBIAX	-3.11	-0.03	8.26	17.97	12.15	11.42	11.22	N/A	11/13/2000
BENCHMARK: Dow Jones U.S. Moderate Index ²¹		-2.75	-0.13	9.30	21.23	10.76	10.47	10.77	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	VINIX	-4.65	0.57	15.90	29.98	15.97	16.87	16.61	N/A	07/31/1990
BENCHMARK: S&P 500 Index ²⁴		-4.65	0.58	15.92	30.00	15.99	16.90	16.63	N/A	
Growth										
Columbia Small Cap Value Fund II (Institutional 3 Class)	CRRYX	-0.39	-1.43	25.25	68.01	10.21	11.49	N/A	12.88	11/08/2012
BENCHMARK: Russell 2000 Value Index ¹⁴		-2.00	-2.98	22.92	63.92	8.58	11.03	13.22	11.78	
Janus Henderson Research Fund (Class N)	JRANX	-4.97	-0.47	11.35	23.04	19.01	19.60	N/A	17.57	05/31/2012
BENCHMARK: Russell 1000 Growth Index ¹²		-5.60	1.16	14.30	27.32	22.00	22.84	19.68	18.95	
MFS Value Fund (Class R6)	MEIKX	-4.10	0.67	15.61	30.18	11.47	11.71	14.02	N/A	05/01/2006
BENCHMARK: Russell 1000 Value Index ¹³		-3.48	-0.78	16.14	35.01	10.07	10.94	13.51	N/A	
PGIM Jennison Small Company Fund (Class R6)	PISQX	-2.64	2.02	22.17	59.03	17.47	17.24	15.97	N/A	11/29/2010
BENCHMARK: Russell 2500 Index ¹⁷		-3.15	-2.68	13.83	45.03	12.47	14.25	15.27	N/A	
Vanguard Mid-Cap Index Fund (Admiral Shares)	VIMAX	-4.16	0.00	15.32	36.09	14.74	14.59	15.55	N/A	11/12/2001
BENCHMARK: MSCI US Mid Cap 450 Index ²²		-4.24	-0.86	15.81	38.98	15.10	15.55	16.26	N/A	
Vanguard Selected Value Fund (Investor Shares)	VASVX	-2.94	-1.51	18.09	52.32	10.74	11.07	13.13	N/A	02/15/1996
BENCHMARK: Russell Midcap Value Index ¹⁶		-3.68	-1.01	18.24	42.40	10.28	10.59	13.93	N/A	

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Vanguard Small-Cap Index Fund (Admiral Shares)	VSMAX	-3.11	-2.62	13.35	44.06	11.98	13.97	15.33	N/A	11/13/2000
BENCHMARK: MSCI US Small Cap 1750 Index ²³		-2.48	-2.57	16.71	52.25	12.10	14.06	15.32	N/A	
Wells Fargo Enterprise Fund (Class R6)	WENRX	-5.98	0.02	5.76	30.41	24.86	23.57	N/A	17.34	10/31/2014
BENCHMARK: Russell Midcap Growth Index ¹⁵		-4.84	-0.76	9.60	30.45	19.14	19.27	17.54	15.34	
International										
Hartford International Opportunities Fund (Class R6)	IHOVX	-3.83	-1.37	4.46	22.51	10.51	9.58	N/A	7.51	11/07/2014
BENCHMARK: MSCI EAFE Index ¹⁹		-2.90	-0.45	8.35	25.73	7.62	8.81	8.10	6.23	
Vanguard Developed Markets Index Fund (Admiral Shares)	VTMGX	-3.43	-1.56	8.20	26.51	8.18	9.18	8.62	N/A	08/17/1999
BENCHMARK: MSCI EAFE Index ¹⁹		-2.90	-0.45	8.35	25.73	7.62	8.81	8.10	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, our Voice Response System (VRS), John Hancock participant service center, or periodic participant statements.

¹The Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

²The Morningstar Lifetime Moderate Income Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target of moderate income. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

³The Morningstar Lifetime Moderate 2015 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2015. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁴The Morningstar Lifetime Moderate 2020 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁵The Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁶The Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁷The Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

⁸The Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

- ⁹The Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹⁰The Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹¹The Morningstar Lifetime Moderate 2055 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.
- ¹²Russell 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.
- ¹³Russell 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.
- ¹⁴Russell 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.
- ¹⁵Russell 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.
- ¹⁶Russell 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 of the investable US equity market. An investment cannot be made directly into an index.
- ¹⁷Russell 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.
- ¹⁸Bloomberg 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.
- ¹⁹MSCI 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.
- ²⁰FTSE Treasury Bill 3 Month Index is an unmanaged, market capitalization weighted, index of 3-month Treasury bills. An investment cannot be made directly into an index.
- ²¹Dow 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.
- ²²MSCI 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.
- ²³MSCI 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.
- ²⁴S&P 500 Index 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.

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	0.19%	\$ 1.90	N/A	N/A	
Money Market					
JPMorgan U.S. Government Money Market Fund (Class Capital)	0.19%	\$ 1.90	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)	0.05%	\$ 0.50	N/A	N/A	
Target Date					
Vanguard Target Retirement 2015 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2020 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2025 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2030 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2035 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2040 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2045 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2050 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2055 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2060 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement 2065 Trust I	0.07%	\$ 0.70	N/A	N/A	
Vanguard Target Retirement Income Trust I	0.07%	\$ 0.70	N/A	N/A	
Growth & Income					
Dodge & Cox Balanced Fund	0.53%	\$ 5.30	N/A	N/A	
Vanguard Balanced Index Fund (Admiral Shares)	0.07%	\$ 0.70	N/A	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
Growth					
Columbia Small Cap Value Fund II (Institutional 3 Class)	0.89%	\$ 8.90	N/A	N/A	
Janus Henderson Research Fund (Class N)	0.53%	\$ 5.30	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	
MFS Value Fund (Class R6)	0.47%	\$ 4.70	N/A	N/A	
PGIM Jennison Small Company Fund (Class R6)	0.70%	\$ 7.00	N/A	N/A	
Vanguard Mid-Cap Index Fund (Admiral Shares)	0.05%	\$ 0.50	N/A	N/A	
Vanguard Selected Value Fund (Investor Shares)	0.31%	\$ 3.10	N/A	N/A	
Vanguard Small-Cap Index Fund (Admiral Shares)	0.05%	\$ 0.50	N/A	N/A	
Wells Fargo Enterprise Fund (Class R6)	0.81%	\$ 8.10	N/A	N/A	
International					
Hartford International Opportunities Fund (Class R6)	0.71%	\$ 7.10	N/A	N/A	
Vanguard Developed Markets Index Fund (Admiral Shares)	0.07%	\$ 0.70	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 <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>. 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 myplan.johnhancock.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. This includes past and current statements. To request this, you can contact a John Hancock participant service representative 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. In addition, your past and current statements are available through our secure website at mylife.jhrps.com/statements.

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 myplan.johnhancock.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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