

# **Wilmer Cutler Pickering Hale and Dorr LLP Savings and Retirement Plan**

**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 800-294-3575 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 "WI1002" 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 800-294-3575.**

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				SINCE INCEPTION	INCEPTION DATE
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS		
<b>Stable Value</b>										
CAC GP Continental Assurance SVF <sup>1</sup>		0.10	0.70	0.41	4.00	3.98	N/A	N/A	3.91	03/05/2013
BENCHMARK: Citigroup 3 Month T-Bill Index <sup>20</sup>		0.04	0.11	0.08	0.27	0.11	0.09	0.73	0.10	
<b>Money Market</b>										
<b>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.</b>										
SSgA Cash Series U.S. Government Fund (Class C) <sup>2</sup>	K1623	0.04	0.11	0.08	0.28	N/A	N/A	N/A	0.15	10/01/2010
BENCHMARK: Citigroup 3 Month T-Bill Index <sup>20</sup>		0.04	0.11	0.08	0.27	0.11	0.09	0.73	0.10	
<b>Income</b>										
AllianzGI High Yield Bond Fund (Institutional Class)	AYBIX	1.41	4.31	2.38	14.01	2.93	6.05	6.89	N/A	07/31/1996
BENCHMARK: CSFB High Yield Index <sup>6</sup>		1.36	4.79	2.69	18.26	4.62	7.15	7.14	N/A	
BlackRock Inflation Protected Bond Fund (Class K)	BPLBX	0.38	1.05	1.34	4.29	1.64	0.68	4.38	N/A	06/28/2004
BENCHMARK: Citigroup U.S. Inflation-Linked Securities Index <sup>21</sup>		0.52	1.19	1.45	4.82	2.50	0.91	4.43	N/A	
Dodge & Cox Income Fund	DODIX	0.73	1.68	1.10	5.61	3.46	3.77	5.05	N/A	01/03/1989
BENCHMARK: Barclays US Aggregate Bond Index <sup>16</sup>		0.67	1.01	0.87	2.65	3.03	2.23	4.34	N/A	
Franklin Templeton Emerging Markets Debt Opportunities Fund	FEMDX	1.80	5.64	3.67	12.44	2.87	5.20	6.57	N/A	05/24/2006
BENCHMARK: JPMorgan EMBI Global Diversified Index <sup>5</sup>		2.00	4.85	3.48	10.15	6.19	5.91	6.88	N/A	
JPMorgan Strategic Income Opportunities Fund (Class R5)	JSORX	0.85	2.92	1.64	9.39	2.49	3.78	N/A	5.74	10/10/2008
BENCHMARK: Barclays US Aggregate Bond Index <sup>16</sup>		0.67	1.01	0.87	2.65	3.03	2.23	4.34	4.48	
Loomis Sayles Global Bond Fund (Institutional Class)	LSGBX	0.58	1.93	2.09	3.61	-0.43	0.73	3.53	N/A	05/10/1991
BENCHMARK: Barclays Global Aggregate Bond Index <sup>8</sup>		0.47	1.14	1.61	2.09	-0.19	0.21	3.29	N/A	
Wells Fargo Adv Short Duration Government Bond Fund (Institutional Class) <sup>1</sup>	WSGIX	0.15	0.36	0.31	1.22	0.91	1.00	2.91	N/A	04/11/2005
BENCHMARK: Barclays US 1-3 Year Government Index <sup>7</sup>		0.10	0.27	0.24	0.87	0.69	0.59	2.18	N/A	

