

# 404a-5 Plan & Investment Notice

## THE TRUSTEES OF TLC DIVERSIFIED, INC. 401(K) PLAN

As of November 09, 2022

This disclosure statement contains important information regarding your retirement plan that we, as Plan Sponsor, are required to provide under ERISA Reg. section 404a-5. You are receiving this disclosure because you are eligible to participate in the plan or you have the right to direct the investment of an account under the plan. In this document, you will find information about how the plan works, the expenses that may be charged, and information that will help you make informed decisions when selecting and managing the investment of your account.

### General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

#### HOW TO PROVIDE YOUR INVESTMENT INSTRUCTIONS

You can direct your Plan investments using any of the following:

- Enrollment form
- Investment change form
- Participant website at [myplan.johnhancock.com](http://myplan.johnhancock.com)
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the attached Investment Comparative Chart.

#### TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

- Can be given using the options outlined above.
- Can be given at any time unless you are provided an addendum that states restrictions on the times at which you may provide investment instructions.
- Are generally processed on the same business day, provided they are received by John Hancock before 4 p.m. EST (or before the New York Stock Exchange closes, if earlier). If received on or after 4 p.m. EST, they will be processed the next business day.

#### SHORT-TERM TRADING POLICY

Changes to your investments under your qualified retirement plan account are subject to the following short-term trading guidelines of John Hancock and may be cancelled if not within these guidelines:

- Investment exchanges can be made up to a maximum of two exchanges per calendar month.
- In the event that there may be extreme market or personal circumstances requiring you to make an additional change, you may move 100% of your assets to the Money Market Fund after the exchange limit has been reached; no subsequent exchanges may be made for 30 days. Once the 30-day hold has expired, you can then trade again in accordance with the above guideline.
- At the request of the fund company of an underlying fund, and as outlined in their prospectus, the following additional restrictions may be imposed on your account, including but not limited to:
  - Applying redemption fees and/or trade restrictions which may be more restrictive than the above guidelines,
  - Restricting the number of exchanges made during a defined period,
  - Restricting the dollar amount of exchanges,
  - Restricting the method used to submit exchanges (i.e. requiring exchange requests to be submitted in writing via U.S. mail),
  - Restricting exchanges into and out of certain investment options.

#### REDEMPTION FEES

An underlying mutual fund may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or go to the investment options tab at [myplan.johnhancock.com](http://myplan.johnhancock.com) for the most recent listing.

## RESTRICTIONS REGARDING INVESTING IN THE GUARANTEED INTEREST ACCOUNTS

If you choose to invest in a Guaranteed Interest Account, the following restrictions apply:

- In each reporting year, you may transfer at book value up to 20% of your opening account balance of each Guaranteed Interest Account to any investment option outlined in the Investment Comparative Chart on the following dates Feb 15, May 15, Aug 15, Nov 15. All transfers from any Guaranteed Interest Account to the Money Market Fund may be subject to a Market Value Adjustment (lesser of book or market value).
- Any transfer that is in excess of the 20% limit (and any Guaranteed Interest Account transfer made on a date other than the dates specified above) may be subject to a Market Value Adjustment (lesser of book or market value).
- A market value formula will apply to the following withdrawals which may result in a Market Value Adjustment (lesser of book or market value):
  - Plan Discontinuances
  - In-service Withdrawals
  - Pre-retirement withdrawals at 59 1/2
  - Withdrawals of employee voluntary (after-tax) monies
- Hardship Withdrawals issued from the Guaranteed Interest Accounts will be at book value.
- Loans issued from the Guaranteed Interest Accounts will be at book value.
- For questions or more details on whether a market value adjustment will be applied, call the John Hancock participant services toll free line at 800-395-1113 or 800-363-0530 for Spanish.

**Note:** Transfers between Guaranteed Interest Accounts (e.g. 3-yr to 5-yr) are not permitted.

## DESIGNATED INVESTMENT ALTERNATIVES

Your Plan provides designated investment alternatives into which you can direct the investment of your account balance.

- For a full listing of these Funds, including applicable important information, refer to the attached Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed under the investment options tab on the Participant website at [myplan.johnancock.com](http://myplan.johnancock.com).

