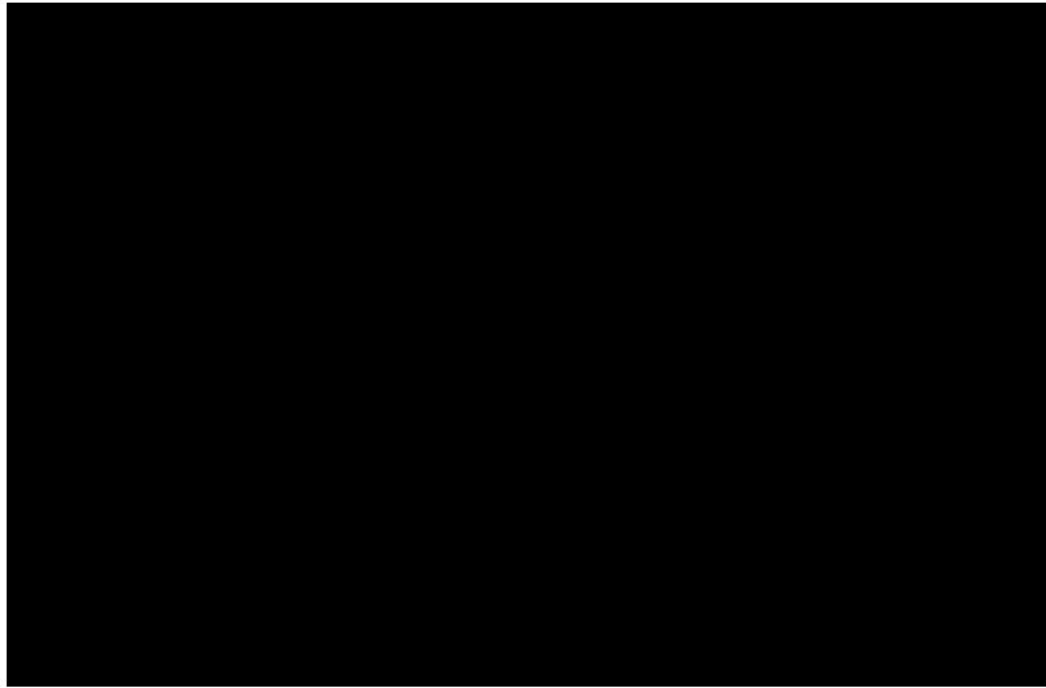


Recordkeeping agreement



This agreement is made between John Hancock and the Trustee(s) of or the Responsible Plan Fiduciary for the:

Plan (the "Plan").

The Trustee or the Responsible Plan Fiduciary (if the Trustee is a passive or directed trustee), as applicable, represents that it has the authority to cause the Plan to enter into, maintain or terminate this agreement. The Trustee(s) and the Responsible Plan Fiduciary, as applicable, are collectively hereinafter referred to as "you".

This agreement provides for services to be rendered by John Hancock to the Plan in connection with, and supplementary to, the contract that will be issued to you by John Hancock (the "contract"), based on the assumptions, terms and selections made in this agreement.

The fees and compensation received, directly or indirectly, by John Hancock in connection with the services provided to the Plan are set forth in this agreement and the following documents ("the supplementary documents"), which collectively set forth the arrangement between you and John Hancock:

- **Supplemental Information Guide**
- **Investment Comparative Chart**
- **Understanding Your Administrative Services Guide**
- **Important Information for Plan Sponsors** (provided on the **Discover** website(www.jhdiscover.com))
- **Supplemental Eligible Indirect Compensation Disclosures** (provided on the **Discover** website)

Note: If you have problems accessing the information on the **Discover** website or you would like to obtain a paper copy of the documents, contact your John Hancock representative. You may also choose to print these documents from the website and keep a paper copy for your records.

In consideration of the charges and fees specified in this agreement, John Hancock will provide recordkeeping and administrative services for the Plan, as outlined in the **Understanding Your Administrative Services Guide**.

The services available for your Plan are based on the Plan information provided to us by you or the Third Party Administrator (TPA) designated in the **Intermediary Information** section of this agreement.

This agreement:

- is effective as of the contract effective date (the "effective date"),
- terminates immediately as of the termination date of the contract, and
- is subject to the laws and regulations of the State where the contract is issued.

You must complete and sign the **For signature** section of this agreement.

Fiduciary status

Except as otherwise described in the **John Hancock Trust Company LLC Agreement For Nondiscretionary Trustee Services**, the offering documents of the Stable Value Sub-accounts and below regarding sub-accounts, none of the services provided under this agreement, the supplementary documents, and the contract are performed by John Hancock, its affiliates, or employees as a fiduciary (as that term is defined in ERISA) of the Plan and its related trust. In making the platform available, John Hancock is not undertaking to provide impartial investment advice in a fiduciary capacity. To the extent John Hancock maintains a sub-account(s) in which the Plan invests, each such sub-account serves solely as a conduit vehicle, all the assets of which (other than those assets required to be applied to the payment of costs that are included in the expense ratio of the sub-account) are required to be invested in the specific mutual fund or other investment vehicle with respect to which such sub-account is established and maintained. John Hancock is a limited fiduciary with respect to the sub-account for the exclusive purposes of holding Plan assets in such sub-account(s), and for selecting and monitoring a third party registered investment adviser to direct the voting of proxies with respect to such Plan assets. (The identity of such registered investment adviser is available on the Plan Sponsor Website.) Otherwise, John Hancock shall act in a non-discretionary capacity and shall act only in accordance with directions from you, participants and beneficiaries, as provided in this agreement, the contract and the supplementary documents. You shall retain the authority and responsibility for reviewing the Plan documents, ensuring compliance with ERISA (for example, in connection with their instructions, as well as for the instructions of the participants and beneficiaries), and instructing John Hancock accordingly. John Hancock shall not have any authority to select the sub-accounts or other investment vehicles to be made available to the participants and beneficiaries under the Plan, nor will John Hancock or any of its affiliates provide any investment advice or recommendations with respect to such selections.

Subcontracting and assignment

This agreement, its benefits and obligations, are binding upon and inure to the benefit of the parties hereto and their respective successors and assigns. This agreement may not be assigned or transferred by either party without the prior written consent of the other party, whose consent will not be unreasonably withheld or delayed, except that John Hancock may assign its rights and obligations under this agreement to any affiliate, subsidiary, successor in interest or purchaser of all or substantially all of its assets. In addition, John Hancock may, in its sole discretion, subcontract the obligations described in this agreement to an affiliate, parent or subsidiary, or utilize the services of a subcontractor for the performance of the services described in this agreement. John Hancock will remain responsible for the performance of the services described in this agreement that are performed by a subcontractor as though such services were performed by John Hancock.

Changes and corrections

Any changes or updates to information about the services provided pursuant to this arrangement, the expense ratios, and the indirect compensation received by John Hancock will be provided to you electronically within the time period required by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Please refer to the **Understanding Your Administrative Services Guide** for details on the use of electronic delivery to provide communications to you. If any errors or omissions in the information provided to you are brought to our attention, John Hancock will provide you with the correct information within the time period required under ERISA.

Amendments to this agreement

No amendment of any provision in this agreement is effective unless such amendment is provided in writing and signed by both parties, or as otherwise stated in this agreement. Notwithstanding the foregoing, no written amendment of this agreement is required to reflect any additional new services, or any enhancement to any existing service, that John Hancock makes available to the Plan from time to time. Use of any such service shall constitute its agreement to the terms and conditions under which the service is provided, and this agreement shall be deemed to have been amended without any signed acknowledgement by both parties. Furthermore, we may propose any fee change, merger or substitution of any investment option offered under the contract, or withdrawal or material modification of any of the services provided under the contract, in accordance with the provisions and procedures stated in the contract.

The entire agreement

This agreement and the contract, along with any subsequent amendments that the parties agree to (or are deemed to agree to), and any other supplementary documents and/or instruments referred to herein, comprises the entire agreement and understanding between the parties with respect to the transactions contemplated herein and replaces all prior agreements, arrangements and understandings relating to the applicable subject matter.

The following chart provides an overview of where the information required to be provided to you by John Hancock under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") can be found:

Type of Information	Location
Services	Recordkeeping Agreement, Supplemental Information Guide and Understanding Your Administrative Services Guide: these documents contain details of all the services available to your Plan under its arrangement with John Hancock, and for which John Hancock receives compensation. The compensation received by John Hancock for the services includes both direct and indirect compensation as described below.
Fiduciary Status	<ul style="list-style-type: none"> • John Hancock Trust Company LLC Agreement For Nondiscretionary Trustee Services: provides a description of the responsibilities of John Hancock Trust Company LLC with respect to Plans that have selected the John Hancock Trustee Service. • Stable Value Sub-account offering documents: provides a description of the investment management services that various parties provide to the underlying trust in which the Stable Value Fund Sub-account invests; • Recordkeeping Agreement, the agreement section, Fiduciary status subsection: describes the circumstances under which John Hancock is a limited fiduciary with respect to the sub-accounts made available to your Plan under the contract. • John Hancock Personal Financial Services Agreement for Managed Accounts: provides a description of the responsibilities of John Hancock Personal Financial Services with respect to Plans that have selected Managed Accounts.
Direct Compensation	<p>The total compensation received by John Hancock for the services provided includes direct charges and fees, as well as revenue received from other sources, which together form an integrated pricing model. Accordingly, no individual charge or fee or source of revenue described below should be considered in isolation with respect to any single service.</p> <ul style="list-style-type: none"> • Recordkeeping Agreement, Plan costs section, Estimated annual plan costs subsection: provides a summary of the direct charges and fees that John Hancock receives for the services provided under this arrangement; these fees and charges are deducted from participant accounts or billed to the Plan Sponsor. Also refer to the Investment options section, General information subsection for information about the cost of the Class of Funds that may be included in your selected investment options. • Supplemental Information Guide, Details of charges and fees section: supplements the brief description in the Recordkeeping Agreement and provides full details of all the direct charges and fees received by John Hancock.
Indirect Compensation	<ul style="list-style-type: none"> • Recordkeeping Agreement, Plan costs section, Other revenue received by John Hancock subsection: provides a brief description of the indirect compensation received by John Hancock under this arrangement. • Supplemental Information Guide, Float Income section: provides a brief description of the float income received and retained by John Hancock, and the circumstances under which it is earned. • Supplemental Eligible Indirect Compensation Disclosures on the Discover website, and Supplemental Information Guide, Investment information and John Hancock's indirect compensation section: provides a detailed explanation and disclosure of the compensation received by John Hancock in connection with the investment of the Plan in the Funds offered under the contract. Details regarding the rate of the compensation and the payer of the compensation are provided. • Supplemental Eligible Indirect Compensation Disclosures on the Discover website: supplements the brief description in the Supplemental Information Guide of the circumstances under which John Hancock receives float income, the duration of the float period, and the manner by which the rate of the float may be determined, and also provides details regarding <i>John Hancock's Policy for Correction of Inadvertent Processing Errors</i>.
Compensation paid among related parties	There is no reportable compensation paid among related parties as described in Department of Labor Regulation Section 2550.408b-2(c)(1)(iv)(C)(3) except as described in the (i) Supplemental Eligible Indirect Compensation Disclosures and (ii) John Hancock Stable Value Fund 408(b)(2) Service Provider Compensation Supplement on the Discover website, and (iii) Supplemental Information Guide, Investment information and John Hancock's indirect compensation section .
Compensation for termination of contract or arrangement	<ul style="list-style-type: none"> • Recordkeeping Agreement, Plan costs section, Estimated annual plan costs subsection: provides an overview of the discontinuance charges, if any, applicable upon termination of the arrangement, • Supplemental Information Guide, Discontinuance/withdrawal charges and Contract termination section: supplements the overview in the Recordkeeping Agreement and provides full details of the discontinuance charges and the participant records transfer fee, if any, applicable upon termination of the arrangement. • Stable Value Fund Sub-account offering documents: describe market value adjustments

Type of Information	Location
	that may be applicable to certain withdrawals from the Stable Value Fund Sub-accounts.
Investment Information	The Investment Comparative Chart , showing all investment options available under this Contract, including details regarding the annual operating and ongoing expenses, as well as charges, applicable to each Fund available to the Plan, are provided together with this agreement to assist you in meeting your investment disclosure obligations towards your eligible employees and beneficiaries under DOL Reg. s.2550.404a-5. An updated Investment Comparative Chart, customized for the investment options you have selected under the Contract, is continuously available to registered Trustee or Responsible Plan Fiduciary users on the Plan Sponsor website. It is your obligation to access and view this information, and any updates to it, on the website. Instructions on how to gain access to the website are in the Understanding Your Administrative Services Guide .
Changes to information disclosed under ERISA s.408(b)(2)	Except as otherwise noted below, if there are changes to the information disclosed in the above-referenced documents, John Hancock will notify you within the time periods required under ERISA s.408(b)(2). Changes to the Estimated Cost of Recordkeeping, Indirect Compensation and Investment Information are reflected monthly on the 'Regulatory Disclosures' page on the Plan Sponsor website. This information is continuously available to registered Trustee or Responsible Plan Fiduciary users on the Plan Sponsor website. It is your obligation to periodically access the website and review the updated information at least monthly. Follow the procedures set out in the Understanding Your Administrative Services Guide to become a registered user on this website. In addition, you have a right to request a paper copy of the updated information shown on the website to be provided to you by calling your John Hancock representative.