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				SINCE INCEPTION	INCEPTION DATE
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS		
<b>Target Date</b>										
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 Target Retirement 2010 Fund	VTENX	1.29	3.00	2.17	5.22	3.61	5.97	4.61	N/A	06/07/2006
BENCHMARK: Dow Jones Target 2010 Index <sup>4</sup>		0.81	1.77	1.61	3.33	2.25	3.22	3.95	N/A	
Vanguard Target Retirement 2015 Fund	VTXVX	1.63	3.97	2.89	6.16	4.04	7.22	4.85	N/A	10/27/2003
BENCHMARK: Dow Jones Target 2015 Index <sup>4</sup>		1.03	2.27	2.04	4.51	2.64	4.19	4.03	N/A	
Vanguard Target Retirement 2020 Fund	VTWNX	1.88	4.72	3.43	6.95	4.39	8.17	4.99	N/A	06/07/2006
BENCHMARK: Dow Jones Target 2020 Index <sup>4</sup>		1.32	2.97	2.60	5.27	2.97	5.40	4.24	N/A	
Vanguard Target Retirement 2025 Fund	VTTVX	2.10	5.29	3.85	7.48	4.53	8.86	5.00	N/A	10/27/2003
BENCHMARK: Dow Jones Target 2025 Index <sup>4</sup>		1.58	3.77	3.17	6.39	3.42	6.73	4.55	N/A	
Vanguard Target Retirement 2030 Fund	VTHRX	2.25	5.79	4.25	7.85	4.58	9.50	4.98	N/A	06/07/2006
BENCHMARK: Dow Jones Target 2030 Index <sup>4</sup>		1.93	4.74	3.88	7.50	3.86	8.01	4.84	N/A	
Vanguard Target Retirement 2035 Fund	VTTHX	2.37	6.27	4.57	8.26	4.66	10.15	5.09	N/A	10/27/2003
BENCHMARK: Dow Jones Target 2035 Index <sup>4</sup>		2.23	5.60	4.50	8.49	4.14	9.06	5.07	N/A	
Vanguard Target Retirement 2040 Fund	VFORX	2.55	6.81	4.97	8.73	4.66	10.51	5.26	N/A	06/07/2006
BENCHMARK: Dow Jones Target 2040 Index <sup>4</sup>		2.47	6.29	5.01	9.30	4.36	9.82	5.28	N/A	
Vanguard Target Retirement 2045 Fund	VTIVX	2.64	7.00	5.13	8.87	4.72	10.54	5.27	N/A	10/27/2003
BENCHMARK: Dow Jones Target 2045 Index <sup>4</sup>		2.64	6.77	5.36	9.85	4.50	10.24	5.45	N/A	
Vanguard Target Retirement 2050 Fund	VFIFX	2.60	6.97	5.10	8.85	4.72	10.54	5.27	N/A	06/07/2006
BENCHMARK: Dow Jones Target 2050 Index <sup>4</sup>		2.72	6.98	5.51	10.10	4.56	10.31	5.49	N/A	
Vanguard Target Retirement 2055 Fund	VFFVX	2.61	6.98	5.07	8.88	4.68	10.51	N/A	10.16	08/18/2010
BENCHMARK: Dow Jones Target 2055 Index <sup>4</sup>		2.72	6.99	5.51	10.11	4.56	10.31	5.49	9.89	
Vanguard Target Retirement 2060 Fund	VTTSX	2.62	7.00	5.10	8.84	4.67	N/A	N/A	9.66	01/19/2012
BENCHMARK: Dow Jones Target 2055 Index <sup>4</sup>		2.72	6.99	5.51	10.11	4.56	10.31	5.49	9.56	
Vanguard Target Retirement Income Fund	VTINX	1.24	2.99	2.11	5.25	3.50	4.91	4.88	N/A	10/27/2003
BENCHMARK: Dow Jones Target Today Index <sup>4</sup>		0.75	1.64	1.48	3.01	2.06	2.60	4.04	N/A	
<b>Growth &amp; Income</b>										
American Century Mid Cap Value Fund (I Class)	AVUAX	2.41	5.28	3.77	23.07	12.26	16.54	9.52	N/A	08/02/2004
BENCHMARK: Russell Midcap Value Index <sup>15</sup>		2.79	6.38	4.52	20.00	9.45	15.70	7.59	N/A	
BlackRock Equity Index Non-Lendable Fund (Class M)		3.97	8.03	5.94	11.95	8.85	14.51	N/A	17.34	02/23/2009
BENCHMARK: S&P 500 Index <sup>23</sup>		3.97	8.04	5.94	11.96	8.87	14.66	6.95	17.49	