## Administrative Expenses

The following administrative charges are applied to your account for services related to the operation of the plan. Percentage-based expenses shown below are annual charges which will be converted to a monthly rate and applied to your month-end account balance (i.e. calculated on a '**pro-rata**' basis). Dollar-based expenses are annual amounts which will be converted to a monthly charge unless specified otherwise (i.e. calculated on a '**per participant**' basis). Expenses that are actually deducted from your account will appear on your quarterly benefit statements.

- Your plan has engaged John Hancock to provide record-keeping services such as educational resources, transaction processing, investment platform, quarterly statements and website tools. Charges will be applied to your account as follows: 0.45%\* on a pro-rata basis.

\* Charges may fluctuate based on the total assets in the plan, according to a pre-set fee schedule and other conditions agreed to by your plan sponsor and John Hancock.

- The ongoing administration and management of your plan requires additional services such as fund selection and monitoring, consulting, plan compliance, plan reporting, and other administrative services. Charges will be applied to your account as follows: 0.55% on a pro-rata basis .

If you have any questions, please contact your plan sponsor.

## Individual Expenses

The following transaction fees apply. These fees will be deducted from your account at the time the transaction is processed. Fees deducted from your account will appear on your quarterly benefit statements.

As of November 09, 2022 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount	Special Notes
Loan Fee	\$2.00	Per loan, per month
Mailed Detailed Statement Fee	\$1.00	Per statement per quarter

Fee Type	Amount	Special Notes
Plan Consultant Fees		
Death Withdrawal	\$60.00	
Disability Withdrawal	\$60.00	
Withdrawal of Employee Rollover Money	\$60.00	
Hardship Withdrawal	\$60.00	
Withdrawal of In-Plan Roth Rollover Money	\$60.00	
In-Service Withdrawal (Age 59 1/2)	\$60.00	
Pre-Retirement Withdrawal	\$60.00	
Loan Set-up	\$125.00	
Mandatory Distribution (Involuntary)	\$60.00	
Required Minimum Distribution	\$60.00	
Qualified Domestic Relations Order Withdrawal	\$150.00	
Retirement Withdrawal	\$60.00	
Termination of Employment Withdrawal	\$60.00	

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This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

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

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# Investment Comparative Chart

THE TRUSTEES OF TLC DIVERSIFIED, INC. 401(K) PLAN

This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to [myplan.johnhancock.com](http://myplan.johnhancock.com). To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Dalas Lamberson at (941) 722-0621 and 2719 17TH STREET EAST, PALMETTO, FL, 34221

## DOCUMENT OVERVIEW

This document is comprised of two sections; Performance Information and Fee and Expense Information.

### Performance Information

This section outlines your retirement plan investment options, how they have performed over time and allows you to compare with an appropriate benchmark for the same time period. Benchmark returns are shown for comparative purposes only. Benchmark returns represent the performance of market indices, which cannot be invested in directly, and their returns are calculated without taking into account any investment fees and/or expenses. Hypothetical Returns are shown in bold.

The data presented represents past performance and does not guarantee future performance. Current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Participants can call 1-800-395-1113 or visit [myplan.johnhancock.com](http://myplan.johnhancock.com) for more information.

### Fee and Expense Information

This section shows fee and expense information for the investment options available under your contract. Total Annual Operating Expenses and Shareholder-type Fees (if applicable) are outlined as they relate to each investment option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It is important to understand that the investment rate of return, as set out in the Performance Information section, is calculated net of the Total Annual Operating Expenses of the investment option. However, such returns do not take into account any applicable Shareholder-type fees, which are in addition to the Total Annual Operating Expenses of the investment option.

The Total Annual Operating Expenses ("TAOE") is made up in part by the expenses of the underlying fund based on the underlying fund's expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund is the mutual fund, collective trust, or exchange traded fund in which the sub-account invests. § The underlying fund of this sub-account has either waived a portion of, or capped, its fees. The TAOE is that of the sub account and reflects the net expense ratio of the underlying fund after such expense waiver or cap is applied. Please see the Fund Sheet for details, including gross expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/maximize-your-retirement-savings.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

**VARIABLE RETURN INVESTMENTS\***

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return.