¹ At any time prior to signing the **Recordkeeping Agreement**, you may request a paper copy of the **Investment Comparative Chart (ICC)** at no additional cost.

Assumptions

The charges and fees shown in this agreement, and reflected in the contract, are based on the following assumptions:

- Total number of participants with account balances 25
- Total number of eligible employees N/A
- Total recurring contributions expected in the first 12 months \$250,000
- Total external transfer amount expected in the first 12 months ("transfer" does not include recurring contributions) \$400,000
- Average recurring contribution amount per participant expected in the first 12 months \$10,000
- Average transfer amount per participant expected in the first 12 months \$16,000
- Total transfer assets mapping to John Hancock Stable Value Fund \$20,000
- Contribution allocation instructions will be sent electronically using a submission method acceptable to John Hancock.
- If Guaranteed Income for Life Select has been elected, see the Guaranteed Income for Life Select sections of this agreement for details.
- If the Managed Accounts Service has been elected, see the Managed Accounts Service sections of this agreement for details.

Estimated annual plan costs

The estimated annual plan costs, as described below, outlines the cost payable by the Plan with respect to the first year of the contract based on the assumptions shown above and on the intermediary payment described in the **Intermediary fees and payments** section. Additional fees may apply for certain features or services individually elected by participants as shown below.

If the information specified in the contract application differs from these assumptions and the variation results in an increase or decrease to the charges, applicable credit and fees shown in this agreement, we will obtain your approval prior to issuing a contract.

If the external transfer amount and recurring contributions in the first year are not as stated on the contract application, then the charges and fees may be modified immediately following the first contract year. All changes to the charges and fees described in this section shall be made in accordance with the provisions and procedures stated within the contract.

See the **Supplemental Information Guide** and this document for details regarding each of the charges outlined below.

Summary of estimated annual plan costs

Asset-based	Current
Investment Services	0.27%
Plan Services	1.42%
Total:	1.69%

Details of estimated annual plan costs

The estimated annual plan costs shown above cover the following items:

Core Plan Costs

Included in the Expense Ratios

Investment Services (asset-based)	
Total average expense ratio:	0.27%

Contract-level charges

Plan Services (asset-based)	
John Hancock Required Revenue:	
John Hancock required revenue (before credits)	0.41%
John Hancock Credits*:	
John Hancock Stable Value Fund	(0.05%)
John Hancock Managed Accounts Service	(0.01%)
John Hancock Required Revenue (after credits)	0.35%
Other Plan Costs:	
John Hancock TPA Program	0.05%
Registered investment advisory services	1.00%
Wilshire 3(21) Adviser Service	0.02%
Total Other Plan Costs:	1.07%
Total asset based charges:	1.42%

*The John Hancock Credits are based on the Plan Assumptions provided above. If the Plan's transfer assets actually invested in John Hancock Target Date Funds and/or either the John Hancock Stable Value Fund or the John Hancock Stable Value Guaranteed Income Fund are less than 90% of the amount of the Plan's transfer assets assumed to be invested in John Hancock Target Date Funds and/or either the John Hancock Stable Value Fund or the John Hancock Stable Value Guaranteed Income Fund as stated in the Plan Assumptions, then a change in John Hancock Required Revenue may result and the Plan may need to be re-priced. However, if none of the Plan's transfer assets are actually invested in John Hancock Target Date Funds and/or either the John Hancock Stable Value Fund or the John Hancock Stable Value Guaranteed Income Fund (such as if John Hancock Target Date Funds and/or either the John Hancock Stable Value Fund or the John Hancock Stable Value Guaranteed Income Fund are deselected from the Plan's investment lineup), or if the Managed Accounts Service is not selected to the Plan, then the applicable credit noted will no longer apply and the Plan will be charged the John Hancock required revenue as noted above without such credit.

The values shown for the asset-based portion of the estimated annual plan costs are annualized rates; the estimated annual plan costs are determined using the annualized rates, without regard to the frequency by which the asset-based cost is charged and collected under your contract. The total estimated annual plan costs are determined net of any credits allocable to the Plan, if applicable. For details, see the **Supplemental Information Guide**.

John Hancock's required revenue

This represents the estimated revenue required to pay for the recordkeeping services that John Hancock provides to your Plan and participants, based on your Plan's characteristics and attributes.

John Hancock's required revenue is included in the **Estimated annual plan costs** stated above. The amount is determined without taking into account any float income and any other revenue that John Hancock may earn as identified in the **Other revenue received by John Hancock** section below. Such float income and other revenue, if received, is retained by John Hancock as additional compensation for the recordkeeping services it provides to your Plan and participants.

Except as otherwise specifically stated, all charges, fees and revenue received by John Hancock from all sources, as disclosed in this agreement and the supplementary documents, are part of an integrated pricing model for all the recordkeeping and administrative services available under this agreement. No individual source of revenue should be considered in isolation with respect to any single service. See the **Understanding Your Administrative Services Guide** for details regarding the recordkeeping and administrative services available under this agreement.

Other revenue received by John Hancock

John Hancock also receives revenue from investment options available under your contract. The asset-based amount shown above for *John Hancock's required revenue* (which is payable to John Hancock from the contract) has already been reduced to take this other revenue into account. This revenue is already factored into the Average Expense Ratio that forms part of the **Estimated annual plan costs** shown above. Details of the Average Expense Ratio and indirect compensation are disclosed in the **Supplemental Information Guide** and the **Supplemental Eligible Indirect Compensation Disclosures**. John Hancock may also earn revenue in the form of float income. See the **Supplemental Information Guide** for more information. The cost shown above for *John Hancock's required revenue* does not reflect the float income that may be earned by John Hancock.

Charges for additional services provided under this agreement

Plan Service Fees:

- Discontinuance and other withdrawal charges do not apply. See the **Discontinuance/other withdrawal charges** section of the **Supplemental Information Guide** for details.
- Participant records transfer fee may apply to the contract termination. See the **Contract termination** section of the **Supplemental Information Guide** for details.
- John Hancock Trustee Service is an optional service provided by the John Hancock Trust Company LLC ("JH Trust") and has been selected for the Plan. Fees for this service will be billed to the Plan Sponsor by the Company on behalf of JH Trust on an annual basis beginning on the first quarter end after your contract effective date. Details regarding the fee and the services required to be provided to you under Section 408(b)(2) of ERISA can be found in the **John Hancock Trust Company LLC Agreement For Nondiscretionary Trustee Services**.

Participant Service Fees:

The following transaction fees apply. Charges will be deducted automatically from the relevant participant's account at the time the transaction is processed:

Fee Type	Amount
Loan Recordkeeping service	\$4.00 per loan per month
Withdrawal Processing Fee	
Death	\$25.00 per withdrawal request
Disability	\$25.00 per withdrawal request
Hardship	\$25.00 per withdrawal request
Mandatory distribution	\$25.00 per withdrawal request
Minimum distribution	\$25.00 per withdrawal request
Other withdrawal	\$25.00 per withdrawal request
Pre-retirement	\$25.00 per withdrawal request
Qualified domestic relations order	\$25.00 per withdrawal request
Retirement	\$25.00 per withdrawal request
Termination	\$25.00 per withdrawal request
Withdrawal of employee rollover money	\$25.00 per withdrawal request
Withdrawal of voluntary contributions	\$25.00 per withdrawal request
Systematic Withdrawal Fee	
Required minimum distribution	\$2.00 per payment
Pre-retirement	\$2.00 per installment payment
Retirement	\$2.00 per installment payment
Termination	\$2.00 per installment payment

Mailed Detailed Participant Statement	\$1.00 per statement
Guaranteed Income for Life Select	An annualized fee of 0.75% applicable to each participant who elects the feature
Managed Accounts Service	An annualized advisory fee applicable to each participant who elects the feature. Please refer to the Managed Accounts Service section of the Supplemental Information Guide for more detail.

Withdrawal 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. The systematic withdrawal fees will apply only if the distributions are set up under the Systematic Withdrawal Service, otherwise each distribution will be subject to the withdrawal processing fee. Installment payments can be selected only if permitted by your Plan. Withdrawal fees will be waived for annual withdrawals of your Lifetime Income Amount set up under the automatic withdrawal program of the Guaranteed Income feature.

Intermediary fees and payments

This section describes the fees and compensation that will be paid to the intermediaries (such as your financial representative or designated Third Party Administrator) as shown in the **Estimated annual plan costs** section. The amount of fees and compensation payable and the services to be provided are negotiated between you and the intermediary and determined by the agreement between the two parties (except for amounts described in the **Payments to Third Party Administrators** section below that are paid by John Hancock at no additional cost to the contract).

For asset based fee types, the amount payable to any intermediary for each month is determined by converting the annualized fee rate to a monthly rate and applying such monthly rate to each participant's invested assets on the last business day of the month. For purposes of determining Contract assets to which the monthly rate will be applied, loans, assets in Personal Brokerage Accounts, pre-allocation accounts and the cash account are not included.

Payments will be paid to the designated intermediary(ies) for your Contract as of such month end. Any such payment will not be prorated to reflect any change in the intermediary(ies) servicing your Contract or any change to the annualized rate that is effective during the month.

It is your responsibility to ensure that you have received all applicable disclosures required under Section 408(b)(2) of ERISA from your intermediaries to determine that the ongoing fee payments that you authorize to be made by John Hancock to such parties under the contract is reasonable and do not give rise to one or more prohibited transactions under ERISA or the Internal Revenue Code.

You must notify John Hancock promptly in writing if payments to any intermediaries should change or cease. If you do not do so, the fee payments will continue to be made, and we cannot be held responsible for them. It is your responsibility to schedule an effective date of any such change to intermediary fee payments to ensure that you have sufficient time to provide such disclosures to your participants as may be required under applicable laws and regulations, including, without limitation, Department of Labor Regulation Section 404a-5. Any change to such fees and compensation will also result in a change to the estimated annual plan costs.

Registered Investment Advisor (RIA) fees

The total compensation payable to your RIA is equal to **1.00%**.

The fees for RIA services are payable to the RIA designated by you in the **Contacts** section of this agreement. As directed by you, we will deduct these fees from participants' accounts or charge as part of the Expense Ratios and pay them directly to your RIA in accordance with your instructions. RIA fees are charged, collected and paid as described below and in the **Intermediary services** section of the **Understanding Your Administrative Services Guide**.

If the fee(s) payable to the RIA have changed, contact your John Hancock representative. Any change to this fee will impact the **Estimated annual plan costs** stated above.

For the purposes of this agreement, RIA fees also include fees that are paid to a firm, bank or insurance company that serves as an investment manager described in Section 3(38) of ERISA on your plan.

For additional information on the permissions and abilities that may be granted to a RIA, please see the **Registered Investment Advisors (RIA)** section of the **Understanding Your Administrative Services Guide**.

RIA services are not provided or guaranteed by John Hancock.

The RIA fees listed above are comprised of the following individual fee(s):

RIA asset based fee

An asset based fee equal to **1.00%** of contract assets is payable to your Registered Investment Advisor.

Wilshire 3(21) Adviser Service

John Hancock will collect Wilshire's fees for the Wilshire 3(21) Adviser Service shown in the **Estimated annual plan costs** stated above and pay them directly to Wilshire. For complete details of this service, see the **RKA Addendum for Wilshire 3(21) Adviser Service** and the **Wilshire 3(21) Adviser Services Agreement**.

The Wilshire 3(21) Adviser Service is not provided or guaranteed by John Hancock but John Hancock will distribute, on behalf of Wilshire, the Wilshire 3(21) Adviser Services Agreement, quarterly reports, and other notifications.

Payments to Third Party Administrators

Provided certain conditions are met, John Hancock may, from time to time, pay additional compensation to the TPA designated by you. This additional compensation is paid to the designated TPA at no additional charge to the contract.

John Hancock TPA Program

A portion of the revenue that John Hancock receives from the group annuity products sold to qualified retirement plans is used to fund the John Hancock TPA Program ("TPA Program") as an investment in the development of our product and service offering. Local, independent TPAs complete our product and service offering by providing Plan and compliance services to Plan Sponsors. They educate and develop brokers on Plans that fit John Hancock's target market profile, and they provide advice to John Hancock regarding products and recordkeeping services that will best meet the needs of Plan Sponsors and participants. Through the TPA Program, John Hancock works with TPAs to enhance its product and service offering for all plans. In the first year only, the payments could range from zero to 1.0% on recurring deposits plus zero to 0.2% of transferred assets. In the first year and subsequent years, the payments could range from zero to 0.05% on assets in the Plan. Historically, the cost of maintaining the TPA Program (including the cost of funding the payments made thereunder) has been approximately 0.05% of the total revenue John Hancock receives from its group annuity products.