Variable Rate Investments-Average Annual Total Returns (%)										
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		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS		
Harbor Large Cap Value Fund (Institutional Class)	HAVLX	3.71	7.74	6.09	17.13	10.03	16.03	6.62	N/A	12/29/1987
BENCHMARK: Russell 1000 Value Index <sup>12</sup>		3.59	6.94	4.33	17.34	8.59	14.80	5.72	N/A	
Invesco Equity and Income Fund (Class R5)	ACEKX	2.54	4.74	3.22	15.21	7.29	11.88	N/A	11.10	06/01/2010
BENCHMARK: Russell 1000 Value Index <sup>12</sup>		3.59	6.94	4.33	17.34	8.59	14.80	5.72	13.47	
Oakmark Equity and Income Fund (Class Investor)	OAKBX	2.48	5.97	4.41	10.97	4.22	8.93	6.64	N/A	11/01/1995
BENCHMARK: Dow Jones U.S. Moderate Index <sup>22</sup>		2.26	4.82	3.84	9.26	5.98	9.76	6.55	N/A	
Parnassus Core Equity Fund (Institutional Class) <sup>a</sup>	PRILX	1.94	6.04	3.99	10.60	8.13	14.42	9.69	N/A	04/28/2006
BENCHMARK: S&P 500 Index <sup>23</sup>		3.97	8.04	5.94	11.96	8.87	14.66	6.95	N/A	
RidgeWorth Ceredex Mid Cap Value Equity Fund (Class I)	SMVTX	2.55	7.03	5.08	20.16	7.83	14.91	9.13	N/A	11/30/2001
BENCHMARK: Russell Midcap Value Index <sup>15</sup>		2.79	6.38	4.52	20.00	9.45	15.70	7.59	N/A	
<b>Growth</b>										
ASTON/Silvercrest Small Cap Fund (Class I)	ACRTX	0.22	2.97	-0.28	28.96	9.34	15.26	N/A	15.08	12/27/2011
BENCHMARK: Russell 2000 Index <sup>17</sup>		1.93	5.20	2.33	21.31	6.74	14.46	7.07	14.20	
AllianzGI Micro Cap Fund (Institutional Class)	AMCIX	0.43	3.19	0.50	11.36	4.56	14.94	7.45	N/A	07/12/1995
BENCHMARK: Russell 2000 Growth Index <sup>13</sup>		2.45	5.54	4.12	11.32	5.05	13.74	7.76	N/A	
Artisan Mid Cap Fund (Investor Shares)	ARTMX	2.05	4.33	6.71	-0.89	2.29	11.94	8.70	N/A	06/27/1997
BENCHMARK: Russell Midcap Growth Index <sup>14</sup>		2.88	6.67	6.31	7.33	6.23	13.51	7.83	N/A	
BlackRock Mid Capitalization Equity Index Non-Lendable Fund (Class M)		2.61	6.59	4.33	20.65	8.98	N/A	N/A	14.48	03/15/2012
BENCHMARK: S&P MidCap 400 Index <sup>24</sup>		2.62	6.63	4.34	20.74	9.04	15.33	9.16	13.57	
FMI Large Cap Fund	FMIHX	2.21	5.96	5.38	13.79	7.65	13.33	7.63	N/A	12/31/2001
BENCHMARK: S&P 500 Index <sup>23</sup>		3.97	8.04	5.94	11.96	8.87	14.66	6.95	N/A	
Ivy Small Cap Growth Fund (Class Y)	WSCYX	3.56	6.38	6.01	13.61	4.74	13.32	8.81	N/A	12/29/1995
BENCHMARK: Russell 2000 Growth Index <sup>13</sup>		2.45	5.54	4.12	11.32	5.05	13.74	7.76	N/A	
Loomis Sayles Growth Fund (Class A)	LGRRX	3.62	6.60	6.57	5.67	8.77	15.56	6.73	N/A	12/31/1996
BENCHMARK: Russell 1000 Growth Index <sup>11</sup>		4.15	9.00	7.66	7.08	8.55	14.50	8.33	N/A	
MFS Value Fund (Class R3)	MEIHX	4.02	6.80	5.20	13.85	7.60	14.41	6.62	N/A	04/01/2005
BENCHMARK: Russell 1000 Value Index <sup>12</sup>		3.59	6.94	4.33	17.34	8.59	14.80	5.72	N/A	
T. Rowe Price Real Estate Fund <sup>3</sup>	TRREX	2.69	5.58	1.72	6.03	12.96	11.74	4.69	N/A	10/31/1997
BENCHMARK: Dow Jones Real Estate Index <sup>18</sup>		4.39	9.04	4.63	7.56	11.81	11.09	3.87	N/A	
The Hartford MidCap Fund (Class Y)	HMDYX	2.95	6.77	6.05	11.91	8.17	16.09	8.82	N/A	12/31/1997
BENCHMARK: S&P MidCap 400 Index <sup>24</sup>		2.62	6.63	4.34	20.74	9.04	15.33	9.16	N/A	
Touchstone Sands Capital Select Growth Fund (Class Z)	PTSGX	2.81	9.90	11.55	-9.05	-0.63	11.13	8.32	N/A	08/11/2000
BENCHMARK: Russell 1000 Growth Index <sup>11</sup>		4.15	9.00	7.66	7.08	8.55	14.50	8.33	N/A	
Touchstone Small Cap Core Fund (Institutional Class)	TSFIX	2.04	1.94	0.34	11.55	0.77	10.49	N/A	12.32	09/30/2009
BENCHMARK: Russell 2000 Index <sup>17</sup>		1.93	5.20	2.33	21.31	6.74	14.46	7.07	13.17	
Vanguard Tax-Managed Small Cap Fund (Admiral Shares)	VTMSX	1.53	4.45	1.11	25.73	9.44	16.48	9.10	N/A	03/25/1999
BENCHMARK: S&P SmallCap 600 Index <sup>25</sup>		1.59	4.60	1.19	26.56	9.47	16.62	9.03	N/A	

