

# 404a-5 Plan & Investment Notice

## THE TRUSTEES OF FRANK'S DETAIL, INC. 401(K) PLAN

As of March 11, 2020

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 [www.jhpensions.com](http://www.jhpensions.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 Stable Value 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 [www.jhpensions.com](http://www.jhpensions.com) for the most recent listing.

## RESTRICTIONS REGARDING INVESTING IN THE STABLE VALUE FUND

If you choose to invest in a Stable Value Fund, withdrawals from the Fund may be subject to certain restrictions imposed by the trustee of the underlying trust.

- In general, withdrawals that are permitted by the plan are processed on the next business day.
- However, withdrawals may be delayed under certain circumstances dictated by the Fund's governing documents and explained more fully in the table below.
- Under certain circumstances, plan-initiated withdrawals, and certain participant-initiated withdrawals that are deemed to be plan-initiated withdrawals, are subject to a 12-month hold or a market value adjustment, as determined by the governing documents of the applicable Stable Value Fund.
- Participant-initiated withdrawals may be deemed to be plan-initiated withdrawals under various circumstances, including but not limited to:
  - Withdrawal as a result of plan sponsor communication to participants designed to induce participants to make a withdrawal from the Fund;
  - Additional investment options are established that constitute a Competing Fund;
  - A new pension plan is established that introduces a Competing Fund;
  - The operation of the plan has been changed in such a way that it is designed to or is likely to induce Participants to make a withdrawal from the Fund;
  - The withdrawal is due to an action of the plan or the plan sponsor such as a merger, sale, spin off, early retirement, facility relocation, etc.
  - The plan offers a Competing Fund and the withdrawal involves a transfer of funds to a Competing Fund.
- For more details, or to obtain a copy of the applicable offering documents for a Stable Value Fund, contact the Plan Administrator.
- Where such, or any other restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.

## 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 [www.jhpenions.com](http://www.jhpenions.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: 0.46%\* 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: 0.47% 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 March 11, 2020 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount
Loan Fee	\$4.00 per loan, per month
Withdrawal Processing Fee ~	Per withdrawal request

Fee Type	Amount
Death	\$25.00
Disability	\$25.00
Hardship	\$25.00
Mandatory distribution	\$25.00
Minimum distribution	\$25.00
Pre-retirement	\$25.00
Qualified domestic relations order	\$25.00
Retirement	\$25.00
Termination	\$25.00
Withdrawal of employee rollover money	\$25.00
Systematic Withdrawal Fee <sup>+</sup>	Per installment payment
Required minimum distribution	\$2.00
Mailed Detailed Statement Fee	\$1.00 per statement per quarter

<sup>+</sup> Fee is effective March 4, 2018

~ Applicable John Hancock 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.

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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.

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NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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# Investment Comparative Chart

## THE TRUSTEES OF FRANK'S DETAIL, 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 [www.jhpensions.com](http://www.jhpensions.com). To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Diane Williams at (407) 905-8770 and 7730 Orange Tree Lane, Orlando, FL, 32819