The charge for the John Hancock TPA Program is applied, and the total expenses of your contract do not change, regardless of whether or not the TPA associated with the contract participates in the TPA Program. The pro-rated portion of any TPA Program payments is reported annually to you for completing the Schedule A of your Plan's Form 5500.

TPA services are not provided or guaranteed by John Hancock.

General information

Information regarding John Hancock's investment platform

By making available the Funds listed in the **Fund Selection Options** section below and in the **Supplemental Information Guide**, John Hancock is not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity. This platform of Funds is made available without regard to the individualized needs of the Plan, its participants or beneficiaries. The Trustee or Responsible Plan Fiduciary represents that it is independent of John Hancock. For the purposes of this section, a Plan Trustee or Responsible Plan Fiduciary, a FR Firm or a 3(38) Investment Manager designated by the Plan are collectively herein referred to as an "authorized individual".

The platform of Funds is subject to change in accordance with the provisions and procedures stated in the contract. Additional information regarding the Funds is available from your Individual FR, TPA or John Hancock representative. See the **Investment options** section of the **Supplemental Information Guide** for the terms and conditions for selecting certain Funds.

The value of the investments in the Funds increases or decreases to reflect the investment experience of each Fund. John Hancock does not guarantee these values. We reserve the right to suspend future contributions to certain or all Funds under the contract. Any such change will be made in accordance with the provisions and procedures stated in the contract.

The revenue John Hancock receives from any Funds advised or sub-advised by John Hancock's affiliates may be higher than those advised or sub-advised by unaffiliated entities. John Hancock's affiliates provide advisory and sub-advisory services to Funds as specified in the **Important Information for Plan Sponsors** document. In addition, with respect to the John Hancock funds, if the total assets invested in all classes of a fund as of the last day of the month decrease as indicated in the chart at the end of the **408(b)(2) disclosures** section of the **Supplemental Information Guide**, then the Expense Ratios of such John Hancock Fund will change by the corresponding amount shown in the chart. See the **408(b)(2) disclosures** section of the **Supplemental Information Guide** for more information.

Expense Ratios

The Expense Ratios of the Funds are based on Signature Menu. They are effective as of June 30, 2022 and reflect the sub-account charges as of the proposal print date. For details on the cost of the Class of Funds, refer to Expense Ratio section of the **Important Information for Plan Sponsors** document.

Expense Ratios are also based on the underlying funds' expenses, which are determined by the underlying mutual fund companies and may change at any time. Current Expense Ratios and other details for each investment option are available on the **Investment Comparative Chart (ICC)**.

Fund Selection Options

The option shown in **bold** below is currently selected for your Plan based on a sample lineup that is provided to all plans of a similar size, unless the Plan's advisor or the Plan Sponsor has directed John Hancock to present another lineup. The funds selected below do not constitute legal or investment advice or a recommendation to you, your Plan or its participants by John Hancock. **Confirm or change your option by checking the appropriate box below and then completing the applicable sections or agreements as described.**

☐ **Create a Custom Fund Menu**

Under this option, you select and monitor the Funds for your Plan. To elect this option, complete Parts i) and ii) below.

☒ **Wilshire 3(21) Adviser Service**

Under this service, Wilshire will act as a fiduciary to your Plan within the meaning of Section 3(21) of ERISA and will provide you with investment advice regarding the selection and monitoring of Funds under your contract. This service is not provided or guaranteed by John Hancock. To elect this service, complete the separate **RKA Addendum for Wilshire 3(21) Adviser Service** and the **Wilshire 3(21) Adviser Services Agreement**, and then proceed to the **Default Investment Option (DIO)** section of this agreement and complete the rest of the document as required. **DO NOT complete Parts i) and ii) below.**

☐ **Wilshire 3(38) Investment Management Service**

Under this service, Wilshire will act as a fiduciary to your Plan within the meaning of Section 3(38) of ERISA and will select and monitor the Funds under your contract. This service is not provided or guaranteed by John Hancock. To elect this service, complete the separate **RKA Addendum for Wilshire 3(38) Investment Management Service** and the **Wilshire 3(38) Investment Management Services Agreement**, and then proceed to the **Plan Implementation** section of this agreement and complete the rest of the document as required. **DO NOT complete Parts i) and ii) below. You cannot change the Default Fund in the Default Investment Option (DIO) section of this agreement.**

i) **Create a Custom Fund Menu**

investment options

Create a Custom Fund Menu: If you did not elect the Wilshire 3(21) Adviser Service or Wilshire 3(38) Investment Management Service, then check the box for each Fund that you want to select for the contract. A maximum of 275 distinct investment options can be selected per contract. Each Target Date or Target Risk Fund is considered a unique investment option. To select only the **bolded** investment options shown in the table below, check the following box.

☐ I agree to offer all **bolded** investment options, as shown below.

The Expense Ratios (ER's) shown for the Funds are based on Signature Menu. They are effective as of June 30, 2022 and reflect the sub-account charges as of the proposal print date. Some Funds are marked with a "•". In these cases, the underlying fund (the mutual fund, collective trust, or exchanged traded fund ("ETF") in which the Fund invests) has either waived a portion of, or capped, its fees. The Expense Ratio shown reflects the net expense ratio of the underlying fund after such expense waiver or cap. Please see the **Investment Comparative Chart (ICC)** for details.

EQUITY			
Asset class	Fund Code	Investment option	ER
Large Cap Value	BHE	<input type="checkbox"/> • BlackRock High Equity Income Fund	0.60%
	ABB	<input type="checkbox"/> • American Beacon Bridgeway Large Cap Value Fund	0.72%
	ACX	<input type="checkbox"/> American Century Value Fund	0.65%
	BBV	<input type="checkbox"/> BlackRock Basic Value Fund	0.30%
	DLC	<input type="checkbox"/> • DFA US Large Cap Value Fund	0.22%
	DHL	<input type="checkbox"/> • Diamond Hill Large Cap Fund	0.50%
	DCS	<input type="checkbox"/> Dodge & Cox Stock Fund	0.41%
	EIF	<input type="checkbox"/> • Equity Income Fund	0.46%
	EQI	<input type="checkbox"/> • Fundamental Large Cap Value Fund	0.46%
	HEI	<input type="checkbox"/> Hartford Equity Income Fund	0.65%
	IDI	<input type="checkbox"/> Invesco Diversified Dividend Fund	0.17%
	IGI	<input type="checkbox"/> Invesco Growth and Income Fund	0.27%
	JCV	<input type="checkbox"/> • John Hancock Classic Value Fund	0.56%
	DVA	<input type="checkbox"/> John Hancock Disciplined Value Fund	0.46%
	MFV	<input type="checkbox"/> MFS Value Fund	0.30%
	OFU	<input type="checkbox"/> • Oakmark Fund	0.58%
	PEF	<input type="checkbox"/> • Parnassus Endeavor Fund	0.53%
	PUE	<input type="checkbox"/> Putnam Large Cap Value Fund	0.38%
	D&G	<input type="checkbox"/> T. Rowe Price Equity Income Fund	0.48%
	TCV	<input type="checkbox"/> TIAA-CREF Large-Cap Value Index Fund	0.05%
	VEI	<input type="checkbox"/> Vanguard Equity-Income Fund	0.19%
	VHD	<input type="checkbox"/> Vanguard High Dividend Yield Index Fund	0.08%
	LVI	<input type="checkbox"/> Vanguard Value Index Fund	0.05%
Large Cap Blend	IND	<input type="checkbox"/> • 500 Index Fund	0.05%
	WDC	<input type="checkbox"/> Allspring Disciplined US Core Fund	0.31%
	AFI	<input type="checkbox"/> American Funds Fundamental Investors	0.28%
	ICA	<input type="checkbox"/> American Funds The Investment Company of America	0.26%
	WMI	<input type="checkbox"/> American Funds Washington Mutual Investors Fund	0.27%
	STW	<input type="checkbox"/> ClearBridge Aggressive Growth Fund	0.61%
	CCC	<input type="checkbox"/> Columbia Contrarian Core Fund	0.50%
	DUL	<input type="checkbox"/> • DFA US Large Company Fund	0.08%
	SOC	<input type="checkbox"/> Domini Impact Equity Fund	0.69%
	FLC	<input type="checkbox"/> Fidelity Advisor Leveraged Company Stock Fund	0.54%
	HLC	<input type="checkbox"/> • Harbor Large Cap Value Fund	0.59%
	HCE	<input type="checkbox"/> Hartford Core Equity Fund	0.36%
	OSF	<input type="checkbox"/> Invesco Main Street Fund	0.34%
	JEL	<input type="checkbox"/> • John Hancock ESG Large Cap Core Fund	0.57%
	JHG	<input type="checkbox"/> • John Hancock Fundamental Large Cap Core Fund	0.40%
	JPE	<input type="checkbox"/> • JPMorgan U.S. Equity Fund	0.34%

EQUITY			
Asset class	Fund Code	Investment option	ER
	LUE	<input type="checkbox"/> Lazard US Equity Concentrated Fund	0.57%
	MFB	<input type="checkbox"/> • MFS Blended Research Core Equity Fund	0.24%
	MIF	<input type="checkbox"/> MFS Massachusetts Investors Fund	0.20%
	EBM	<input type="checkbox"/> Neuberger Berman Multi-Cap Opportunities Fund	0.69%
	BSF	<input type="checkbox"/> Neuberger Berman Sustainable Equity Fund	0.54%
	PEI	<input type="checkbox"/> Parnassus Core Equity Fund	0.47%
	PRF	<input type="checkbox"/> Putnam Research Fund	0.53%
	SIT	<input type="checkbox"/> • Sit Dividend Growth Fund	0.30%
	SSU	<input type="checkbox"/> State Street Institutional U.S. Equity Fund	0.37%
	TDG	<input type="checkbox"/> T. Rowe Price Dividend Growth Fund	0.47%
	TCE	<input type="checkbox"/> TIAA-CREF Equity Index Fund	0.05%
	TCC	<input type="checkbox"/> TIAA-CREF Social Choice Equity Fund	0.17%
	TSM	<input type="checkbox"/> • Total Stock Market Index Fund	0.14%
	VDS	<input type="checkbox"/> Victory Diversified Stock Fund	0.57%
Large Cap Growth	ABL	<input type="checkbox"/> AB Large Cap Growth Fund	0.34%
	WFG	<input type="checkbox"/> Allspring Growth Fund	0.61%
	ACY	<input type="checkbox"/> American Century Focused Dynamic Growth Fund	0.50%
	AFX	<input type="checkbox"/> American Funds AMCAP Fund	0.33%
	GFA	<input type="checkbox"/> American Funds The Growth Fund of America	0.30%
	BCF	<input type="checkbox"/> • Blue Chip Growth Fund	0.51%
	CPA	<input type="checkbox"/> • Capital Appreciation Fund	0.48%
	CLC	<input type="checkbox"/> ClearBridge Large Cap Growth Fund	0.49%
	FKL	<input type="checkbox"/> • Federated Hermes Kaufmann Large Cap Fund	0.59%
	FDS	<input type="checkbox"/> • Fidelity Advisor Diversified Stock Fund	0.30%
	FAO	<input type="checkbox"/> Fidelity Advisor Growth Opportunities Fund	0.54%
	FNI	<input type="checkbox"/> Fidelity Advisor New Insights Fund	0.43%
	CON	<input type="checkbox"/> Fidelity Contra Fund	0.56%
	FNC	<input type="checkbox"/> • Fidelity NASDAQ Composite Index Fund	0.29%
	FDT	<input type="checkbox"/> Franklin DynaTech Fund	0.29%
	FGV	<input type="checkbox"/> Franklin Growth Fund	0.29%
	QAC	<input type="checkbox"/> • Fundamental All Cap Core Fund	0.45%
	HCA	<input type="checkbox"/> • Harbor Capital Appreciation Fund	0.55%
	HGO	<input type="checkbox"/> Hartford Growth Opportunities Fund	0.73%
	JFF	<input type="checkbox"/> Janus Henderson Forty Fund	0.67%
	JSG	<input type="checkbox"/> • John Hancock U.S. Growth Fund	0.49%
	JUG	<input type="checkbox"/> • John Hancock US Global Leaders Growth Fund	0.47%
	JPM	<input type="checkbox"/> • JPMorgan Large Cap Growth Fund	0.44%
	MGF	<input type="checkbox"/> • MFS Growth Fund	0.34%
	PUG	<input type="checkbox"/> Putnam Growth Opportunities Fund	0.49%
	TPG	<input type="checkbox"/> T. Rowe Price Growth Stock Fund	0.48%
	TPL	<input type="checkbox"/> • T. Rowe Price Large Cap Growth Fund	0.55%
	TCI	<input type="checkbox"/> TIAA-CREF Large-Cap Growth Index Fund	0.05%
	LGI	<input type="checkbox"/> Vanguard Growth Index Fund	0.05%
	RWL	<input type="checkbox"/> • Virtus Silvant Large Cap Growth Stock Fund	0.47%
Mid Cap Value	WV	<input type="checkbox"/> Allspring Special Mid Cap Value Fund	0.58%
	AOM	<input type="checkbox"/> • AMG River Road Mid Cap Value Fund	0.80%
	DHS	<input type="checkbox"/> • Diamond Hill Small-Mid Cap Fund	0.71%
	HAR	<input type="checkbox"/> • Harbor Mid Cap Value Fund	0.75%