Name/Type of Option	Return YTD as of 09/30/2022	Average Annual Total Return as of 12/31/2021				Benchmark YTD as of 09/30/2022	Benchmark <sup>†</sup> Return as of 12/31/2021				Total Annual Operating Expenses as of 09/30/2022		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
<b>AG</b> MyWayRetirement Mid Cap Value Fund (MWN) <sup>71,229</sup> Mid Cap Value <a href="http://www.viewjhfunds.com/usa/C00/mwna/index.html">http://www.viewjhfunds.com/usa/C00/mwna/index.html</a>	-12.81%	N/A	N/A	N/A	3.85%	-20.35%	28.33%	11.21%	13.43%	5.64%	0.47%	\$4.70	N/A
							Russell MidCap Value						
<b>AG</b> BlackRock Mid Cap Equity Index Fund (MWB) <sup>71,229</sup> Mid Cap Blend <a href="http://www.viewjhfunds.com/usa/C00/mwba/index.html">http://www.viewjhfunds.com/usa/C00/mwba/index.html</a>	-21.54%	N/A	N/A	N/A	6.62%	-21.52%	24.75%	13.08%	14.20%	3.47%	0.02%	\$0.20	N/A
							S&P MidCap 400						
<b>AG</b> MyWayRetirement Mid Cap Growth Fund (MWM) <sup>71,229</sup> Mid Cap Growth <a href="http://www.viewjhfunds.com/usa/C00/mwma/index.html">http://www.viewjhfunds.com/usa/C00/mwma/index.html</a>	-34.85%	N/A	N/A	N/A	11.95%	-31.45%	12.72%	19.82%	16.62%	10.53%	0.55%	\$5.50	N/A
							Russell Midcap Growth						
<b>AG</b> MyWayRetirement Small Cap Value Fund (MWR) <sup>71,229</sup> Small Cap Value <a href="http://www.viewjhfunds.com/usa/C00/mwra/index.html">http://www.viewjhfunds.com/usa/C00/mwra/index.html</a>	-19.68%	N/A	N/A	N/A	0.65%	-21.12%	28.27%	9.07%	12.02%	0.71%	0.50%	\$5.00	N/A
							Russell 2000 Value						
<b>AG</b> BlackRock Russell 2000 Index Fund (MWC) <sup>71,76,229</sup> Small Cap Blend <a href="http://www.viewjhfunds.com/usa/C00/mwca/index.html">http://www.viewjhfunds.com/usa/C00/mwca/index.html</a>	-25.07%	14.85%	12.11%	13.12%	9.23%	-25.10%	14.81%	12.01%	13.23%	9.03%	0.03%	\$0.30	N/A
							Russell 2000						
<b>AG</b> MyWayRetirement Small Cap Growth Fund (MWQ) <sup>71,229</sup> Small Cap Growth <a href="http://www.viewjhfunds.com/usa/C00/mwqa/index.html">http://www.viewjhfunds.com/usa/C00/mwqa/index.html</a>	-37.84%	N/A	N/A	N/A	-0.05%	-29.27%	2.83%	14.53%	14.13%	-1.39%	0.55%	\$5.50	N/A
							Russell 2000 Growth						
<b>AG</b> MyWayRetirement International Value Fund (TIS) <sup>71,198,216,230</sup> International/Global Value <a href="http://www.viewjhfunds.com/usa/C00/tisa/index.html">http://www.viewjhfunds.com/usa/C00/tisa/index.html</a>	-20.09%	10.94%	N/A	N/A	2.29%	-20.60%	11.58%	5.96%	6.41%	50.38%	0.38%	\$3.80	N/A
							MSCI EAFE Value						
<b>G</b> MyWayRetirement Large Cap Value Fund (MWL) <sup>71,229</sup> Large Cap Value <a href="http://www.viewjhfunds.com/usa/C00/mwla/index.html">http://www.viewjhfunds.com/usa/C00/mwla/index.html</a>	-21.54%	N/A	N/A	N/A	7.75%	-17.75%	25.16%	11.16%	12.96%	5.23%	0.42%	\$4.20	N/A
							Russell 1000 Value						