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				SINCE INCEPTION	INCEPTION DATE
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS		
Victory Global Natural Resources Fund (Class A)	RSNRX	-6.60	-3.51	-1.75	53.13	-9.94	-5.08	-0.60	N/A	11/15/1995
BENCHMARK: S&P 500 Index <sup>23</sup>		3.97	8.04	5.94	11.96	8.87	14.66	6.95	N/A	
<b>International</b>										
Aberdeen Emerging Markets Fund (Institutional Class)	ABEMX	1.82	8.09	7.09	11.96	-1.95	1.93	N/A	4.73	05/11/2007
BENCHMARK: MSCI Emerging Markets Free Index <sup>10</sup>		2.99	8.52	8.59	8.58	-4.90	-1.21	-0.57	-1.46	
Acadian Emerging Markets Portfolio (Institutional Class) <sup>3</sup>	AEMGX	4.21	12.52	11.17	12.76	-2.07	2.17	1.62	N/A	06/17/1993
BENCHMARK: MSCI Emerging Markets Free Index <sup>10</sup>		2.99	8.52	8.59	8.58	-4.90	-1.21	-0.57	N/A	
Causeway International Value Fund (Institutional Class) <sup>3</sup>	CIVIX	0.00	5.88	3.17	0.44	-2.95	7.16	1.63	N/A	10/26/2001
BENCHMARK: MSCI EAFE Index <sup>19</sup>		1.43	7.94	4.37	1.00	-1.60	6.53	0.75	N/A	
Ivy International Core Equity (Class Y)	IVVYX	1.91	8.60	5.07	1.39	0.51	7.54	3.54	N/A	07/24/2003
BENCHMARK: MSCI EAFE Index <sup>19</sup>		1.43	7.94	4.37	1.00	-1.60	6.53	0.75	N/A	
MFS International New Discovery Fund (Class R3)	MIDHX	2.09	6.42	5.59	0.26	-0.08	8.25	3.88	N/A	04/01/2005
BENCHMARK: MSCI EAFE Index <sup>19</sup>		1.43	7.94	4.37	1.00	-1.60	6.53	0.75	N/A	
Oppenheimer Global Fund (Class Y)	OGLYX	3.92	8.64	8.04	0.39	2.27	10.48	4.41	N/A	11/17/1998
BENCHMARK: MSCI World Index <sup>9</sup>		2.63	7.40	5.00	5.32	1.78	8.17	1.67	N/A	
TIAA-CREF International Equity Index Fund (Institutional Class) <sup>3</sup>	TCIEX	1.05	7.34	4.53	1.22	-1.63	6.69	0.85	N/A	10/01/2002
BENCHMARK: MSCI EAFE Index <sup>19</sup>		1.43	7.94	4.37	1.00	-1.60	6.53	0.75	N/A	
Tweedy, Browne Global Value Fund <sup>3</sup>	TBGVX	2.68	7.17	3.87	5.62	1.85	8.39	4.09	N/A	06/15/1993
BENCHMARK: MSCI EAFE Index <sup>19</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, our Voice Response System (VRS), John Hancock participant service center, or periodic participant statements.