EQUITY

Asset class	Fund Code	Investment option	ER
	DVM	<input type="checkbox"/> • John Hancock Disciplined Value Mid Cap Fund	0.50%
	MID	<input type="checkbox"/> • JPMorgan Mid Cap Value Fund	0.65%
	MMV	<input type="checkbox"/> MFS Mid Cap Value Fund	0.52%
	MVF	<input type="checkbox"/> • Mid Value Fund	0.56%
	PQM	<input type="checkbox"/> • PGIM Quant Solutions Mid-Cap Value Fund	0.62%
	VOE	<input type="checkbox"/> Vanguard Mid-Cap Value ETF	0.13%
	VCM	<input type="checkbox"/> Virtus Ceredex Mid-Cap Value Equity Fund	0.49%
	DON	<input type="checkbox"/> WisdomTree MidCap Dividend ETF	0.44%
Mid Cap Blend	CBM	<input type="checkbox"/> ClearBridge Mid Cap Fund	0.63%
	FMC	<input type="checkbox"/> Fidelity Mid Cap Index Fund	0.03%
	HSU	<input type="checkbox"/> Hartford Schroders US MidCap Opportunities Fund	0.80%
	OMS	<input type="checkbox"/> Invesco Main Street Mid Cap Fund	0.56%
	JPI	<input type="checkbox"/> • JPMorgan SMID Cap Fund	0.64%
	LVO	<input type="checkbox"/> Lord Abbett Value Opportunities Fund	0.65%
	MCI	<input type="checkbox"/> • Mid Cap Index Fund	0.15%
	PMC	<input type="checkbox"/> • Parnassus Mid Cap Fund	0.65%
	TMC	<input type="checkbox"/> Thrivent Mid Cap Stock Fund	0.61%
	VSE	<input type="checkbox"/> Vanguard Strategic Equity Fund	0.17%
	EZM	<input type="checkbox"/> WisdomTree MidCap Earnings ETF	0.44%
Mid Cap Growth	ABE	<input type="checkbox"/> AB Discovery Growth Fund	0.41%
	WFD	<input type="checkbox"/> Allspring Discovery Fund	0.64%
	HER	<input type="checkbox"/> American Century Heritage Fund	0.65%
	BAI	<input type="checkbox"/> Baird MidCap Fund	0.65%
	BLM	<input type="checkbox"/> BlackRock Mid-Cap Growth Equity Fund	0.55%
	EMC	<input type="checkbox"/> Carillon Eagle Mid Cap Growth Fund	0.53%
	EVA	<input type="checkbox"/> Eaton Vance Atlanta Capital SMID-Cap Fund	0.64%
	SCG	<input type="checkbox"/> • Franklin Small-Mid Cap Growth Fund	0.36%
	HMC	<input type="checkbox"/> Hartford MidCap Fund	0.73%
	ODM	<input type="checkbox"/> Invesco Discovery Mid Cap Growth Fund	0.53%
	JEF	<input type="checkbox"/> Janus Henderson Enterprise Fund	0.64%
	JHM	<input type="checkbox"/> • John Hancock Mid Cap Growth Fund	0.57%
	MMM	<input type="checkbox"/> • MFS Mid Cap Growth Fund	0.50%
	JMG	<input type="checkbox"/> PGIM Jennison Mid Cap Growth Fund	0.45%
	TGI	<input type="checkbox"/> • Touchstone Mid Cap Growth Fund	0.78%
	VOT	<input type="checkbox"/> Vanguard Mid-Cap Growth ETF	0.13%
Small Cap Value	ABV	<input type="checkbox"/> AB Discovery Value Fund	0.58%
	WSS	<input type="checkbox"/> Allspring Special Small Cap Value Fund	0.73%
	WFS	<input type="checkbox"/> American Beacon Small Cap Value Fund	0.79%
	CSC	<input type="checkbox"/> • Columbia Small Cap Value Fund	0.77%
	DSC	<input type="checkbox"/> Delaware Small Cap Value Fund	0.69%
	DUT	<input type="checkbox"/> DFA U.S. Targeted Value Fund	0.29%
	KSV	<input type="checkbox"/> • Keeley Small Cap Dividend Value Fund	0.92%
	TRM	<input type="checkbox"/> • Northern Small Cap Value Fund	0.60%
	ESC	<input type="checkbox"/> • Nuveen Small Cap Value Fund	0.70%
	OPP	<input type="checkbox"/> Royce Opportunity Fund	1.01%
	SMV	<input type="checkbox"/> • Small Cap Value Fund	0.79%
	UND	<input type="checkbox"/> • Undiscovered Managers Behavioral Value Fund	0.80%
	VIS	<input type="checkbox"/> Vanguard Small Cap Value Index Fund	0.07%

EQUITY

Asset class	Fund Code	Investment option	ER
Small Cap Blend	DES	<input type="checkbox"/> WisdomTree SmallCap Dividend ETF	0.44%
	ISV	<input type="checkbox"/> • Delaware Ivy SMID Cap Core Fund	0.89%
	SCP	<input type="checkbox"/> DFA US Small Cap Fund	0.27%
	JHS	<input type="checkbox"/> • John Hancock Small Cap Core Fund	0.63%
	BIV	<input type="checkbox"/> Neuberger Berman Intrinsic Value Fund	0.87%
	PAC	<input type="checkbox"/> Pax Small Cap Fund	0.75%
	RPM	<input type="checkbox"/> Royce Pennsylvania Mutual Fund	0.72%
	RFR	<input type="checkbox"/> Royce Total Return Fund	1.15%
	SCI	<input type="checkbox"/> • Small Cap Index Fund	0.07%
	MSO	<input type="checkbox"/> T. Rowe Price Small Cap Value Fund	0.63%
	TQS	<input type="checkbox"/> TIAA-CREF Quant Small/Mid-Cap Equity Fund	0.47%
Small Cap Growth	TCS	<input type="checkbox"/> TIAA-CREF Small-Cap Blend Index Fund	0.05%
	ABD	<input type="checkbox"/> AB Small Cap Growth Fund	0.53%
	WFA	<input type="checkbox"/> • Allspring Small Company Growth Fund	0.74%
	BLA	<input type="checkbox"/> • BlackRock Advantage Small Cap Growth Fund	0.25%
	ISG	<input type="checkbox"/> Delaware Ivy Small Cap Growth Fund	0.88%
	FMD	<input type="checkbox"/> • Federated Hermes MDT Small Cap Growth Fund	0.64%
	SCO	<input type="checkbox"/> Invesco Small Cap Growth Fund	0.44%
	JHT	<input type="checkbox"/> Janus Henderson Triton Fund	0.66%
	JHJ	<input type="checkbox"/> • John Hancock Small Cap Growth Fund	0.67%
	BGF	<input type="checkbox"/> Neuberger Berman Genesis Fund	0.74%
	SPO	<input type="checkbox"/> • New Opportunities Fund	0.62%
	PJS	<input type="checkbox"/> PGIM Jennison Small Company Fund	0.56%
	PSC	<input type="checkbox"/> Putnam Small Cap Growth Fund	0.71%
	SCF	<input type="checkbox"/> • Small Cap Stock Fund	0.75%
	TPQ	<input type="checkbox"/> T. Rowe Price QM US Small-Cap Growth Equity Fund	0.63%
	EXP	<input type="checkbox"/> Vanguard Explorer Fund	0.29%
	VSG	<input type="checkbox"/> Vanguard Small Cap Growth Index Fund	0.07%
International/Global Value	CGE	<input type="checkbox"/> Columbia Global Value Fund	0.72%
	MCV	<input type="checkbox"/> Franklin Mutual Beacon Fund	0.56%
	DIS	<input type="checkbox"/> • Franklin Mutual Global Discovery Fund	0.77%
	JEU	<input type="checkbox"/> • John Hancock Global Equity Fund	0.62%
	DIV	<input type="checkbox"/> Templeton World Fund	0.55%
	COV	<input type="checkbox"/> • Columbia Overseas Value Fund	0.72%
	DFI	<input type="checkbox"/> DFA International Small Cap Value Fund	0.42%
	DVF	<input type="checkbox"/> • DFA International Value Fund	0.29%
	DCI	<input type="checkbox"/> Dodge & Cox International Stock Fund	0.52%
	HSM	<input type="checkbox"/> Hartford Schrodgers International Multi-Cap Value Fund	0.75%
	EFV	<input type="checkbox"/> iShares MSCI EAFE Value ETF	0.41%
	JGE	<input type="checkbox"/> Janus Henderson Global Equity Income Fund	0.68%
	ITS	<input type="checkbox"/> • John Hancock Disciplined Value International Fund	0.59%
	TIS	<input type="checkbox"/> MyWayRetirement International Value Fund	0.38%
	OIF	<input type="checkbox"/> • Oakmark International Fund	0.76%
	TPI	<input type="checkbox"/> T. Rowe Price International Value Equity Fund	0.68%
	TFN	<input type="checkbox"/> • Templeton Foreign Fund	0.60%
	VIV	<input type="checkbox"/> Vanguard International Value Fund	0.36%
International/Global Blend	CGI	<input type="checkbox"/> American Funds Capital World Growth and Income Fund	0.42%
	BEE	<input type="checkbox"/> BlackRock EAFE Equity Index Fund	0.05%

EQUITY

Asset class	Fund Code	Investment option	ER
	BRZ	<input type="checkbox"/> • BlackRock International Fund	0.41%
	IVY	<input type="checkbox"/> • Delaware Ivy International Core Equity Fund	0.79%
	DGE	<input type="checkbox"/> • DFA Global Equity Fund	0.25%
	DIE	<input type="checkbox"/> Domini Impact International Equity Fund	0.86%
	EBE	<input type="checkbox"/> Eaton Vance Richard Bernstein Equity Strategy Fund	0.77%
	FII	<input type="checkbox"/> Fidelity International Index Fund	0.04%
	HIO	<input type="checkbox"/> Hartford International Opportunities Fund	0.69%
	IIF	<input type="checkbox"/> • International Equity Index Fund	0.16%
	JIE	<input type="checkbox"/> • John Hancock ESG International Equity Fund	0.67%
	JHF	<input type="checkbox"/> • John Hancock Fundamental Global Franchise Fund	0.64%
	LAZ	<input type="checkbox"/> Lazard International Equity Fund	0.62%
	MFI	<input type="checkbox"/> • MFS International Diversification Fund	0.58%
	TRO	<input type="checkbox"/> T. Rowe Price Overseas Stock Fund	0.62%
	TGO	<input type="checkbox"/> • Thornburg Global Opportunities Fund	0.79%
	VTI	<input type="checkbox"/> Vanguard Total International Stock Index Fund	0.11%
	VTA	<input type="checkbox"/> Vanguard Total World Stock Index ETF	0.13%
	DFU	<input type="checkbox"/> DFA International Small Company Fund	0.39%
	JHC	<input type="checkbox"/> • John Hancock International Small Company Fund	0.70%
	ISF	<input type="checkbox"/> Templeton Institutional Foreign Smaller Companies Fund	0.94%
	VTF	<input type="checkbox"/> • Victory Trivalent International Small Cap Fund	0.87%
International/Global Growth	ABS	<input type="checkbox"/> AB Sustainable Global Thematic Fund	0.64%
	EPG	<input type="checkbox"/> American Funds EuroPacific Growth Fund	0.46%
	ANP	<input type="checkbox"/> American Funds New Perspective Fund	0.41%
	CBI	<input type="checkbox"/> ClearBridge International Growth Fund	0.56%
	FAD	<input type="checkbox"/> Fidelity Advisor Diversified International Fund	0.65%
	IOF	<input type="checkbox"/> Invesco EQV International Equity Fund	0.64%
	WWF	<input type="checkbox"/> Invesco Global Fund	0.55%
	OIG	<input type="checkbox"/> Invesco Oppenheimer International Growth Fund	0.60%
	EFG	<input type="checkbox"/> iShares MSCI EAFE Growth ETF	0.41%
	BIE	<input type="checkbox"/> • Neuberger Berman International Equity Fund	0.72%
	TIG	<input type="checkbox"/> • Thornburg International Growth Fund	0.79%
	VIG	<input type="checkbox"/> Vanguard International Growth Fund	0.32%
	ASW	<input type="checkbox"/> American Funds SMALLCAP World Fund	0.65%