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

Name/Type of Option	Return YTD as of 09/30/2022	Average Annual Total Return as of 12/31/2021				Benchmark YTD as of 09/30/2022	Benchmark <sup>†</sup> Return as of 12/31/2021				Total Annual Operating Expenses as of 09/30/2022		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
<b>G</b> BlackRock Equity Index Fund (MWA) <sup>71,229</sup> Large Cap Blend <a href="http://www.viewjhfunds.com/usa/C00/mwaa/index.html">http://www.viewjhfunds.com/usa/C00/mwaa/index.html</a>	-23.86%	28.71%	18.37%	16.15%	10.50%	-23.86%	28.70%	18.47%	16.55%	11.25%	S&P 500	0.02%	\$0.20	N/A
<b>G</b> MyWayRetirement Large Cap Growth Fund (MWK) <sup>71,229</sup> Large Cap Growth <a href="http://www.viewjhfunds.com/usa/C00/mwka/index.html">http://www.viewjhfunds.com/usa/C00/mwka/index.html</a>	-33.45%	N/A	N/A	N/A	19.06%	-30.65%	27.59%	25.31%	19.78%	19.56%		Russell 1000 Growth	0.34%	\$3.40
<b>G</b> BlackRock EAFE Equity Index Fund (BEE) <sup>71,198</sup> International/Global Blend <a href="http://www.viewjhfunds.com/usa/C00/beeaa/index.html">http://www.viewjhfunds.com/usa/C00/beeaa/index.html</a>	-27.29%	11.50%	9.88%	N/A	8.68%	-27.09%	11.26%	9.54%	8.03%	8.35%	MSCI EAFE	0.05%	\$0.50	N/A
<b>G</b> MyWayRetirement International Growth Fund (MWJ) <sup>71,229</sup> International/Global Growth <a href="http://www.viewjhfunds.com/usa/C00/mwja/index.html">http://www.viewjhfunds.com/usa/C00/mwja/index.html</a>	-30.39%	N/A	N/A	N/A	4.35%	-27.09%	11.26%	9.54%	8.03%	1.74%	MSCI EAFE	0.48%	\$4.80	N/A

**BOND FUNDS**

<b>I</b> BlackRock U.S. Debt Index Fund (BUS) <sup>71,198,204</sup> High Quality Intermediate Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/busa/index.html">http://www.viewjhfunds.com/usa/C00/busa/index.html</a>	-14.50%	-1.62%	3.58%	N/A	3.07%	-14.60%	-1.54%	3.56%	2.89%	3.04%	Bloomberg Barclays US Aggregate Bond	0.04%	\$0.40	N/A
<b>I</b> MyWayRetirement Core Bond Fund (MWG) <sup>71,229</sup> Medium Quality Intermediate Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/mwga/index.html">http://www.viewjhfunds.com/usa/C00/mwga/index.html</a>	-14.57%	N/A	N/A	N/A	1.65%	-14.60%	-1.54%	3.56%	2.89%	0.81%	Bloomberg Barclays US Aggregate Bond	0.23%	\$2.30	N/A
<b>I</b> MyWayRetirement Multi-Sector Bond Fund (MWO) <sup>71,229</sup> Medium Quality Intermediate Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/mwoa/index.html">http://www.viewjhfunds.com/usa/C00/mwoa/index.html</a>	-14.72%	N/A	N/A	N/A	1.95%	-14.60%	-1.54%	3.56%	2.89%	0.81%	Bloomberg Barclays US Aggregate Bond	0.33%	\$3.30	N/A
<b>I</b> MyWayRetirement Global Bond Fund (MWI) <sup>71,229</sup> Global Intermediate Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/mwia/index.html">http://www.viewjhfunds.com/usa/C00/mwia/index.html</a>	-12.70%	N/A	N/A	N/A	0.85%	-19.89%	-4.70%	3.35%	1.77%	-2.12%	Bloomberg Barclays Global Aggregate	0.37%	\$3.70	N/A
<b>I</b> BlackRock U.S. TIPS Index Fund (MWD) <sup>71,229</sup> High Quality Long Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/mwda/index.html">http://www.viewjhfunds.com/usa/C00/mwda/index.html</a>	-13.53%	6.35%	N/A	N/A	8.21%	-13.60%	N/A	N/A	N/A	13.64%	Bloomberg Barclays U.S. Treasury U.S. TIPS	0.04%	\$0.40	N/A