<sup>9</sup> Income provided by the fund may be reduced by changes in the dividend policies of, and the capital resources available at, the companies in which the fund invests.

<sup>1</sup> This investment option is not a mutual fund.

<sup>2</sup> The fund is a collective investment fund and is privately offered. Therefore information on this investment is not available in local publications.

<sup>3</sup> Redemptions in this fund may be subject to a short term redemption fee and/or other trading restrictions. Performance shown does not reflect this fee, which, if reflected, would lower performance. For further details, please review the Frequently Asked Questions sheet for this fund family located in mylifefile.jhrps.com or call a John Hancock representative at (800) 294-3575.

<sup>4</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>5</sup> JPMorgan EMBI Global Diversified Index is a uniquely weighted index that tracks total returns for U.S. dollar-denominated debt instruments issued by emerging market sovereign and quasi-sovereign entities, including Brady bonds, loans and Eurobonds. It is not possible to invest directly in an index.

<sup>6</sup> CSFB High Yield Index: The Credit Suisse First Boston (CSFB) High Yield Index is a market-weighted index that includes publicly traded bonds rated below BBB by S&P and Baa by Moody's. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

- <sup>7</sup> Barclays US 1-3 Year Government Index: The Barclays US 1-3 Year Government Index is an unmanaged index generally representative of U.S. government and agency securities with a maturity from one year up to, but not including, three years. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>8</sup> The Barclays Global Aggregate Bond Index, an unmanaged market capitalization weighted benchmark, tracks the performance of investment grade fixed income securities denominated in 13 currencies. The index reflects reinvestment of all distributions and changes in market prices. It is not possible to invest directly in an index.
- <sup>9</sup> MSCI World Index is an unmanaged index of more than 1,500 stocks in 23 countries that represents approximately 85% of the total market capitalization in those countries. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>10</sup> MSCI Emerging Markets Free Index is an unmanaged index of a sample of companies representative of the market structure of 26 Emerging Markets countries. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>11</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>12</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>13</sup> Russell 2000 Growth Index: The Russell 2000 Growth Index is an unmanaged index that measures the performance of those Russell 2000 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>14</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>15</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 of the investable US equity market. An investment cannot be made directly into an index.
- <sup>16</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>17</sup> Russell 2000 Index: The Russell 2000 Index is an unmanaged index that measures the performance of the 2,000 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>18</sup> Dow Jones Real Estate Index: The Dow Jones Equity REIT Index is an unmanaged, capitalization-weighted index composed of 114 U.S.-listed Equity Real Estate Investment Trusts (REITs) comprising 95% of the equity REIT investable universe. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>19</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>20</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>21</sup> Citigroup U.S. Inflation-Linked Securities Index measures the return of bonds with fixed-rate coupon payments that adjust for inflation as measured by the Consumer Price Index (CPI). An investment cannot be made directly into an index.
- <sup>22</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>23</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.