SPECIALTY/SECTOR/BALANCED

Asset class	Fund Code	Investment option	ER
Specialty	AIE	<input type="checkbox"/> Aberdeen Emerging Markets Sustainable Leaders Fund	0.81%
	IDM	<input type="checkbox"/> • Allspring Emerging Markets Equity Fund	0.90%
	AEM	<input type="checkbox"/> American Century Emerging Markets Fund	0.90%
	ANW	<input type="checkbox"/> American Funds New World Fund	0.57%
	DEM	<input type="checkbox"/> • DFA Emerging Markets Value Fund	0.45%
	JHE	<input type="checkbox"/> • John Hancock Emerging Markets Equity Fund	0.73%
	EME	<input type="checkbox"/> • Northern Emerging Markets Equity Index Fund	0.14%
	VEM	<input type="checkbox"/> Vanguard Emerging Markets Stock Index Fund	0.14%
Sector	DGI	<input type="checkbox"/> • DWS RREEF Global Infrastructure Fund	0.88%
	FUF	<input type="checkbox"/> Franklin Utilities Fund	0.32%
	JHA	<input type="checkbox"/> • John Hancock Infrastructure Fund	0.77%
	LGL	<input type="checkbox"/> Lazard Global Listed Infrastructure Fund	0.77%

EQUITY			
Asset class	Fund Code	Investment option	ER
	ULT	<input type="checkbox"/> • MFS Utilities Fund	0.49%
	PRA	<input type="checkbox"/> • Principal Global Real Estate Securities Fund	0.84%
	BEF	<input type="checkbox"/> Baron Real Estate Fund	0.91%
	BHS	<input type="checkbox"/> BlackRock Health Sciences Opportunities Fund	0.59%
	CRE	<input type="checkbox"/> Cohen & Steers Real Estate Securities Fund	0.65%
	DFR	<input type="checkbox"/> • DFA Real Estate Securities Fund	0.18%
	FEF	<input type="checkbox"/> Fidelity Advisor Energy Fund	0.54%
	FRE	<input type="checkbox"/> Fidelity Real Estate Index Fund	0.07%
	FSF	<input type="checkbox"/> • Financial Industries Fund	0.59%
	IRE	<input type="checkbox"/> Invesco Real Estate Fund	0.66%
	GLD	<input type="checkbox"/> iShares Gold Trust ETF	0.31%
	JGL	<input type="checkbox"/> Janus Henderson Global Life Sciences Fund	0.65%
	CRR	<input type="checkbox"/> • PIMCO Commodity Real Return Strategy Fund**CNY	0.82%
	PRS	<input type="checkbox"/> Principal Real Estate Securities Fund	0.80%
	REF	<input type="checkbox"/> • Real Estate Securities Fund	0.55%
	STF	<input type="checkbox"/> • Science & Technology Fund	0.72%
	TGF	<input type="checkbox"/> Sprott Gold Equity Fund	0.91%
	HLS	<input type="checkbox"/> T. Rowe Price Health Sciences Fund	0.60%
	TRE	<input type="checkbox"/> T. Rowe Price New Era Fund	0.55%
	SCT	<input type="checkbox"/> T. Rowe Price Science & Technology Fund	0.60%
	VEN	<input type="checkbox"/> Vanguard Energy Fund	0.33%
	VMI	<input type="checkbox"/> Vanguard Materials Index Fund	0.10%
Balanced	HBI	<input type="checkbox"/> Hartford Balanced Income Fund	0.53%
	ALA	<input type="checkbox"/> • John Hancock Alternative Asset Allocation Fund	1.00%
	ABF	<input type="checkbox"/> American Funds American Balanced Fund	0.25%
	CIB	<input type="checkbox"/> American Funds Capital Income Builder	0.26%
	IFA	<input type="checkbox"/> American Funds The Income Fund of America	0.25%
	BGA	<input type="checkbox"/> • BlackRock Global Allocation Fund	0.57%
	IAS	<input type="checkbox"/> Delaware Ivy Asset Strategy Fund	0.61%
	FAB	<input type="checkbox"/> Fidelity Advisor Balanced Fund	0.32%
	TFF	<input type="checkbox"/> • Franklin Global Allocation Fund	0.48%
	IEI	<input type="checkbox"/> Invesco Equity and Income Fund	0.26%
	JBF	<input type="checkbox"/> Janus Henderson Balanced Fund	0.55%
	JFB	<input type="checkbox"/> • John Hancock Balanced Fund	0.43%
	LSG	<input type="checkbox"/> Loomis Sayles Global Allocation Fund	0.80%
	MSI	<input type="checkbox"/> MainStay Income Builder Fund	0.54%
	MTR	<input type="checkbox"/> MFS Total Return Fund	0.22%
	PAX	<input type="checkbox"/> Pax Sustainable Allocation Fund	0.49%
	PAA	<input type="checkbox"/> • PIMCO All Asset All Authority Fund	1.78%
	AAF	<input type="checkbox"/> • PIMCO All Asset Fund	0.92%
	VBI	<input type="checkbox"/> Vanguard Balanced Index Fund	0.07%

FIXED-INCOME FUNDS			
Asset class	Fund Code	Investment option	ER
High Quality Short Term	VST	<input type="checkbox"/> Vanguard Short-Term Bond Index Fund**CNY, SVGIF	0.07%
Medium Quality Short Term	LAS	<input type="checkbox"/> Lord Abbett Short Duration Inc**FCP, MSV, CNY, RMS, SVGIF	0.18%
	PTC	<input type="checkbox"/> • PGIM Short-Term Corporate Bond Fund**CNY, SVGIF	0.22%
	PST	<input type="checkbox"/> PIMCO Short-Term Fund**FCP, MSV, CNY, RMS, SVGIF	0.32%

FIXED-INCOME FUNDS

Asset class	Fund Code	Investment option	ER
	STB	<input type="checkbox"/> T. Rowe Price Short Term Bond Fund**FCP, MSV, CNY, RMS, SVGIF	0.25%
	TLT	<input type="checkbox"/> • Thornburg Limited Term Income Fund**CNY, SVGIF	0.29%
	GOV	<input type="checkbox"/> Vanguard Short-Term Federal Fund**FCP, CNY, SVGIF	0.10%
	VSI	<input type="checkbox"/> Vanguard Short-Term Investment-Grade Fund**CNY, SVGIF	0.10%
Low Quality Short Term	CSD	<input type="checkbox"/> Calvert Short Duration Income Fund**FCP, MSV, CNY, RMS, SVGIF	0.26%
	DLD	<input type="checkbox"/> DoubleLine Low Duration Bond Fund**FCP, MSV, CNY, RMS, SVGIF	0.33%
	GDF	<input type="checkbox"/> • Guggenheim Limited Duration Fund**FCP, MSV, CNY, RMS, SVGIF	0.39%
	PKC	<input type="checkbox"/> • Payden/Kravitz Cash Balance**FCP, MSV, CNY, RMS, SVGIF	0.75%
	ABH	<input type="checkbox"/> AB High Income Fund	0.34%
	BYB	<input type="checkbox"/> • BlackRock High Yield Bond Fund**FCP, CNY, RMS	0.43%
	DTR	<input type="checkbox"/> DoubleLine Total Return Bond Fund	0.40%
	EVH	<input type="checkbox"/> Eaton Vance High Income Opportunities Fund	0.40%
	FHY	<input type="checkbox"/> • Federated Hermes Institutional High Yield Bond Fund	0.45%
	FRI	<input type="checkbox"/> • Floating Rate Income Fund**FCP, MSV, CNY, RMS, SVGIF	0.42%
	HYF	<input type="checkbox"/> • High Yield Fund	0.48%
	JHI	<input type="checkbox"/> John Hancock Income Fund	0.31%
	LBD	<input type="checkbox"/> Lord Abbett Bond Debenture Fund	0.31%
	LAH	<input type="checkbox"/> Lord Abbett High Yield Fund	0.48%
	MSH	<input type="checkbox"/> MainStay MacKay High Yield Corporate Bond Fund	0.50%
	SIF	<input type="checkbox"/> • Nuveen Strategic Income Fund	0.34%
	SIM	<input type="checkbox"/> • Strategic Income Opportunities Fund	0.45%
	VSF	<input type="checkbox"/> • Virtus Seix Floating Rate HInc**FCP, MSV, RMS, SVGIF	0.42%
	PSP	<input type="checkbox"/> Principal Spectrum Preferred & Capital Securities Income	0.70%
Global Short Term	LBW	<input type="checkbox"/> • BrandywineGLOBAL-Global Opportunities Bond Fund	0.50%
	DFF	<input type="checkbox"/> DFA Five-Year Global Fixed-Income Fund	0.24%
	HWB	<input type="checkbox"/> Hartford World Bond Fund	0.62%
	JGB	<input type="checkbox"/> • JPMorgan Global Bond Opportunities Fund	0.50%
	TGB	<input type="checkbox"/> • Templeton Global Bond Fund	0.47%
High Quality Intermediate Term	WGS	<input type="checkbox"/> • Allspring Government Securities Fund	0.30%
	AGS	<input type="checkbox"/> American Funds U.S. Government Securities Fund	0.22%
	BIB	<input type="checkbox"/> • BlackRock Inflation Protected Bond Fund	0.20%
	DGF	<input type="checkbox"/> DFA Intermediate Government Fixed-Income Fund	0.12%
	JHD	<input type="checkbox"/> • John Hancock Government Income Fund	0.34%
	BIF	<input type="checkbox"/> • Total Bond Market Fund	0.08%
	VTB	<input type="checkbox"/> Vanguard Total Bond Market Index Fund	0.05%
Medium Quality Intermediate Term	WCB	<input type="checkbox"/> • Western Asset Core Bond Fund	0.31%
	WFC	<input type="checkbox"/> • Allspring Core Bond Fund	0.32%
	ACP	<input type="checkbox"/> • Allspring Core Plus Bond Fund	0.24%
	ABO	<input type="checkbox"/> American Funds Bond Fund of America	0.20%
	AFS	<input type="checkbox"/> American Funds Strategic Bond	0.31%
	BCP	<input type="checkbox"/> Baird Core Plus Bond Fund	0.30%
	BRT	<input type="checkbox"/> • BlackRock Total Return Fund	0.30%
	BUS	<input type="checkbox"/> BlackRock U.S. Debt Index Fund	0.04%
	COR	<input type="checkbox"/> • Core Bond Fund	0.36%
	FBF	<input type="checkbox"/> Fidelity Advisor Total Bond Fund	0.25%
	HIP	<input type="checkbox"/> Hartford Inflation Plus Fund	0.42%
	ICP	<input type="checkbox"/> • Invesco Core Plus Bond Fund	0.25%
	JCB	<input type="checkbox"/> • John Hancock ESG Core Bond Fund**CNY	0.41%

FIXED-INCOME FUNDS

Asset class	Fund Code	Investment option	ER
	JIG	<input type="checkbox"/> • John Hancock Investment Grade Bond Fund	0.29%
	JPB	<input type="checkbox"/> • JPMorgan Core Bond Fund	0.25%
	LSC	<input type="checkbox"/> Loomis Sayles Core Plus Bond Fund	0.38%
	LAB	<input type="checkbox"/> Lord Abbett Core Bond Fund**CNY	0.25%
	LAC	<input type="checkbox"/> Lord Abbett Core Fixed Income Fund	0.18%
	MWT	<input type="checkbox"/> Metropolitan West Total Return Bond Fund	0.32%
	PTR	<input type="checkbox"/> • PGIM Total Return Bond Fund	0.24%
	PIM	<input type="checkbox"/> PIMCO Income Fund**RMS	0.62%
	PIG	<input type="checkbox"/> PIMCO Investment Grade Credit Bond Fund	0.52%
	TSC	<input type="checkbox"/> TIAA-CREF Core Impact Bond Fund	0.35%
	VIT	<input type="checkbox"/> Vanguard Intermediate-Term Bond Index Fund	0.07%
	WAC	<input type="checkbox"/> • Western Asset Core Plus Bond Fund	0.30%
Low Quality Intermediate Term	ABI	<input type="checkbox"/> • AB Income Fund	0.29%
	DCF	<input type="checkbox"/> DoubleLine Core Fixed Income Fund	0.38%
	FTR	<input type="checkbox"/> • Federated Hermes Total Return Bond Fund	0.29%
	GTR	<input type="checkbox"/> • Guggenheim Total Return Bond Fund**CNY	0.40%
	JHB	<input type="checkbox"/> • John Hancock Bond Fund	0.26%
	MFK	<input type="checkbox"/> • MFS Income Fund	0.40%
	INC	<input type="checkbox"/> T. Rowe Price Spectrum Income Fund	0.47%
Global Intermediate Term	ABG	<input type="checkbox"/> • AB Global Bond Fund	0.30%
	OIB	<input type="checkbox"/> • Invesco International Bond Fund**FCP	0.52%
	GLB	<input type="checkbox"/> • Opportunistic Fixed Income Fund	0.58%
	PBF	<input type="checkbox"/> PIMCO International Bond Fund	0.52%
	PGI	<input type="checkbox"/> • Putnam Global Income Fund	0.38%
High Quality Long Term	AIA	<input type="checkbox"/> American Century Inflation Adjusted Bond Fund	0.22%
	INP	<input type="checkbox"/> • DFA Inflation-Protected Securities Fund	0.11%
	PLD	<input type="checkbox"/> PIMCO Long Duration Total Return Fund	0.59%
	VLT	<input type="checkbox"/> Vanguard Long-Term Treasury Index Fund	0.07%
Medium Quality Long Term	PRR	<input type="checkbox"/> PIMCO Real Return Fund	0.47%
Low Quality Long Term			
Global Long Term	CWB	<input type="checkbox"/> American Funds Capital World Bond Fund	0.48%
	PGR	<input type="checkbox"/> • PGIM Global Total Return Fund	0.38%
	VTI	<input type="checkbox"/> Vanguard Total International Bond Index Fund	0.11%
	JED	<input type="checkbox"/> • John Hancock Emerging Markets Debt Fund	0.51%
	MEM	<input type="checkbox"/> • MFS Emerging Markets Debt Fund	0.56%