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

Name/Type of Option	Return YTD as of 09/30/2022	Average Annual Total Return as of 12/31/2021				Benchmark YTD as of 09/30/2022	Benchmark <sup>†</sup> Return as of 12/31/2021				Total Annual Operating Expenses as of 09/30/2022		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
<b>C</b> <sup>5</sup> Money Market Fund (MMR) <sup>239,13,83,91,128,142,143,158,166</sup> High Quality Short Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/mmra/index.html">http://www.viewjhfunds.com/usa/C00/mmra/index.html</a>	0.56%	0.00%	1.11%	<b>0.66%</b>	<b>3.35%</b>	0.62%	0.04%	1.11%	0.60%	1.62%	0.08%	\$0.80	N/A
							FTSE Treasury Bill 3-Month						

The current 7-day yield is 2.95% as of the performance date indicated above. The current yield quotation more closely reflects the current earnings of the Money Market Fund as of the date this report was prepared while the Annualized Returns above refer to a specific past holding period reflecting the period covered by this report. Although the fund strives to maintain a positive yield, there is no guarantee the fund will be able to do so. The subaccount's actual current yield may be lower or higher than that of the underlying trust. An investment in the underlying Money Market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The underlying fund seeks to preserve a value of \$1.00 per share but it is possible to lose money by investing in the Money Market Fund that invests in the underlying fund. The Sponsor of the underlying fund has no legal obligation to provide financial support, and you should not expect that the Sponsor will provide financial support to the underlying fund at any time.

**OTHER FUNDS**

<b>TD</b>	MyWayRetirement Index 2065 Fund (MZQ) <sup>71,114,229</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzqa/index.html">http://www.viewjhfunds.com/usa/C00/mzqa/index.html</a>	-25.69%	N/A	N/A	N/A	11.74%	-23.00%	16.36%	13.14%	11.72%	4.75%	0.08%	\$0.80	N/A
								DJ Target Date 2060						
<b>TD</b>	MyWayRetirement Index 2060 Fund (MZD) <sup>71,114,198,208,212</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzda/index.html">http://www.viewjhfunds.com/usa/C00/mzda/index.html</a>	-25.72%	18.83%	N/A	N/A	13.75%	-23.00%	16.36%	13.14%	11.72%	12.14%	0.08%	\$0.80	N/A
								DJ Target Date 2060						
<b>TD</b>	MyWayRetirement Index 2055 Fund (MZN) <sup>71,114,198,207,208,212</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzna/index.html">http://www.viewjhfunds.com/usa/C00/mzna/index.html</a>	-25.68%	18.80%	N/A	N/A	13.78%	-22.99%	16.35%	13.14%	11.72%	12.14%	0.08%	\$0.80	N/A
								DJ Target Date 2055						
<b>TD</b>	MyWayRetirement Index 2050 Fund (MZI) <sup>71,114,198,208,212</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzia/index.html">http://www.viewjhfunds.com/usa/C00/mzia/index.html</a>	-25.56%	18.64%	N/A	N/A	13.59%	-22.71%	15.77%	12.95%	11.62%	11.88%	0.08%	\$0.80	N/A
								DJ Target Date 2050						
<b>TD</b>	MyWayRetirement Index 2045 Fund (MZM) <sup>71,114,198,208,212</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzma/index.html">http://www.viewjhfunds.com/usa/C00/mzma/index.html</a>	-24.93%	17.65%	N/A	N/A	13.29%	-22.12%	14.27%	12.36%	11.29%	11.26%	0.08%	\$0.80	N/A
								DJ Target Date 2045						
<b>TD</b>	MyWayRetirement Index 2040 Fund (MZB) <sup>71,114,198,208,212</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzba/index.html">http://www.viewjhfunds.com/usa/C00/mzba/index.html</a>	-23.82%	15.87%	N/A	N/A	12.39%	-21.27%	12.05%	11.39%	10.60%	10.34%	0.08%	\$0.80	N/A
								DJ Target Date 2040						