### 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 [www.jhpensions.com](http://www.jhpensions.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 01/31/2020	Average Annual Total Return as of 12/31/2019				Benchmark YTD as of 01/31/2020	Benchmark <sup>†</sup> Return as of 12/31/2019				Total Annual Operating Expenses as of 01/31/2020		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
EQUITY FUNDS														
AG	TIAA-CREF Small-Cap Blend Index Fund (TCS) <sup>165</sup> Small Cap Blend <a href="http://www.viewjhfunds.com/usa/C00/tcsa/index.html">http://www.viewjhfunds.com/usa/C00/tcsa/index.html</a>	-3.17%	25.53%	8.41%	11.99%	10.69%	-3.20%	25.52%	8.22%	11.82%	10.62%	0.06%	\$0.60	N/A
								Russell 2000 TR						
AG	DFA International Value Fund (DVF) International/Global Value <a href="http://www.viewjhfunds.com/usa/C00/dvfa/index.html">http://www.viewjhfunds.com/usa/C00/dvfa/index.html</a>	-5.64%	15.66%	4.09%	4.14%	6.12%	-1.93%	22.49%	5.42%	5.31%	5.09%	0.43%	\$4.30	N/A
								MSCI World ex USA						
AG	Fidelity International Index Fund (FII) <sup>181,209</sup> International/Global Blend <a href="http://www.viewjhfunds.com/usa/C00/fiia/index.html">http://www.viewjhfunds.com/usa/C00/fiia/index.html</a>	-2.54%	22.00%	5.86%	5.59%	5.05%	-2.08%	22.01%	5.67%	5.50%	4.95%	0.05%	\$0.50	N/A
								MSCI EAFE TR						
AG	Vanguard International Growth Fund (VIG) <sup>181</sup> International/Global Growth <a href="http://www.viewjhfunds.com/usa/C00/viga/index.html">http://www.viewjhfunds.com/usa/C00/viga/index.html</a>	-1.50%	31.48%	10.76%	8.84%	10.68%	-2.68%	21.51%	5.50%	4.96%	N/A	0.32%	\$3.20	N/A
								MSCI All Country World Index ex U.S.						
G	DFA US Large Cap Value Fund (DLC) <sup>190</sup> Large Cap Value <a href="http://www.viewjhfunds.com/usa/C00/dlca/index.html">http://www.viewjhfunds.com/usa/C00/dlca/index.html</a>	-4.11%	25.45%	8.63%	12.75%	10.15%	-2.15%	26.54%	8.28%	11.79%	9.75%	0.27%	\$2.70	N/A
								Russell 1000 Value TR						
G	S 500 Index Fund (IND) <sup>13,76,91,110,187</sup> Large Cap Blend <a href="http://www.viewjhfunds.com/usa/C00/inda/index.html">http://www.viewjhfunds.com/usa/C00/inda/index.html</a>	-0.03%	31.40%	11.66%	13.53%	9.70%	-0.03%	31.48%	11.69%	13.55%	9.84%	0.04%	\$0.40	N/A
								S&P 500 TR						
G	Capital Appreciation Fund (CPA) <sup>12,13</sup> Large Cap Growth <a href="http://www.viewjhfunds.com/usa/C00/cpaa/index.html">http://www.viewjhfunds.com/usa/C00/cpaa/index.html</a>	4.57%	33.68%	15.17%	15.04%	7.47%	2.23%	36.38%	14.62%	15.21%	6.63%	0.29%	\$2.90	N/A
								Russell 1000 Growth TR						
BOND FUNDS														
I	Federated Institutional High Yield Bond Fund (FHY) <sup>87,88</sup> Low Quality Short Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/fhya/index.html">http://www.viewjhfunds.com/usa/C00/fhya/index.html</a>	-0.13%	15.03%	6.18%	7.65%	8.66%	0.02%	14.31%	6.13%	7.55%	8.96%	0.45%	\$4.50	N/A
								Barclays Capital U.S. High Yield 2% Issuer Cap						

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

Name/Type of Option	Return YTD as of 01/31/2020	Average Annual Total Return as of 12/31/2019				Benchmark YTD as of 01/31/2020	Benchmark <sup>†</sup> Return as of 12/31/2019				Total Annual Operating Expenses as of 01/31/2020		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
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#### OTHER FUNDS

TD	American Funds 2060 Target Date Retirement Fund (AFM) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afma/index.html">http://www.viewjhfunds.com/usa/C00/afma/index.html</a>	-0.81%	25.01%	N/A	N/A	9.51%	-1.18%	25.08%	8.71%	N/A	8.52%	0.41%	\$4.10	N/A
					S&P Target Date Through 2060									
TD	American Funds 2055 Target Date Retirement Fund (AFL) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afla/index.html">http://www.viewjhfunds.com/usa/C00/afla/index.html</a>	-0.88%	25.08%	9.54%	N/A	11.06%	-1.19%	25.00%	8.68%	10.11%	10.46%	0.40%	\$4.00	N/A
					S&P Target Date Through 2055+									
TD	American Funds 2050 Target Date Retirement Fund (AFK) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afka/index.html">http://www.viewjhfunds.com/usa/C00/afka/index.html</a>	-0.86%	25.04%	9.55%	10.68%	7.60%	-1.17%	24.91%	8.69%	10.08%	N/A	0.39%	\$3.90	N/A
					S&P Target Date Through 2050									
TD	American Funds 2045 Target Date Retirement Fund (AFJ) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afja/index.html">http://www.viewjhfunds.com/usa/C00/afja/index.html</a>	-0.79%	24.68%	9.44%	10.62%	7.56%	-1.16%	24.75%	8.61%	9.98%	N/A	0.38%	\$3.80	N/A
					S&P Target Date Through 2045									
TD	American Funds 2040 Target Date Retirement Fund (AFG) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afga/index.html">http://www.viewjhfunds.com/usa/C00/afga/index.html</a>	-0.80%	24.40%	9.29%	10.55%	7.50%	-1.08%	24.24%	8.48%	9.90%	N/A	0.38%	\$3.80	N/A
					S&P Target Date Through 2040									

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

	Name/Type of Option	Return YTD as of 01/31/2020	Average Annual Total Return as of 12/31/2019				Benchmark YTD as of 01/31/2020	Benchmark <sup>†</sup> Return as of 12/31/2019				Total Annual Operating Expenses as of 01/31/2020		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
TD	American Funds 2035 Target Date Retirement Fund (AFF) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/affa/index.html">http://www.viewjhfunds.com/usa/C00/affa/index.html</a>	-0.70%	23.30%	<b>8.98%</b>	<b>10.35%</b>	<b>7.35%</b>	-0.88%	23.10%	8.17%	9.62%	N/A	0.37%	\$3.70	N/A
								S&P Target Date Through 2035						
TD	American Funds 2030 Target Date Retirement Fund (AFE) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afea/index.html">http://www.viewjhfunds.com/usa/C00/afea/index.html</a>	-0.40%	20.06%	<b>8.09%</b>	<b>9.89%</b>	<b>7.00%</b>	-0.66%	21.75%	7.74%	9.25%	N/A	0.35%	\$3.50	N/A
								S&P Target Date Through 2030						
TD	American Funds 2025 Target Date Retirement Fund (AFD) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afda/index.html">http://www.viewjhfunds.com/usa/C00/afda/index.html</a>	-0.14%	17.85%	<b>7.12%</b>	<b>9.15%</b>	<b>6.40%</b>	-0.36%	19.84%	7.17%	8.75%	N/A	0.33%	\$3.30	N/A
								S&P Target Date Through 2025						
TD	American Funds 2020 Target Date Retirement Fund (AFC) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afca/index.html">http://www.viewjhfunds.com/usa/C00/afca/index.html</a>	0.08%	15.59%	<b>6.37%</b>	<b>8.16%</b>	<b>5.75%</b>	-0.12%	18.18%	6.61%	8.15%	N/A	0.31%	\$3.10	N/A
								S&P Target Date Through 2020						
TD	American Funds 2015 Target Date Retirement Fund (AFB) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afba/index.html">http://www.viewjhfunds.com/usa/C00/afba/index.html</a>	0.08%	14.94%	<b>5.85%</b>	<b>7.51%</b>	<b>5.47%</b>	0.17%	16.11%	6.02%	7.50%	N/A	0.31%	\$3.10	N/A
								S&P Target Date Through 2015						
TD	American Funds 2010 Target Date Retirement Fund (AFA) <sup>114,151,185</sup> Target Date <a href="http://www.viewjhfunds.com/usa/C00/afaa/index.html">http://www.viewjhfunds.com/usa/C00/afaa/index.html</a>	0.09%	13.87%	<b>5.49%</b>	<b>7.07%</b>	<b>5.17%</b>	0.31%	15.08%	5.42%	6.78%	N/A	0.31%	\$3.10	N/A
								S&P Target Date Through 2010						
AG	<sup>\$</sup> Northern Emerging Markets Equity Index Fund (EME) <sup>126</sup> Specialty <a href="http://www.viewjhfunds.com/usa/C00/emea/index.html">http://www.viewjhfunds.com/usa/C00/emea/index.html</a>	-5.32%	18.51%	5.49%	<b>3.44%</b>	<b>4.02%</b>	-4.66%	18.42%	5.61%	3.67%	4.58%	0.15%	\$1.50	N/A
								MSCI Emerging Markets						