- <sup>24</sup> S&P MidCap 400 Index: The S&P MidCap 400 Index is an unmanaged index that measures the performance of 400 medium-capitalization stocks. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>25</sup> The S&P SmallCap 600 Index is an unmanaged index that tracks the performance of 600 domestic companies traded on the New York Stock Exchange, the American Stock Exchange and NASDAQ. The S&P SmallCap 600 is heavily weighted with the stocks of companies with small market capitalizations. 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	
<b>Stable Value</b>					
CAC GP Continental Assurance SVF	0.33%	\$ 3.30	N/A	N/A	
<b>Money Market</b>					
SSgA Cash Series U.S. Government Fund (Class C)	0.10%	\$ 1.00	N/A	N/A	
<b>Income</b>					
AllianzGI High Yield Bond Fund (Institutional Class)	0.66%	\$ 6.60	N/A	N/A	
BlackRock Inflation Protected Bond Fund (Class K)	0.47%	\$ 4.70	N/A	N/A	
Dodge & Cox Income Fund	0.43%	\$ 4.30	N/A	N/A	
Franklin Templeton Emerging Markets Debt Opportunities Fund	1.09%	\$ 10.90	N/A	N/A	
JPMorgan Strategic Income Opportunities Fund (Class R5)	0.71%	\$ 7.10	N/A	N/A	
Loomis Sayles Global Bond Fund (Institutional Class)	0.83%	\$ 8.30	N/A	N/A	
Wells Fargo Adv Short Duration Government Bond Fund (Institutional Class)	0.45%	\$ 4.50	N/A	N/A	
<b>Target Date</b>					
Vanguard Target Retirement 2010 Fund	0.13%	\$ 1.30	N/A	N/A	
Vanguard Target Retirement 2015 Fund	0.14%	\$ 1.40	N/A	N/A	
Vanguard Target Retirement 2020 Fund	0.14%	\$ 1.40	N/A	N/A	
Vanguard Target Retirement 2025 Fund	0.14%	\$ 1.40	N/A	N/A	
Vanguard Target Retirement 2030 Fund	0.15%	\$ 1.50	N/A	N/A	
Vanguard Target Retirement 2035 Fund	0.15%	\$ 1.50	N/A	N/A	
Vanguard Target Retirement 2040 Fund	0.16%	\$ 1.60	N/A	N/A	
Vanguard Target Retirement 2045 Fund	0.16%	\$ 1.60	N/A	N/A	
Vanguard Target Retirement 2050 Fund	0.16%	\$ 1.60	N/A	N/A	
Vanguard Target Retirement 2055 Fund	0.16%	\$ 1.60	N/A	N/A	
Vanguard Target Retirement 2060 Fund	0.16%	\$ 1.60	N/A	N/A	
Vanguard Target Retirement Income Fund	0.13%	\$ 1.30	N/A	N/A	
<b>Growth &amp; Income</b>					
American Century Mid Cap Value Fund (I Class)	0.81%	\$ 8.10	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	
BlackRock Equity Index Non-Lendable Fund (Class M)	0.03%	\$ 0.30	N/A	N/A	
Harbor Large Cap Value Fund (Institutional Class)	0.73%	\$ 7.30	N/A	N/A	
Invesco Equity and Income Fund (Class R5)	0.49%	\$ 4.90	N/A	N/A	
Oakmark Equity and Income Fund (Class Investor)	0.89%	\$ 8.90	N/A	N/A	
Parnassus Core Equity Fund (Institutional Class)	0.67%	\$ 6.70	N/A	N/A	
RidgeWorth Ceredex Mid Cap Value Equity Fund (Class I)	1.12%	\$ 11.20	N/A	N/A	
<b>Growth</b>					
ASTON/Silvercrest Small Cap Fund (Class I)	1.21%	\$ 12.10	N/A	N/A	
AllianzGI Micro Cap Fund (Institutional Class)	1.85%	\$ 18.50	N/A	N/A	
Artisan Mid Cap Fund (Investor Shares)	1.19%	\$ 11.90	N/A	N/A	
BlackRock Mid Capitalization Equity Index Non-Lendable Fund (Class M)	0.05%	\$ 0.50	N/A	N/A	
FMI Large Cap Fund	0.84%	\$ 8.40	N/A	N/A	
Ivy Small Cap Growth Fund (Class Y)	1.31%	\$ 13.10	N/A	N/A	
Loomis Sayles Growth Fund (Class A)	0.92%	\$ 9.20	N/A	N/A	
MFS Value Fund (Class R3)	0.86%	\$ 8.60	N/A	N/A	
T. Rowe Price Real Estate Fund	0.76%	\$ 7.60	1.00%	90	
The Hartford MidCap Fund (Class Y)	0.76%	\$ 7.60	N/A	N/A	
Touchstone Sands Capital Select Growth Fund (Class Z)	1.11%	\$ 11.10	N/A	N/A	
Touchstone Small Cap Core Fund (Institutional Class)	1.04%	\$ 10.40	N/A	N/A	
Vanguard Tax-Managed Small Cap Fund (Admiral Shares)	0.11%	\$ 1.10	N/A	N/A	
Victory Global Natural Resources Fund (Class A)	1.44%	\$ 14.40	N/A	N/A	
<b>International</b>					
Aberdeen Emerging Markets Fund (Institutional Class)	1.12%	\$ 11.20	N/A	N/A	
Acadian Emerging Markets Portfolio (Institutional Class)	1.44%	\$ 14.40	2.00%	30	
Causeway International Value Fund (Institutional Class)	0.91%	\$ 9.10	2.00%	60	
Ivy International Core Equity (Class Y)	1.25%	\$ 12.50	N/A	N/A	
MFS International New Discovery Fund (Class R3)	1.33%	\$ 13.30	N/A	N/A	
Oppenheimer Global Fund (Class Y)	0.90%	\$ 9.00	N/A	N/A	
TIAA-CREF International Equity Index Fund (Institutional Class)	0.06%	\$ 0.60	N/A	N/A	
Tweedy, Browne Global Value Fund	1.38%	\$ 13.80	2.00%	14	