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

Name/Type of Option	Return YTD as of 09/30/2022	Average Annual Total Return as of 12/31/2021				Benchmark YTD as of 09/30/2022	Benchmark <sup>†</sup> Return as of 12/31/2021				Total Annual Operating Expenses as of 09/30/2022		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
<b>TD</b> MyWayRetirement Index 2035 Fund (MZL) <sup>71,114,198,207,208,212</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzla/index.html">http://www.viewjhfunds.com/usa/C00/mzla/index.html</a>	-22.51%	13.79%	N/A	N/A	11.54%	-20.32%	9.37%	10.10%	9.57%	9.18%	DJ Target Date 2035	0.08%	\$0.80	N/A
<b>TD</b> MyWayRetirement Index 2030 Fund (MZA) <sup>71,114,198,207,208,212</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzaa/index.html">http://www.viewjhfunds.com/usa/C00/mzaa/index.html</a>	-21.06%	11.41%	N/A	N/A	10.45%	-19.41%	6.56%	8.66%	8.34%	7.93%		DJ Target Date 2030	0.08%	\$0.80
<b>TD</b> MyWayRetirement Index 2025 Fund (MZK) <sup>71,114,198,207,208,212</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzka/index.html">http://www.viewjhfunds.com/usa/C00/mzka/index.html</a>	-19.55%	9.05%	N/A	N/A	9.37%	-18.57%	3.90%	7.14%	6.93%	6.67%	DJ Target Date 2025	0.08%	\$0.80	N/A
<b>TD</b> MyWayRetirement Index Retirement Fund (MZO) <sup>71,114,198,207,208,212</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/mzoa/index.html">http://www.viewjhfunds.com/usa/C00/mzoa/index.html</a>	-18.47%	6.99%	N/A	N/A	8.52%	-16.33%	-0.16%	4.15%	3.37%	4.25%	DJ Target Date Today	0.08%	\$0.80	N/A
<b>AG</b> MyWayRetirement Emerging Markets Fund (MWH) <sup>71,229</sup> Specialty <a href="http://www.viewjhfunds.com/usa/C00/mwha/index.html">http://www.viewjhfunds.com/usa/C00/mwha/index.html</a>	<b>-32.69%</b>	N/A	N/A	N/A	-6.05%	-27.15%	-2.54%	9.87%	5.48%	-7.12%	MSCI Emerging Markets	0.55%	\$5.50	N/A
<b>AG</b> MyWayRetirement Commodities Fund (MWF) <sup>71,229</sup> Sector <a href="http://www.viewjhfunds.com/usa/C00/mwfa/index.html">http://www.viewjhfunds.com/usa/C00/mwfa/index.html</a>	<b>3.37%</b>	N/A	N/A	N/A	3.85%	13.57%	27.10%	3.66%	-2.85%	5.82%	Bloomberg Commodity Index	0.70%	\$7.00	N/A
<b>AG</b> MyWayRetirement Real Estate Fund (MWP) <sup>71,229</sup> Sector <a href="http://www.viewjhfunds.com/usa/C00/mwpa/index.html">http://www.viewjhfunds.com/usa/C00/mwpa/index.html</a>	<b>-29.79%</b>	N/A	N/A	N/A	16.86%	21.79%	40.35%	2.79%	-5.49%	10.47%	S&P GSCI	0.65%	\$6.50	N/A
<b>G&amp;I</b> MyWayRetirement Balanced Fund (MWE) <sup>71,229</sup> Balanced <a href="http://www.viewjhfunds.com/usa/C00/mwea/index.html">http://www.viewjhfunds.com/usa/C00/mwea/index.html</a>	<b>-21.90%</b>	N/A	N/A	N/A	6.45%	-21.23%	14.13%	11.65%	10.21%	6.78%	45.5% S&P 500; 19.5% MSCI EAFE; 35% Bloomberg Barclays U.S. Aggregate	0.40%	\$4.00	N/A

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



**FIXED RETURN INVESTMENTS**

The table below focuses on the performance as well as the fees and expenses of investment options that have a fixed or stated return. The table also shows the annual 'new money' rate for each Guaranteed Interest Account, the term or length of the option, and other information relevant to performance.