ASSET ALLOCATION

Asset class	Fund Code	Investment option	ER
Target Risk Portfolios		JOHN HANCOCK LIFESTYLE BLEND CIT	
	JHU	<input type="checkbox"/> John Hancock Lifestyle Blend Aggressive CIT	0.60%
	JHV	<input type="checkbox"/> John Hancock Lifestyle Blend Growth CIT	0.52%
	JHW	<input type="checkbox"/> John Hancock Lifestyle Blend Balanced CIT	0.49%
	JHX	<input type="checkbox"/> John Hancock Lifestyle Blend Moderate CIT	0.43%
	JHY	<input type="checkbox"/> John Hancock Lifestyle Blend Conservative CIT	0.41%
		JOHN HANCOCK MULTIMANAGER LIFESTYLE PORTFOLIO	
	ALS	<input type="checkbox"/> John Hancock Multimanager Aggressive Lifestyle Portfolio	0.64%
	GLS	<input type="checkbox"/> John Hancock Multimanager Growth Lifestyle Portfolio	0.59%
	BLS	<input type="checkbox"/> John Hancock Multimanager Balanced Lifestyle Portfolio	0.54%

ASSET ALLOCATION

Asset class	Fund Code	Investment option	ER
	MLS	<input type="checkbox"/> John Hancock Multimanager Moderate Lifestyle Portfolio	0.49%
	CLS	<input type="checkbox"/> John Hancock Multimanager Conservative Lifestyle Portfolio	0.46%
		JOHN HANCOCK MULTI-INDEX LIFESTYLE PORTFOLIO	
	LBA	<input type="checkbox"/> John Hancock Multi-Index Lifestyle Aggressive Portfolio	0.17%
	LBG	<input type="checkbox"/> John Hancock Multi-Index Lifestyle Growth Portfolio	0.17%
	LBB	<input type="checkbox"/> John Hancock Multi-Index Lifestyle Balanced Portfolio	0.18%
	LBM	<input type="checkbox"/> John Hancock Multi-Index Lifestyle Moderate Portfolio	0.21%
	LBC	<input type="checkbox"/> John Hancock Multi-Index Lifestyle Conservative Portfolio	0.21%
		JH MANAGED VOLATILITY PORTFOLIO	
	AVG	<input type="checkbox"/> JH Managed Volatility Growth Portfolio	0.51%
	AVB	<input type="checkbox"/> JH Managed Volatility Balanced Portfolio	0.48%
	AVM	<input type="checkbox"/> JH Managed Volatility Moderate Portfolio	0.48%
	AVC	<input type="checkbox"/> JH Managed Volatility Conservative Portfolio	0.47%
Target Date Portfolios		<input type="checkbox"/> AMERICAN CENTURY ONE CHOICE TARGET DATE PORTFOLIOS	
		• American Century One Choice 2065	0.54%
		• American Century One Choice 2060	0.54%
		• American Century One Choice 2055	0.54%
		• American Century One Choice 2050	0.54%
		• American Century One Choice 2045	0.52%
		• American Century One Choice 2040	0.49%
		• American Century One Choice 2035	0.47%
		• American Century One Choice 2030	0.44%
		• American Century One Choice 2025	0.42%
		• American Century One Choice In Retirement	0.40%
		<input type="checkbox"/> AMERICAN FUNDS TARGET DATE RETIREMENT SERIES	
		• American Funds 2065 Target Date Retirement Fund	0.38%
		American Funds 2060 Target Date Retirement Fund	0.38%
		American Funds 2055 Target Date Retirement Fund	0.38%
		American Funds 2050 Target Date Retirement Fund	0.37%
		American Funds 2045 Target Date Retirement Fund	0.37%
		American Funds 2040 Target Date Retirement Fund	0.36%
		American Funds 2035 Target Date Retirement Fund	0.35%
		American Funds 2030 Target Date Retirement Fund	0.33%
		American Funds 2025 Target Date Retirement Fund	0.31%
		American Funds 2020 Target Date Retirement Fund	0.30%
		American Funds 2015 Target Date Retirement Fund	0.29%
		American Funds 2010 Target Date Retirement Fund	0.28%
		<input type="checkbox"/> BLACKROCK LIFEPAATH® INDEX FUNDS	
		• BlackRock LifePath Index 2065 Fund	0.09%
		• BlackRock LifePath Index 2060 Fund	0.09%
		• BlackRock LifePath Index 2055 Fund	0.09%
		• BlackRock LifePath Index 2050 Fund	0.09%
		• BlackRock LifePath Index 2045 Fund	0.09%
		• BlackRock LifePath Index 2040 Fund	0.09%
		• BlackRock LifePath Index 2035 Fund	0.09%
		• BlackRock LifePath Index 2030 Fund	0.09%
		• BlackRock LifePath Index 2025 Fund	0.09%
		• BlackRock LifePath Index Retirement Fund	0.09%
		<input type="checkbox"/> JOHN HANCOCK LIFETIME BLEND CIT TRUST R1	
		John Hancock Lifetime Blend 2065 CIT	0.10%
		John Hancock Lifetime Blend 2060 CIT	0.10%

ASSET ALLOCATION

Asset class	Fund Code	Investment option	ER
		John Hancock Lifetime Blend 2055 CIT	0.10%
		John Hancock Lifetime Blend 2050 CIT	0.10%
		John Hancock Lifetime Blend 2045 CIT	0.10%
		John Hancock Lifetime Blend 2040 CIT	0.10%
		John Hancock Lifetime Blend 2035 CIT	0.10%
		John Hancock Lifetime Blend 2030 CIT	0.10%
		John Hancock Lifetime Blend 2025 CIT	0.10%
		John Hancock Lifetime Blend 2020 CIT	0.10%
		John Hancock Lifetime Blend 2015 CIT	0.10%
		John Hancock Lifetime Blend 2010 CIT	0.10%
		<input type="checkbox"/> JOHN HANCOCK MULTIMANAGER LIFETIME PORTFOLIO	
		• John Hancock Multimanager 2065 Lifetime Portfolio	0.43%
		• John Hancock Multimanager 2060 Lifetime Portfolio	0.43%
		• John Hancock Multimanager 2055 Lifetime Portfolio	0.44%
		• John Hancock Multimanager 2050 Lifetime Portfolio	0.45%
		• John Hancock Multimanager 2045 Lifetime Portfolio	0.43%
		• John Hancock Multimanager 2040 Lifetime Portfolio	0.43%
		• John Hancock Multimanager 2035 Lifetime Portfolio	0.44%
		• John Hancock Multimanager 2030 Lifetime Portfolio	0.42%
		• John Hancock Multimanager 2025 Lifetime Portfolio	0.41%
		• John Hancock Multimanager 2020 Lifetime Portfolio	0.39%
		• John Hancock Multimanager 2015 Lifetime Portfolio	0.37%
		• John Hancock Multimanager 2010 Lifetime Portfolio	0.35%
		<input type="checkbox"/> JOHN HANCOCK MULTI-INDEX LIFETIME PORTFOLIO	
		• John Hancock Multi-Index 2065 Lifetime Portfolio	0.17%
		• John Hancock Multi-Index 2060 Lifetime Portfolio	0.17%
		• John Hancock Multi-Index 2055 Lifetime Portfolio	0.17%
		• John Hancock Multi-Index 2050 Lifetime Portfolio	0.17%
		• John Hancock Multi-Index 2045 Lifetime Portfolio	0.17%
		• John Hancock Multi-Index 2040 Lifetime Portfolio	0.17%
		• John Hancock Multi-Index 2035 Lifetime Portfolio	0.17%
		• John Hancock Multi-Index 2030 Lifetime Portfolio	0.18%
		• John Hancock Multi-Index 2025 Lifetime Portfolio	0.20%
		• John Hancock Multi-Index 2020 Lifetime Portfolio	0.21%
		• John Hancock Multi-Index 2015 Lifetime Portfolio	0.22%
		• John Hancock Multi-Index 2010 Lifetime Portfolio	0.22%
		<input type="checkbox"/> JOHN HANCOCK MULTI-INDEX PRESERVATION PORTFOLIO	
		• John Hancock Multi-Index 2065 Preservation Portfolio	0.20%
		• John Hancock Multi-Index 2060 Preservation Portfolio	0.20%
		• John Hancock Multi-Index 2055 Preservation Portfolio	0.21%
		• John Hancock Multi-Index 2050 Preservation Portfolio	0.21%
		• John Hancock Multi-Index 2045 Preservation Portfolio	0.20%
		• John Hancock Multi-Index 2040 Preservation Portfolio	0.19%
		• John Hancock Multi-Index 2035 Preservation Portfolio	0.19%
		• John Hancock Multi-Index 2030 Preservation Portfolio	0.19%
		• John Hancock Multi-Index 2025 Preservation Portfolio	0.18%
		• John Hancock Multi-Index Income Preservation Portfolio	0.16%
		<input type="checkbox"/> MFS LIFETIME FUNDS	
		• MFS Lifetime 2065 Fund	0.33%
		• MFS Lifetime 2060 Fund	0.33%
		• MFS Lifetime 2055 Fund	0.33%
		• MFS Lifetime 2050 Fund	0.33%

ASSET ALLOCATION

Asset class	Fund Code	Investment option	ER
		<ul style="list-style-type: none"> • MFS Lifetime 2045 Fund • MFS Lifetime 2040 Fund • MFS Lifetime 2035 Fund • MFS Lifetime 2030 Fund • MFS Lifetime 2025 Fund • MFS Lifetime 2020 Fund • MFS Lifetime Income Fund 	0.33% 0.32% 0.31% 0.28% 0.24% 0.22% 0.22%
		<input type="checkbox"/> JPMORGAN SMARTRETIREMENT® FUNDS	
		<ul style="list-style-type: none"> • JPMorgan SmartRetirement 2060 • JPMorgan SmartRetirement 2055 • JPMorgan SmartRetirement 2050 • JPMorgan SmartRetirement 2045 • JPMorgan SmartRetirement 2040 • JPMorgan SmartRetirement 2035 • JPMorgan SmartRetirement 2030 • JPMorgan SmartRetirement 2025 • JPMorgan SmartRetirement 2020 • JPMorgan SmartRetirement Income 	0.36% 0.37% 0.38% 0.38% 0.38% 0.37% 0.35% 0.34% 0.30% 0.23%
		<input type="checkbox"/> STATE STREET TARGET RETIREMENT FUNDS	
		<ul style="list-style-type: none"> • State Street Target Retirement 2065 Fund State Street Target Retirement 2060 Fund State Street Target Retirement 2055 Fund State Street Target Retirement 2050 Fund State Street Target Retirement 2045 Fund State Street Target Retirement 2040 Fund State Street Target Retirement 2035 Fund State Street Target Retirement 2030 Fund State Street Target Retirement 2025 Fund State Street Target Retirement 2020 Fund State Street Target Retirement Income Fund 	0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07%
		<input type="checkbox"/> T. ROWE PRICE RETIREMENT FUNDS	
		<ul style="list-style-type: none"> T. Rowe Price Retirement 2065 T. Rowe Price Retirement 2060 T. Rowe Price Retirement 2055 T. Rowe Price Retirement 2050 T. Rowe Price Retirement 2045 T. Rowe Price Retirement 2040 T. Rowe Price Retirement 2035 T. Rowe Price Retirement 2030 T. Rowe Price Retirement 2025 T. Rowe Price Retirement 2020 T. Rowe Price Retirement 2015 T. Rowe Price Retirement 2010 	0.46% 0.46% 0.46% 0.45% 0.44% 0.43% 0.42% 0.41% 0.39% 0.37% 0.36% 0.34%
		<input type="checkbox"/> TIAA-CREF LIFECYCLE FUNDS	
		<ul style="list-style-type: none"> • TIAA-CREF Lifecycle Index 2065 Fund • TIAA-CREF Lifecycle Index 2060 Fund • TIAA-CREF Lifecycle Index 2055 Fund • TIAA-CREF Lifecycle Index 2050 Fund • TIAA-CREF Lifecycle Index 2045 Fund • TIAA-CREF Lifecycle Index 2040 Fund • TIAA-CREF Lifecycle Index 2035 Fund • TIAA-CREF Lifecycle Index 2030 Fund 	0.10% 0.10% 0.10% 0.10% 0.10% 0.10% 0.10% 0.10%