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](http://mylife.jhrps.com) at any time, or you can call John Hancock at 800-294-3575 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 fees are applicable. If any of these fees apply to you, they will appear on your quarterly account statement.

Loan Fees	\$ 100.00
Hardship Fee	\$ 75.00
Insufficient Funds Fee	\$ 25.00
QDRO Fee	\$ 950.00

### SELF-DIRECTED BROKERAGE OPTION

Your plan offers you access to a self-directed brokerage option. This account allows you to buy, sell and trade a large number of stocks, bonds, mutual funds and other types of securities. The service is offered through TD Ameritrade. TD Ameritrade typically charges a quarterly account maintenance fee to participants in addition to commissions on transactions or a markup/markdown on bond transaction prices; additional fees may apply. To the extent that TD Ameritrade charges these fees, the charges and amounts will be disclosed on your TD Ameritrade account statements. For more information about the description and amounts of applicable fees, please review the TD Ameritrade Commissions and Service Fees Schedule which is available for plan participants at [mylife.jhrps.com](http://mylife.jhrps.com). TD Ameritrade fees are subject to change on 30 days' notice to you. Mutual funds purchased through TD Ameritrade are subject to the fees and expenses described in the applicable prospectus.

### 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](http://mylife.jhrps.com) at any time, or you can call us at 800-294-3575 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.

## RESTRICTED INVESTMENTS

The following funds have restrictions as described below:

- 1) CAC GP Continental Assurance SVF: This investment may have restrictions regarding contributions and liquidations.
- 2) Watermark Security: This investment may have restrictions regarding contributions and liquidations.

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. Please review the funds' prospectuses for more information.

## 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 800-294-3575 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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