Name/Type of Option	Return	Term	Other	Total Annual Operating Expenses as of 09/30/2022		Shareholder-Type Fees
				As a %	Per \$1,000	
<b>3-Year Guaranteed (3YC)</b> <sup>239,66,71,78,83,142,143,166</sup> Three Year Guaranteed Interest Account <a href="http://www.viewjhfunds.com/usa/CO0/giaa/index.html">http://www.viewjhfunds.com/usa/CO0/giaa/index.html</a>	1.00% as of 11/01/2022	3-year	"Return" shown represents the annual interest rates that is established on the first day of the month indicated. That interest rate is applied to all contributions made to the account in that month. John Hancock may adjust the rate of return prospectively, as each month, a new rate is declared and applied to contributions made that month. You may call 1-800-395-1113 to obtain the most recent rate.  At the end of each reporting year, a "composite interest rate" is determined. The composite interest rate is a dollar-weighted average rate of all contributions to that Guaranteed Interest Account during that reporting year. A separate composite interest rate is calculated for each GIA term and each reporting year, if applicable. For example, separate composite interest rates would be calculated for deposits made to the 3-year and 10-year GIAs. Further, separate composite interest rates would be calculated for the 3-year GIAs from one reporting year to another. The GIA balance will continue to earn that reporting year's composite interest rate until the end of the guaranteed term. Participants with assets in a Guaranteed Interest Account can obtain more information on the composite interest rate that applies to their account by calling Participant Services at 1-800-395-1113 or viewing their most current Participant Statement.	N/A	N/A	Transfers between a Guaranteed Interest Account and other investment options (except for transfers between Guaranteed Interest Accounts) may be permitted (at book value) under the terms of your plan's contract with John Hancock. Some conditions apply, including limitations as to permitted transfer dates, noted on your quarterly statement, if applicable. Transfers that are initiated on dates other than those specified in the contract may be subject to a market value adjustment. Similarly, withdrawals taken from Guaranteed Interest Accounts prior to the end of the guarantee period, may be subject to a market value adjustment. Book value transfers are subject to an annual 20% book value transfer limit for each Guaranteed Interest Account balance. Transfers in excess of this limit are made at the lesser of book and market value.

Please visit [www.ps.jhancockpensions.com/assets/pdfs/SPARK\\_Glossary.pdf](http://www.ps.jhancockpensions.com/assets/pdfs/SPARK_Glossary.pdf) for a glossary of investment terms relevant to the investment options under this plan.

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

## IMPORTANT NOTES

The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund or collective trust), reinvestment of dividends and capital gains and deductions for the expense ratio.

<sup>†</sup>Your company's qualified retirement plan offers participants the opportunity to contribute to investment options available under a group annuity contract with John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). These investment options may be sub-accounts (pooled funds) investing directly in underlying mutual funds, or they may be Guaranteed Interest Accounts.

The Funds offered on the JH Signature platform are classified into five risk categories. The risk category in which a Fund is placed is determined based on where the 10 year Standard Deviation (defined below) of the underlying fund's Morningstar Category falls on the following scale: if the 10 year Standard Deviation of the underlying fund's Morningstar Category is 17.00 or higher, the Fund is classified as "Aggressive;" between 11.50 and 16.99 as "Growth;" between 6.50 and 11.49 as "Growth & Income;" between 2.50 and 6.49 as "Income;" and 2.49 and below as "Conservative." If a 10 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category is used to determine the Fund's risk category. If a 5 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category Index is used to determine the Fund's risk category. Standard Deviation is defined by Morningstar as a statistical measurement of dispersion about an average, which, for an underlying fund, depicts how widely the returns varied over a certain period of time.

<sup>†</sup>Index Performance: Index performance shown is for a broad-based securities market index. Indices are unmanaged and cannot be invested in directly. Index returns were prepared using Morningstar, Inc. software and data. The performance of an Index does not include any portfolio or insurance-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

<sup>239</sup>This investment option is deemed a 'Competing' investment option with John Hancock Stable Value Guaranteed Income Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

<sup>13</sup>The total revenue John Hancock receives on this Fund is higher than those advised or sub-advised exclusively by unaffiliated entities. John Hancock and its affiliates provide advisory and/or sub-advisory services for the underlying fund. For these services, John Hancock and its affiliates receive additional fees which are included in the underlying fund expense ratio (i.e. Fund Expense Ratio or FER).

<sup>66</sup>Effective November 5, 2012, these Funds will no longer be available to New Business. Please contact your John Hancock representative for more details.

<sup>71</sup>Only available under certain limited circumstances. Consult your John Hancock representative for more information.

<sup>76</sup>Indexes are unmanaged and the performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index. Like all mutual funds, index funds are subject to market risks and will fluctuate in value. Index funds are designed to track the performance of its target index but may underperform due to fees, expenses or tracking errors. These investments are not actively managed and do not necessarily attempt to manage volatility or protect against losses in declining markets.

None of the index funds are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in any index mutual fund.

<sup>78</sup>Guaranteed Interest rates shown are gross ARA rates and assume the issuance of a contract at the beginning of each period shown. Actual return may vary depending on the administrative expense and, if applicable, the Sales and Service fee for the contract. The sales and service fee for the contract is the same as that shown for the sub-accounts under the contract. For regular ongoing contributions, interest rates are published at the beginning of each month and apply to all such contributions in that month. For other types of contributions, interest rates may change during the month. An investment in a guaranteed interest account is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the guaranteed interest accounts seek to preserve the value of an investment, it is possible to lose money by investing in these portfolios. Guaranteed interest rates are based upon the claims paying ability of the issuing company.

<sup>83</sup>This investment option is deemed a "Competing" investment option with the John Hancock Stable Value Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although

the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

<sup>91</sup>The underlying John Hancock Variable Insurance Trust portfolio is not a retail mutual fund and is only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or sub-advisers may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or sub-adviser. Past performance is no guarantee of future results.

<sup>114</sup>If John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date (Lifecycle Portfolio) based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

<sup>128</sup>The indicated separate account is operated by John Hancock Life Insurance Company (U.S.A.), which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under the Commodity Exchange Act and, therefore, is not subject to registration or regulation as a pool operator under such Act.

<sup>142</sup>This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available if the Reliance Trust New York Life Anchor Account is selected. For further details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

<sup>143</sup>This investment option is deemed a 'Competing' investment option with the Federated Capital Preservation Fund and may not be available if the Federated Capital Preservation Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

<sup>158</sup>Effective April 6, 2016, the underlying holdings of the Money Market Fund were modified in order to comply with the definition of a Government money market fund as set out by the SEC. That ruling takes effect October 14, 2016.

<sup>166</sup>This investment option is deemed a 'Competing' investment option with the Reliance MetLife Stable Value Fund and may not be available if the Reliance MetLife Stable Value Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

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<sup>198</sup>This sub-account was recently introduced on June 15, 2018 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

<sup>204</sup>This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 3, 2019. Performance shown for periods prior to that date is based on the performance of the old share class.

<sup>207</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about June 14, 2019. Please contact your John Hancock representative for more information.

<sup>208</sup>The underlying fund changed its name effective on or about June 14, 2019. Performance shown for periods prior to that date reflect the results under its former name.

<sup>212</sup>The sub-account and underlying fund changed its name effective on or about November 1, 2019. Performance shown for periods prior to that date reflect the results under its former name.

<sup>216</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 8, 2020. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.

<sup>229</sup>This sub-account was recently introduced on May 7, 2021 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

<sup>230</sup>The sub-account and underlying fund changed its name effective on or about May 7, 2021. Performance shown for periods prior to that date reflect the results under its former name.

<sup>5</sup>The Total Annual Operating Expenses ("TAOE") is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund of this sub-account has either waived a portion of, or capped, its fees; the FER used to determine the TAOE of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. Refer to the Fund Sheet for details.

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To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

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