ASSET ALLOCATION			
Asset class	Fund Code	Investment option	ER
		<ul style="list-style-type: none"> • TIAA-CREF Lifecycle Index 2025 Fund • TIAA-CREF Lifecycle Index 2020 Fund • TIAA-CREF Lifecycle Index 2015 Fund • TIAA-CREF Lifecycle Index 2010 Fund • TIAA-CREF Lifecycle Index Retirement Income Fund 	0.10% 0.10% 0.10% 0.10% 0.10%
		<input type="checkbox"/> VANGUARD TARGET RETIREMENT FUNDS <ul style="list-style-type: none"> Vanguard Target Retirement 2065 Vanguard Target Retirement 2060 Vanguard Target Retirement 2055 Vanguard Target Retirement 2050 Vanguard Target Retirement 2045 Vanguard Target Retirement 2040 Vanguard Target Retirement 2035 Vanguard Target Retirement 2030 Vanguard Target Retirement 2025 Vanguard Target Retirement 2020 Vanguard Target Retirement Income 	0.08% 0.08% 0.08% 0.08% 0.08% 0.08% 0.08% 0.08% 0.08% 0.08% 0.08%

If you select a suite of Target Date Portfolios, all Portfolios associated with that suite are added to your Contract. When a new Target Date Portfolio is added by the underlying fund company to the Target Date suite, it will be automatically added to the Contract to accommodate those participants furthest from retirement.

ii) Select your Money Market or Stable Value Fund option

Pursuant to John Hancock's policy against short term trading practices, you must select one of the following Funds for your Contract at all times. A Contract may not contain both a Money Market and a Stable Value Fund. See the **Stable Value Fund** and **Inter-Account Transfer** sections of the **Supplemental Information Guide** for the terms and conditions of investing in any of these Funds and for details on the use of these Funds.

a. Money Market Funds

Fund Code	Investment option	ER
IPG	<input type="checkbox"/> • Invesco Premier US Government Money Fund	0.08%
	OR	
MMR	<input type="checkbox"/> • Money Market Fund	0.08%

b. Stable Value Funds

If you choose to add a Stable Value Fund:

- You may select **only one** of the Funds listed below. All Stable Value Funds compete with each other.
- You are restricted from selecting any fixed-income Fund deemed to be "Competing". Funds that compete with a Stable Value Fund are marked with ** in the above investment option tables.

Fund Code	Investment option	ER
FCP	<input type="checkbox"/> • Federated Hermes Capital Preservation Fund	0.41%
	OR	
MSV	<input type="checkbox"/> John Hancock Stable Value Fund	1.17%
	OR	
CNY	<input type="checkbox"/> New York Life Insurance Company Anchor Account Fund	0.47%
	OR	
RMS	<input type="checkbox"/> Reliance MetLife Stable Value Fund	0.62%
	OR	

Fund Code	Investment option	ER
SVGIF	<input type="checkbox"/> John Hancock Stable Value Guaranteed Income Fund	N/A

Stable Value Guaranteed Income Fund (SVGIF Fund)

The current John Hancock Stable Value Guaranteed Income Fund crediting rate, as of the preparation date, is 1.00%. This may not be the crediting rate in effect at the time your contract becomes effective. The current interest rate being credited to the SVGIF Fund may be obtained from your John Hancock representative. See the **John Hancock Stable Value Guaranteed Income Fund** section of the **Supplemental Information Guide** for information regarding the SVGIF Fund.

Default investment option (DIO)

Your CURRENT Default Investment Option

The default investment option(s) currently selected for your contract is shown below and will be deemed selected and approved by you unless you select otherwise below. If you are electing the Wilshire 3(38) Investment Management Service, the Default Investment Option listed in the **RKA Addendum for Wilshire 3(38) Investment Management Service** will be deemed selected and approved.

	Allocation %
BlackRock LifePath® Index Funds	100%

OR

Designating a Different Default Investment Option

To designate a different default investment option(s), complete the following section. If all required information is not provided below, the default investment option shown above is deemed to be selected and approved by you. The 3-letter Fund Code can be found next to the Fund name in the **Investment Options by Asset Class** section.

If you elect the **JH Single Fund Mapping** conversion option in the next section, you must designate only one default investment option (which may include a suite of Target Date Portfolios).

Fund Name	Fund Code	Allocation %
_____	_____	_____%
_____	_____	_____%
		100%

- ☒ **Check this box** if your intent is to satisfy the Qualified Default Investment Alternative (QDIA) regulations described in DOL Reg. Section 2550.404c-5 ("the QDIA Regulations"). It is your responsibility to select a default investment option (DIO) that qualifies as a QDIA. John Hancock does not make any independent determination if the investment option selected (or deemed to be selected) is a QDIA. If you have any questions regarding whether a Fund qualifies as a QDIA, consult with your legal counsel or financial advisor. If this box is selected, then the notices will state that the DIO is a QDIA.

Plan Implementation

JH Fund Mapping

As part of the transfer process, you and your current investment provider will provide John Hancock with employee data (including a complete **Census File**), and other information in connection with each employee's account at the Plan's current investment provider (e.g., breakdown of the Plan assets by account, loan balance details, basis for hardship purposes, etc.). John Hancock will rely on this information to establish participant records under the contract, provide services in connection with your contract, allocate the assets based on the plan implementation option that you select below and, if applicable, establish transfer loan amounts for your participants. **All information received by John Hancock from you or the Plan's current investment provider will be assumed to be accurate and complete and John Hancock will not have any liability for any information provided by you or such provider or for any other acts or omissions by you or such provider.**

Select **ONE** of the following mapping options as investment instructions for assets transferred to us from your current investment provider and for recurring payroll contributions. Details regarding each option are in the **Supplemental Information Guide**.

- ☒ **JH Single Fund Mapping:** All transfer assets and recurring payroll contributions will be invested in the designated Default Investment Option (DIO) selected or deemed to be selected by you in the **Default Investment Option** section, unless participants provide John Hancock with their investment instructions **prior to** the receipt of the transfer assets or the first dollar in respect of your contract, whichever occurs earlier.
- ☐ **JH Multiple Fund Mapping:** All transfer assets and recurring payroll contributions are fund-to-fund mapped according to the participants' investment instructions provided by your current investment provider and the mapping matrix you provide to us. The mapping matrix must include complete *mapping instructions for every fund to be mapped* and be provided in a format acceptable to John Hancock.

Managed Accounts Service

Managed Accounts service are provided by John Hancock Personal Financial Services, LLC ("JHPFS"), a registered investment adviser and affiliate of JHRPS that functions as a fiduciary with respect to the participant asset allocation advice provided through the Managed Accounts program. JHPFS has selected Morningstar Investment Management LLC, a registered investment advisor and wholly-owned subsidiary of Morningstar, Inc., to act as the independent financial expert for Managed Accounts.

See the **Managed Accounts Service** section of the **Supplemental Information Guide**, the **Investment Advisory Service Agreement**, and **FORM ADV** for details. John Hancock reserves the right to limit the availability of this feature at any time without notice.

Managed Accounts Service will be elected as a feature of your contract. Make your election by selecting the appropriate box below. If no election is made, then the **bolded** option will be deemed to have been elected.

- ☒ **I want to use the Managed Accounts Service**
- ☐ I do not want to use the Managed Accounts Service

Guaranteed Income for Life Select

Guaranteed Income for Life Select has not been elected as a feature of your contract. You can elect the feature by agreeing to add the Lifetime Income Benefit rider to the contract in the Guaranteed Income for Life Select section on the For Signature page of this Recordkeeping Agreement. This feature provides a guaranteed income benefit for participants who elect this option. Before electing this feature, you agree that you have read the details for this feature in this section and in the **Supplemental Information Guide**.

If the Lifetime Income Benefit rider is selected, you are responsible for ensuring the rider is suitable for the Plan and that the benefits provided by the rider are permitted under the Plan. You acknowledge that John Hancock reserves the right to limit the availability of this feature at any time without notice.

You may terminate the rider at any time by providing written notification to us. John Hancock reserves the right to suspend all future contributions under the rider. Any such change will be made in accordance with the provisions and procedures stated in the contract.

Subject to the terms and conditions outlined in the rider and the contract, Guaranteed Income for Life Select provides predictable growth, year after year while saving for retirement and retirement income for the life of the participant even if the market value of the assets allocated to the applicable investment options (described below) reduces to zero.

Applicable investment options

Guaranteed Income for Life Select applies to contributions that are allocated to the following investment options (referred to as "applicable investment options") by participants who have elected this option. We reserve the right to determine which applicable investment options will be made available under this feature. These investment options may be subject to change, from time to time, subject to the provisions and procedures stated in the contract. See the **Investment Comparative Chart (ICC)** for full details on the applicable investment options.

By electing this feature, the **Investment Options – Risk Based** shown below are automatically selected for your contract and must remain selected as long as the rider is in effect. The **Investment Options – Risk Based** are mandatory investment options under Guaranteed Income for Life Select. All of the Investment Options below are available only under this feature.

The Expense Ratios shown below apply to the applicable investment options in addition to the Guaranteed Income for Life Select fee outlined in the **Estimated annual plan costs** section.

Investment Options - Risk Based

Expense Ratio

Select Asset Allocation Growth Portfolio	0.51%
Select Asset Allocation Balanced Portfolio	0.48%
Select Asset Allocation Moderate Portfolio	0.48%
Select Asset Allocation Conservative Portfolio	0.47%

If you elect this feature, you acknowledge that all provisions related to this feature, as well as the assumptions, charges, fees

and adjustments applicable to the rider have been explained to you. You agree you fully understand the effect of these charges, fees and adjustments under the rider and agree to accept the terms and conditions that govern the provision of the benefits under this rider. All provisions of the contract apply to the rider, except that in the event of a conflict between the provisions of the contract and the rider, the provisions of the rider will prevail.

See the **Supplemental Information Guide** for details on Guaranteed Income for Life Select.

Client contact information

Complete these sections to assign roles to individual(s) in your company responsible for administration of the Plan and contract. **Each individual must only be assigned to one role.** A brief description of privileges associated with each role is provided below. For additional information on these roles and their associated website privileges, and the terms and conditions governing your designation of the Plan's client contacts, refer to the **Understanding Your Administrative Services Guide**. Read this information carefully before completing the sections below. If you are using an outside payroll provider, see the **Payroll Services** section of this document for more details.

Trustees/Responsible Plan Fiduciaries: Provide direction on any matter related to your contract or this agreement. **Trustees/Responsible Plan Fiduciaries provide their information on the For Signature page and not in this section.** Unless you notify us otherwise, the individuals signing this agreement are automatically assigned to the role of trustee/Responsible Plan Fiduciary.

Authorized signers: Provide administrative direction, submit and update employee census information, and approve financial transactions allowed under your contract. **Specimen signatures must be provided for all Authorized Signers.**

Administrative contacts: Provide administrative direction, submit and update employee census information under the contract.

Payroll administrators: Submit contribution and employee census information.

To provide electronic access to the Plan Sponsor website for the individuals listed below and any Trustees/Responsible Plan Fiduciaries signing this agreement, we require email addresses and Social Security Numbers (SSN). The SSN is only used to authenticate the identity of individuals registering for the Plan Sponsor website. We use email addresses for communicating with you and the individuals below.

Primary Contact, Client Mail Recipient, and Investment Comparative Chart ("ICC") Designate Information:

You must designate **one** individual in your company to serve as the Plan's Primary Contact, **one** individual to receive Plan Sponsor general correspondence from us (the Client Mail Recipient) and **one** individual who will be listed as the Plan Contact on the ICC (the ICC Designate). You may designate the same individual for all roles, but the individual(s) must be a Trustee/Responsible Plan Fiduciary, Authorized Signer or Administrative Contact. If the Primary Contact is also a Trustee/Responsible Plan Fiduciary signing this agreement, and not one of the individuals listed above, provide that Trustee's/Responsible Plan Fiduciary's name and contact information below. The ICC designate is shown as the contact for employee enquiries in the ERISA s. 404a-5 support materials available from us for your use; if none is named, contact will default to Primary Contact or Trustee/Responsible Plan Fiduciary Mail Recipient.

Address information: The address we use for communicating with you is based on the address information provided on the contract application. If your mailing or courier addresses are different, contact your John Hancock representative for assistance.

Intermediary information

If applicable, the parties designated below have access to contract information and may be entitled to receive fee payments as described in the **Intermediary fees and payments** section of this agreement. For specific information about access privileges see details below.