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

Name/Type of Option	Return YTD as of 01/31/2020	Average Annual Total Return as of 12/31/2019				Benchmark YTD as of 01/31/2020	Benchmark <sup>†</sup> Return as of 12/31/2019				Total Annual Operating Expenses as of 01/31/2020		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> Reliance MetLife Stable Value Fund (RMS) <sup>83,142,143,165,167</sup> High Quality Short Term Fixed Income <a href="http://www.viewjhfunds.com/usa/C00/rmsa/index.html">http://www.viewjhfunds.com/usa/C00/rmsa/index.html</a>	0.24%	2.88%	<b>2.63%</b>	<b>2.90%</b>	<b>4.36%</b>	1.92%	8.71%	3.04%	3.74%	4.97%	0.63%	\$6.30	Participant-directed withdrawals from this Fund are normally processed on the next business day if the withdrawal request is received on or after 4 pm EST on a business day. However, such withdrawals may be subject to a delay under certain emergency conditions, including for example the closure of an exchange on which underlying securities are traded. Plan-directed withdrawals and certain participant-directed withdrawals that are deemed to be plan-directed withdrawals will be paid out subject to a market value adjustment. Where such, or any other, restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.

Please visit [www.ps.jhancokpensions.com/assets/pdfs/SPARK\\_Glossary.pdf](http://www.ps.jhancokpensions.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.

\*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>1</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>12</sup>This sub-account was introduced April 27, 2001.

<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 exclusive advisory and 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>37</sup>This sub-account was introduced July 25, 2008.

<sup>72</sup>This sub-account was introduced on or about May 5, 2006.

<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>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>87</sup>This sub-account was introduced November 5, 2010.

<sup>88</sup>Important Redemption Fee Information: Federated Institutional High Yield Bond Fund - Effective November 5, 2010, the underlying fund will impose a 2% redemption fee on all selling/exchanges of the fund within a 90-day period. The "First-In/First-Out" ("FIFO") method will be used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied. Note: At the end of day on June 28th, 2019, this redemption fee will no longer apply.

<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>110</sup>This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 2, 2012. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio/sub-account. The name of this sub-account may change effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

<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>126</sup>This sub-account was introduced May 3, 2014.

<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>151</sup>This sub-account was recently introduced on March 25, 2016 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>162</sup>The underlying fund changed its sub-advisor on November 4, 2016 from Declaration Management & Research LLC/John Hancock Asset Management to John Hancock Management.

<sup>165</sup>This sub-account was recently introduced on November 4, 2016 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>167</sup>Reliance MetLife Stable Value Fund: Qualified retirement plans that select the Reliance MetLife Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any investment options for the plan deemed to be 'Competing', including (i) a fixed income fund with a targeted average duration of three (3) years or less, including without limitation, a money market fund, other stable value fund or bond fund, (ii) a self-directed brokerage account, (iii) any investment fund that is reported to participants on a valuation basis comparable to that for the Group Trust, or (iv) a balanced, lifestyle, target-date or other

similar type of asset allocation fund if the fund contains a fund of the type described in the preceding item (i), (ii), or (iii) that exceeds 70% of that fund. Contact your John Hancock representative for details.

The Reliance MetLife Stable Value Fund is a collective investment trust maintained by Reliance Trust Company that invests 100% of its assets in insurance company separate accounts maintained by Metropolitan Life Insurance Company. An investment in the Reliance MetLife Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by John Hancock, Reliance Trust Company, The Federal Deposit Insurance Corporation (FDIC) or any government agency, and is subject to certain market risks. However, the fund is designed to meet Department of Labor requirements for 'grandfathered' default contributions under 29 CFR 2550.404c-5(e)(4)(v). Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment. Investments in the fund will accrue interest at the applicable monthly crediting rate, which will be set based upon a formula but may be adjusted from time to time as agreed upon by Reliance Trust Company and Metropolitan Life Insurance Company. The actual market value of the underlying assets may, at times, be greater than or less than the book value of the fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates.

For further details on the fund expense ratio and certain risks that may apply please refer to the Offering Memorandum and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act.

<sup>181</sup>This sub-account was recently introduced on May 6, 2017 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>185</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 November 3, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

<sup>187</sup>The underlying fund changed its name effective on or about November 3, 2017. Performance shown for periods prior to that date reflect the results under its former name.

<sup>190</sup>This sub-account was recently introduced on November 3, 2017 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>209</sup>Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 18, 2019. Please contact your John Hancock representative for more information.

<sup>214</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 November 1, 2019. Performance shown for periods prior to that date is based on the performance of the old share class.

<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.