It is your responsibility to require these parties to ensure all information made available to them is safe guarded and protected in accordance with the standards required by law. John Hancock is not responsible for any breach of responsibilities by these parties. If employee authorizations are required before any Plan-level and/or participant account-level information may be provided to the parties designated below, you are responsible for obtaining such authorizations.

Contact your John Hancock representative if an intermediary or Plan Auditor is not known at the time of signing this agreement.

RIA / 3(38) Investment Manager information

Complete the information below to designate the firm which provides investment advisory or investment management services for your contract. John Hancock will make available Plan and participant account-level information and, in certain cases, access privileges to enable the designated individual representative(s) of the firm to provide Plan and contract related services to you. For details on the web access and privileges available to the individual representative, see the **Understanding Your Administrative Services Guide**. In providing the information below, you authorize John Hancock to make such information and access privileges available to the party designated below.

If the designated individual representative will be acting as a "3(38) Investment Manager" on behalf of the firm on this plan, please check the '3(38)' box below, and provide a specimen signature. A specimen signature must be provided for all 3(38) advisors. See the **Understanding Your Administrative Services Guide** for details on what authority and abilities are granted to a 3(38) Investment Manager.

TPA information

Complete the information below to designate the Third Party Administrator for your contract. John Hancock will make available Plan and participant account level information and, in certain cases, access privileges to enable your Third Party Administrator to provide Plan and contract related services to you. For details on the web access and privileges available to your Third Party Administrator, see the **TPA Services** section of the **Understanding Your Administrative Services Guide**. In providing the information below, you authorize John Hancock to make such information and access privileges available to the party designated below.

☐

Check here if the 'Plan' indicated in this agreement is the same company as the TPA Firm listed above. If so, consult with your John Hancock Representative to determine how to grant access to users responsible for administering the plan.

Current investment provider information

Complete the information below to identify your current investment provider. John Hancock will work with you, your current provider, and your Third Party Administrator (identified above) to transition your plan to John Hancock by a mutually agreed upon date, or on a best efforts basis.

Consent for electronic delivery of contract documents

John Hancock can provide delivery of, and access to, your Contract (including any state regulatory notices issued with it) and any subsequent amendments to the Contract (collectively hereinafter referred to as "Contract documents") via the Plan Sponsor website provided you consent to accept delivery of these Contract documents electronically. See the **Understanding Your Administrative Services Guide** for details on this service and the requirements that apply to your selection of this service.

Indicate below how you would like to receive your contract:

- ☒ I agree to the Terms and Conditions stated in the **Delivery of contract documents** section of the **Understanding Your Administrative Services Guide**, and hereby (i) consent to accept electronic delivery of any and all Contract documents via the Plan Sponsor website, (ii) confirm that I meet the access, software and hardware requirements set out in such Terms and Conditions, and (iii) agree to save and/or print a copy of each of the Contract documents for my records. I understand that I may contact my John Hancock representative at any time to:
- (a) Request a paper copy or a copy in non-electronic form of the Contract documents, at no additional cost, even if I have provided my consent;
 - (b) Request assistance if I have difficulty accessing the document(s) on the website; and
 - (c) Change my consent response.

- ☐ I decline to accept electronic delivery of my Contract documents via the Plan Sponsor website. Please provide a paper copy, or a copy in non-electronic form, of the Contract documents.

Electronic Delivery of Plan Documents to Participants

Electronic delivery at John Hancock means that participants and beneficiaries for whom we have a valid email and/or mobile phone number on file will be sent an electronic notification informing them that a plan document is available on John Hancock's participant website. The electronic notification will indicate how the participant or beneficiary may then view such document on John Hancock's participant website.

John Hancock will electronically deliver such plan documents to participants and beneficiaries in this manner in accordance with federal regulations and/or if you check below to indicate that your participants can access your company's electronic systems.

- ☒ **Yes, my work force is "wired-at-work"**. Each active Plan participant is able to access electronic documents at any location where the participant is reasonably expected to perform duties for the company, and access to the company's electronic information system is an integral part of each participant's duties for the company.

Participants may always receive paper versions of documents upon request and manage their communication preferences by going online or contacting John Hancock.

John Hancock Trustee Service

The John Hancock Trustee Service is made available to your Plan by John Hancock through its affiliate, John Hancock Trust Company LLC ("JH Trust"). For complete details on this service, and to select this service, please complete, sign, and return the **John Hancock Trust Company LLC Agreement for Nondiscretionary Trustee Services** with this agreement to your John Hancock representative. Please note that this service is not available to Plans utilizing a standardized Prototype Plan Document.

John Hancock will make available plan-level information and certain web access privileges to JH Trust representatives to enable them to provide the trustee services to your Plan.

Make your election by selecting the appropriate box below. If no election is made, then the bolded option will be deemed to have been elected.

- ☐ **I want to use the John Hancock Trustee Service**
- ☒ I do not want to use the John Hancock Trustee Service

Contract fees and charges

Refer to the **Estimated Annual Plan Costs** section of this agreement for a listing of your contract-level fees and charges. You may choose to bill these fees and charges to the Plan Sponsor or deduct them from participant accounts. Note: The following items are not eligible for billing to the plan sponsor and must be deducted from participant accounts (if applicable): 1) Credits to Participants, 2) Third party administrator services, 3) Wilshire 3(21) Adviser service, 4) Wilshire 3(38) Investment Management service 5) Registered investment advisory services, and 6) SEND service. Notwithstanding the foregoing, if the Class of Funds for your contract is the Signature Menu Option and you have selected to have a Plan Expense Reduction Account maintained under your contract that is to be funded via the contract's annualized asset charge, the billing method is not available (i.e. you may only select from one of the deduction options below for the payment of your contract-level fees and charges).

Select the method you would like to use for paying the contract fees and charges:

- ☒ Deduct all eligible contract-level fees and charges from participants' accounts
- ☐ Deduct all eligible contract-level fees and charges, except for the John Hancock dollar based participant fee, which will be billed to the Plan Sponsor (if applicable)
- ☐ Bill the plan sponsor for all eligible contract-level fees and charges

Any fees and charges billed to the plan sponsor are due and payable 30 days after the billing date. If not paid within this time frame, we automatically deduct the amounts billed from participants' accounts. Once a default has occurred, we reserve the right to deduct all future fees and charges from participants' accounts. It is your responsibility to ensure that such deduction is permissible under the terms of your Plan. See the **General Conditions for Services** section of the **Understanding Your Administrative Services Guide** for more details.

Payroll Services

Complete this section if you would like your Plan to select one of our payroll services. See the **Understanding Your Administrative Services Guide** for details.

Payroll Vendor Company Name	Payroll Vendor Contact Name
Email Address	Phone Number

- ☐ **Payroll Path:** Enables us to receive electronic contribution instructions and census information directly from your payroll vendor.
- ☐ **Payroll 360:** Enables us to receive electronic contribution instructions and census information directly from your payroll vendor. Enables us to transmit certain payroll changes directly to participating payroll vendors.

Speak with your John Hancock representative prior to completing the above section. Qualifications are required.

If you select Payroll Path you must designate below at least one individual at your company, listed in the **Client Contact Information** section, who will receive any Payroll Path notifications via the Plan Sponsor website whenever files from your Payroll Company are received. This individual cannot be a Payroll Administrator and must have access to the Plan Sponsor website and responsibility to facilitate review of the file and payment to John Hancock each time an online notification is received.

Client Contact Name(s): _____


This Recordkeeping agreement consists of 33 pages.

By signing this agreement, you agree you have received, read and fully understand all provisions contained in this agreement and the supplementary documents listed in The agreement section on page 1 of this document relating to the investment options, assumptions, plan implementation options, charges, fees, and adjustments applicable to all contributions, loans, withdrawals, administrative and recordkeeping services provided under this agreement and the contract applied for.

You acknowledge that the disclosures made by John Hancock in this agreement and the supplementary documents were provided to you reasonably in advance of this agreement being entered into. You also understand and acknowledge that if there are changes to this information, updated information will be provided on the Plan Sponsor website, and you hereby agree that it is your responsibility to access this website periodically and review this updated information at least monthly. You also agree to the services provided and/or selected under this agreement and accept the terms and conditions noted herein and the supplementary documents. You agree to provide such Plan and employee information to us that we may request for provision of these services. You understand that if employee authorizations are required before such information is provided to us, you are responsible for obtaining such authorizations. John Hancock is fully entitled to rely on the information and act on instructions provided by you or your agents.

In witness whereof, each party has caused this agreement to be executed by its duly authorized representative.

John Hancock Life Insurance Company (U.S.A.)



President

The individual(s) signing below is/are responsible for determining whether the contract and this agreement (together with the supplementary documents) are suitable for their Plan and is/are authorized to sign this agreement on behalf of the Plan and its related trust. If more than one individual is signing as trustee/Responsible Plan Fiduciary, directions provided to John Hancock by one trustee/Responsible Plan Fiduciary shall be treated as being provided by all trustees/Responsible Plan Fiduciaries (including, but not limited to, a direction from one trustee/Responsible Plan Fiduciary to add or remove a trustee/Responsible Plan Fiduciary). If a Stable Value Fund is selected you acknowledge that you have read and agree to the terms stated in the **Supplemental Information Guide**.

If an executed copy of this agreement is not received by John Hancock on or prior to the expiry date shown on the cover page, John Hancock reserves the right to void this agreement and issue a new proposal.

Trustee(s) or Responsible Plan Fiduciary(ies): Complete the sections below.

Unless otherwise indicated in the 'Role' section, we will assume all individuals signing below to be a Trustee of the Plan. However, if the John Hancock Trustee Service has been elected, we will instead consider all individuals signing below to be a Responsible Plan Fiduciary.

Correspondence to Trustees/Responsible Plan Fiduciaries: Any correspondence addressed to the Trustee/Responsible Plan Fiduciary is sent to the Trustee mailing address provided on the contract application. If more than one Trustee/Responsible Plan Fiduciary is signing this agreement indicate the one Trustee/Responsible Plan Fiduciary, signing below, who should be the Trustee Mail Recipient. If no Trustee Mail Recipient is elected, we will deem that the individual indicated in the first box that has been completed, to be the Trustee Mail Recipient.

For Non-Discretionary (Passive or Directed) Trustee Plans, the Trustee Mail Recipient must be a Responsible Plan Fiduciary. You must notify us (i) if there is a change in the Trustee Mail Recipient, or (ii) for *Non-Discretionary (Passive or Directed) Trustee Plans*, if the Trustee Mail Recipient is no longer a Responsible Plan Fiduciary.

Trustee / Responsible Plan Fiduciary 1:

Trustee / Responsible Plan Fiduciary 2:

Print name	Social security number	Role: <input type="checkbox"/> Trustee <input type="checkbox"/> Responsible Plan Fiduciary
Email address (must be a Company address, unique to the individual)	Telephone number	
Name of Firm (if different than the Plan Sponsor)	Fax number	Trustee/Responsible Plan Fiduciary Mail Recipient: <input type="checkbox"/>
Signature		Date

Trustee / Responsible Plan Fiduciary 3:

Print name	Social security number	Role: <input type="checkbox"/> Trustee <input type="checkbox"/> Responsible Plan Fiduciary
Email address (must be a Company address, unique to the individual)	Telephone number	
Name of Firm (if different than the Plan Sponsor)	Fax number	Trustee/Responsible Plan Fiduciary Mail Recipient: <input type="checkbox"/>
Signature		Date

Guaranteed Income For Life Select Feature:

A signature below indicates election of the Lifetime Income Benefit rider. The Trustee or Responsible Plan Fiduciary agrees that the benefits provided by the rider are permitted under the Plan, and that John Hancock reserves the right to limit the availability of this feature at any time without notice.

Print name	Signature
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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.

"Guaranteed Income for Life Select" is the name of the feature provided by the Lifetime Income Benefit Rider.

Although Guaranteed Income for Life Select provides a guaranteed income base as well as guaranteed minimum withdrawal benefits, Guaranteed Income for Life Select investment options are variable investments and may lose value. Before the Lifetime Income Date, withdrawals (including loans and transfers out of this feature) will reduce the benefit base in the same proportion that the withdrawals reduces the market value of investments in this feature, or by the amount of the withdrawal if greater. However, after the Lifetime Income Date, this reduction will only apply when withdrawals during any year beginning after such date (or anniversary thereof) exceeds the Lifetime Income Amount. The guarantees provided are contingent on the group annuity contract with John Hancock continuing in effect or the election of a participant to rollover his or her benefits to a recipient rollover vehicle available from John Hancock upon termination of participation in the Plan.

Guarantees of withdrawals provided under the "Guaranteed Income for Life Select" are supported by John Hancock's general account and are contingent on the claims paying ability of John Hancock and does not apply to the investment performance or safety of the underlying portfolios. Guarantees are subject to the limitations, terms, and conditions set forth in the Rider. You should consider the objectives, risks, charges, and expenses of the investment options to which the feature applies and the limitations, terms and conditions of the feature as set forth in the Lifetime Income Benefit Rider before selecting this feature.

An additional fee is charged for the guarantee.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED