

404a-5 Plan & Investment Notice

THE TRUSTEES OF PT SOLUTIONS HOLDINGS, LLC 401(K) PROFIT SHARING PLAN

As of November 28, 2023

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
- 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 for the most recent listing.

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.johnhancock.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: 0.32%* 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: 0.42% 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 28, 2023 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount
Withdrawal Processing Fee ~	Per withdrawal request
Death	\$50.00
Disability	\$50.00
Hardship	\$50.00
Mandatory distribution	\$50.00
Minimum distribution	\$50.00
Other withdrawal	\$50.00
Pre-retirement	\$50.00
Qualified domestic relations order	\$50.00
Retirement	\$50.00
Termination	\$50.00
Withdrawal of employee rollover money	\$50.00
Systematic Withdrawal Fee +	Per installment payment
Pre-retirement	\$2.00
Required minimum distribution	\$2.00
Retirement	\$2.00

Fee Type	Amount
Termination	\$2.00
Mailed Detailed Statement Fee	\$1.00 per statement per quarter

⁺ 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.

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.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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Investment Comparative Chart

THE TRUSTEES OF PT SOLUTIONS HOLDINGS, LLC 401(K) PROFIT SHARING 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. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Amy Scott at (334) 625-5802 and 1100 Circle 75 Pkwy, Ste 1400, Atlanta, GA, 30339

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 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 10/31/2023	Average Annual Total Return as of 12/31/2022				Benchmark YTD as of 10/31/2023	Benchmark [†] Return as of 12/31/2022				Total Annual Operating Expenses as of 10/31/2023		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	Allspring Special Mid Cap Value Fund (WV) ^{181,185,240,244} Mid Cap Value http://www.viewjhfunds.com/usa/C00/wfva/index.html	-3.33%	-4.36%	8.59%	12.04%	9.77%	-4.44%	-12.03%	5.72%	10.10%	8.40%	0.56%	\$5.60	N/A
								Russell Mid Cap Value						
AG	⁵ John Hancock Mid Cap Growth Fund (JHM) ^{13,229,232} Mid Cap Growth http://www.viewjhfunds.com/usa/C00/jhma/index.html	-1.10%	-34.33%	7.86%	11.16%	7.38%	4.27%	-26.72%	7.64%	11.40%	9.30%	0.61%	\$6.10	N/A
								Russell Mid Cap Growth						
AG	Royce Small-Cap Opportunity Fund (OPP) ^{36,39,253} Small Cap Value http://www.viewjhfunds.com/usa/C00/oppa/index.html	-0.44%	-16.91%	7.31%	10.87%	11.57%	-4.45%	-20.43%	4.12%	9.01%	7.91%	1.03%	\$10.30	N/A
								Russell 2000						
AG	Royce Pennsylvania Mutual Fund (RPM) ⁹⁷ Small Cap Blend http://www.viewjhfunds.com/usa/C00/rpma/index.html	5.56%	-16.89%	5.93%	8.94%	8.37%	-4.45%	-20.43%	4.12%	9.01%	N/A	0.76%	\$7.60	N/A
								Russell 2000						
AG	TIAA-CREF Small-Cap Blend Index Fund (TCS) ¹⁶⁵ Small Cap Blend http://www.viewjhfunds.com/usa/C00/tcsa/index.html	-4.39%	-20.29%	4.25%	9.19%	9.56%	-4.45%	-20.43%	4.12%	9.01%	9.47%	0.06%	\$0.60	N/A
								Russell 2000						
AG	Invesco Small Cap Growth Fund (SCO) ¹³⁰ Small Cap Growth http://www.viewjhfunds.com/usa/C00/scoa/index.html	-5.32%	-35.16%	4.92%	10.44%	10.25%	-2.87%	-26.35%	3.50%	9.20%	6.70%	0.46%	\$4.60	N/A
								Russell 2000 Growth						
G	American Funds Washington Mutual Investors Fund (WMI) ^{38,194,240,243} Large Cap Blend http://www.viewjhfunds.com/usa/C00/wmia/index.html	4.27%	-8.18%	9.41%	12.25%	9.27%	10.69%	-18.11%	9.42%	12.56%	N/A	0.27%	\$2.70	N/A
								S&P 500						
G	MFS Massachusetts Investors Fund (MIF) ^{33,201} Large Cap Blend http://www.viewjhfunds.com/usa/C00/mifa/index.html	5.69%	-15.90%	9.17%	12.10%	9.75%	10.69%	-18.11%	9.42%	12.56%	N/A	0.20%	\$2.00	N/A
								S&P 500						

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

Name/Type of Option	Return YTD as of 10/31/2023	Average Annual Total Return as of 12/31/2022				Benchmark YTD as of 10/31/2023	Benchmark [†] Return as of 12/31/2022				Total Annual Operating Expenses as of 10/31/2023		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
G [§] Parnassus Core Equity Fund (PEI) ^{33,148} Large Cap Blend http://www.viewjhfunds.com/usa/C00/peia/index.html	10.28%	-18.33%	10.80%	12.78%	10.59%	10.69%	-18.11%	9.42%	12.56%	8.83%	0.47%	\$4.70	N/A
G [§] Blue Chip Growth Fund (BCF) ^{13,128,153} Large Cap Growth http://www.viewjhfunds.com/usa/C00/bcfa/index.html	30.63%	-37.88%	5.60%	12.21%	8.92%	10.69%	-18.11%	9.42%	12.56%	9.65%	0.52%	\$5.20	N/A
G [§] American Funds New Perspective Fund (ANP) ^{37,243} International/Global Growth http://www.viewjhfunds.com/usa/C00/anpa/index.html	8.55%	-25.61%	7.69%	10.29%	12.13%	6.74%	-18.36%	5.22%	7.97%	N/A	0.41%	\$4.10	N/A
G [§] John Hancock International Growth Fund (IGR) ¹³ International/Global Growth http://www.viewjhfunds.com/usa/C00/igra/index.html	0.29%	-26.43%	2.65%	7.38%	5.52%	-1.37%	-23.05%	1.49%	4.68%	5.71%	0.58%	\$5.80	N/A

BOND FUNDS

I [§] DFA Inflation-Protected Securities Fund (INP) ^{87,128} High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/inpa/index.html	-1.38%	-12.22%	2.06%	1.04%	3.59%	-1.49%	-11.84%	2.10%	1.11%	3.49%	0.11%	\$1.10	N/A
I [§] Guggenheim Total Return Bond Fund (GTR) ^{128,190} Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/gtra/index.html	-1.26%	-15.45%	0.64%	2.72%	3.73%	-2.76%	-13.01%	0.02%	1.05%	1.42%	0.42%	\$4.20	N/A
I [§] PIMCO Income Fund (PIM) ^{128,181} Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/pima/index.html	1.97%	-7.81%	1.69%	4.01%	6.63%	-2.76%	-13.01%	0.02%	1.05%	2.87%	0.62%	\$6.20	N/A
C [§] Money Market Fund (MMR) ^{13,83,91,142,143,158,166,239} High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/mmra/index.html	4.08%	1.51%	1.23%	0.78%	3.30%	4.28%	1.50%	1.24%	0.74%	1.62%	0.08%	\$0.80	N/A

The current 7-day yield is 5.27% 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

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

Name/Type of Option	Return YTD as of 10/31/2023	Average Annual Total Return as of 12/31/2022				Benchmark YTD as of 10/31/2023	Benchmark [†] Return as of 12/31/2022				Total Annual Operating Expenses as of 10/31/2023		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 2065 Target Date Retirement Fund (A65) ^{114,227} Target Date http://www.viewjhfunds.com/usa/C00/a65a/index.html	5.98%	-19.64%	N/A	N/A	12.57%	4.83%	N/A	N/A	N/A	44.88%	0.38%	\$3.80	N/A
TD American Funds 2060 Target Date Retirement Fund (AFM) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afma/index.html	6.00%	-19.66%	5.81%	N/A	7.34%	4.79%	-16.00%	5.34%	8.50%	6.78%	0.38%	\$3.80	N/A
TD American Funds 2055 Target Date Retirement Fund (AFL) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afla/index.html	5.91%	-19.50%	5.87%	9.18%	9.39%	4.73%	-15.96%	5.31%	8.46%	8.86%	0.38%	\$3.80	N/A
TD American Funds 2050 Target Date Retirement Fund (AFK) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afka/index.html	5.59%	-18.90%	6.04%	9.28%	6.98%	4.72%	-15.97%	5.26%	8.32%	5.84%	0.38%	\$3.80	N/A
TD American Funds 2045 Target Date Retirement Fund (AFJ) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afja/index.html	5.21%	-18.18%	6.11%	9.30%	6.99%	4.57%	-15.83%	5.16%	8.11%	5.71%	0.37%	\$3.70	N/A
TD American Funds 2040 Target Date Retirement Fund (AFG) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afga/index.html	4.87%	-17.55%	6.10%	9.22%	6.94%	4.18%	-15.55%	4.97%	7.83%	5.63%	0.36%	\$3.60	N/A
TD American Funds 2035 Target Date Retirement Fund (AFF) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/affa/index.html	3.67%	-16.24%	5.87%	8.97%	6.78%	3.55%	-14.98%	4.62%	7.41%	5.43%	0.35%	\$3.50	N/A
TD American Funds 2030 Target Date Retirement Fund (AFE) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afea/index.html	2.47%	-14.51%	5.09%	8.25%	6.36%	2.78%	-13.96%	4.17%	6.84%	5.18%	0.33%	\$3.30	N/A

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

Name/Type of Option		Return YTD as of 10/31/2023	Average Annual Total Return as of 12/31/2022				Benchmark YTD as of 10/31/2023	Benchmark [†] Return as of 12/31/2022				Total Annual Operating Expenses as of 10/31/2023		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 2025 Target Date Retirement Fund (AFD) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afda/index.html	1.18%	-12.74%	4.69%	7.49%	5.82%	2.11%	-13.12%	3.75%	6.22%	4.93%	0.32%	\$3.20	N/A
TD	American Funds 2020 Target Date Retirement Fund (AFC) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afca/index.html	0.25%	-11.01%	4.21%	6.54%	5.22%	1.84%	-12.81%	3.14%	5.50%	4.58%	0.30%	\$3.00	N/A
TD	American Funds 2015 Target Date Retirement Fund (AFB) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afba/index.html	0.00%	-10.25%	4.00%	5.97%	4.97%	1.48%	-12.16%	3.06%	5.01%	4.37%	0.30%	\$3.00	N/A
TD	American Funds 2010 Target Date Retirement Fund (AFA) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afaa/index.html	-0.37%	-9.15%	3.80%	5.47%	4.71%	1.28%	-11.44%	2.81%	4.36%	4.05%	0.28%	\$2.80	N/A
TD	John Hancock Lifetime Blend 2065 CIT R2 (J4A) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4aa/index.html	3.63%	-18.51%	N/A	N/A	1.46%	4.79%	-16.00%	5.34%	8.50%	2.58%	0.15%	\$1.50	N/A
TD	John Hancock Lifetime Blend 2060 CIT R2 (J4B) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ba/index.html	3.62%	-18.65%	N/A	N/A	1.34%	4.79%	-16.00%	5.34%	8.50%	2.58%	0.15%	\$1.50	N/A
TD	John Hancock Lifetime Blend 2055 CIT R2 (J4C) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4ca/index.html	3.66%	-18.65%	N/A	N/A	1.34%	4.73%	-15.96%	5.31%	8.46%	2.65%	0.15%	\$1.50	N/A
TD	John Hancock Lifetime Blend 2050 CIT R2 (J4D) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/C00/j4da/index.html	3.61%	-18.65%	N/A	N/A	1.34%	4.72%	-15.97%	5.26%	8.32%	2.54%	0.15%	\$1.50	N/A

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

Name/Type of Option		Return YTD as of 10/31/2023	Average Annual Total Return as of 12/31/2022				Benchmark YTD as of 10/31/2023	Benchmark [†] Return as of 12/31/2022				Total Annual Operating Expenses as of 10/31/2023		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	John Hancock Lifetime Blend 2045 CIT R2 (J4E) <small>114,224,248,249,250,251,254</small> Target Date http://www.viewjhfunds.com/usa/C00/j4ea/index.html	3.30%	-18.72%	N/A	N/A	1.34%	4.57%	-15.83%	5.16%	8.11%	2.35%	0.15%	\$1.50	N/A
								S&P Target Date 2045						
TD	John Hancock Lifetime Blend 2040 CIT R2 (J4F) <small>114,224,248,249,250,251,254</small> Target Date http://www.viewjhfunds.com/usa/C00/j4fa/index.html	2.25%	-18.72%	N/A	N/A	0.69%	4.18%	-15.55%	4.97%	7.83%	1.99%	0.15%	\$1.50	N/A
								S&P Target Date 2040						
TD	John Hancock Lifetime Blend 2035 CIT R2 (J4G) <small>114,224,248,249,250,251,254</small> Target Date http://www.viewjhfunds.com/usa/C00/j4ga/index.html	1.15%	-18.67%	N/A	N/A	-0.07%	3.55%	-14.98%	4.62%	7.41%	1.42%	0.15%	\$1.50	N/A
								S&P Target Date 2035						
TD	John Hancock Lifetime Blend 2030 CIT R2 (J4H) <small>114,224,248,249,250,251,254</small> Target Date http://www.viewjhfunds.com/usa/C00/j4ha/index.html	0.30%	-17.99%	N/A	N/A	-0.65%	2.78%	-13.96%	4.17%	6.84%	0.72%	0.15%	\$1.50	N/A
								S&P Target Date 2030						
TD	John Hancock Lifetime Blend 2025 CIT R2 (J4I) <small>114,224,248,249,250,251,254</small> Target Date http://www.viewjhfunds.com/usa/C00/j4ia/index.html	-0.39%	-16.89%	N/A	N/A	-1.12%	2.11%	-13.12%	3.75%	6.22%	0.07%	0.15%	\$1.50	N/A
								S&P Target Date 2025						
TD	John Hancock Lifetime Blend 2020 CIT R2 (J4J) <small>114,224,248,249,250,254</small> Target Date http://www.viewjhfunds.com/usa/C00/j4ja/index.html	-0.67%	-15.25%	N/A	N/A	-1.34%	1.84%	-12.81%	3.14%	5.50%	-0.87%	0.15%	\$1.50	N/A
								S&P Target Date 2020						
TD	John Hancock Lifetime Blend 2015 CIT R2 (J4K) <small>114,224,248,249,250,254</small> Target Date http://www.viewjhfunds.com/usa/C00/j4ka/index.html	-0.79%	-14.09%	N/A	N/A	-1.36%	1.48%	-12.16%	3.06%	5.01%	-0.94%	0.15%	\$1.50	N/A
								S&P Target Date 2015						
TD	John Hancock Lifetime Blend 2010 CIT R2 (J4L) <small>114,224,248,249,250,251,254</small> Target Date http://www.viewjhfunds.com/usa/C00/j4la/index.html	-0.60%	-12.71%	N/A	N/A	-1.20%	1.28%	-11.44%	2.81%	4.36%	-1.34%	0.15%	\$1.50	N/A
								S&P Target Date 2010						

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

Name/Type of Option		Return YTD as of 10/31/2023	Average Annual Total Return as of 12/31/2022				Benchmark YTD as of 10/31/2023	Benchmark [†] Return as of 12/31/2022				Total Annual Operating Expenses as of 10/31/2023		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
TR	John Hancock Lifestyle Blend Growth Portfolio (LBG) ^{13,91,126,128,179,253} Target Risk http://www.viewjhfunds.com/usa/C00/lbga/index.html	1.60%	-15.70%	5.08%	N/A	6.55%	10.69%	-18.11%	9.42%	12.56%	10.59%	0.17%	\$1.70	N/A
TR	John Hancock Lifestyle Blend Balanced Portfolio (LBB) ^{13,91,126,128,179,253} Target Risk http://www.viewjhfunds.com/usa/C00/lbba/index.html	0.80%	-15.02%	4.15%	N/A	5.48%	-2.76%	-13.01%	0.02%	1.05%	1.41%	0.19%	\$1.90	N/A
TR	[§] John Hancock Lifestyle Blend Moderate Portfolio (LBM) ^{13,91,126,128,179,253} Target Risk http://www.viewjhfunds.com/usa/C00/lbma/index.html	0.66%	-13.35%	3.14%	N/A	4.34%	-2.76%	-13.01%	0.02%	1.05%	1.41%	0.22%	\$2.20	N/A
TR	[§] John Hancock Lifestyle Blend Conservative Portfolio (LBC) ^{13,91,126,128,179,253} Target Risk http://www.viewjhfunds.com/usa/C00/lbca/index.html	0.87%	-11.58%	2.16%	N/A	3.30%	-2.76%	-13.01%	0.02%	1.05%	1.41%	0.22%	\$2.20	N/A
AG	American Funds New World Fund (ANW) ^{37,185,200,204,243} Specialty http://www.viewjhfunds.com/usa/C00/anwa/index.html	3.37%	-21.75%	3.04%	4.98%	7.52%	6.74%	-18.36%	5.22%	7.97%	N/A	0.57%	\$5.70	N/A
AG	[§] Real Estate Securities Fund (REF) ^{13,128,193,231} Sector http://www.viewjhfunds.com/usa/C00/refa/index.html	-4.52%	-28.32%	4.77%	7.09%	9.78%	-6.48%	-25.96%	2.49%	5.74%	8.12%	0.52%	\$5.20	N/A
AG	T. Rowe Price Health Sciences Fund (HLS) ¹² Sector http://www.viewjhfunds.com/usa/C00/hlsa/index.html	-8.05%	-12.06%	11.25%	16.08%	14.11%	10.69%	-18.11%	9.42%	12.56%	9.03%	0.65%	\$6.50	N/A
AG	T. Rowe Price Science & Technology Fund (SCT) ²²⁰ Sector http://www.viewjhfunds.com/usa/C00/scta/index.html	32.43%	-35.11%	6.35%	14.14%	11.57%	10.69%	-18.11%	9.42%	12.56%	9.64%	0.69%	\$6.90	N/A
AG	Vanguard Energy Fund (VEN) ^{34,120} Sector http://www.viewjhfunds.com/usa/C00/vena/index.html	5.27%	23.80%	0.57%	1.20%	9.44%	4.28%	34.48%	5.85%	3.67%	N/A	0.38%	\$3.80	N/A

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

Name/Type of Option		Return YTD as of 10/31/2023	Average Annual Total Return as of 12/31/2022				Benchmark YTD as of 10/31/2023	Benchmark [†] Return as of 12/31/2022				Total Annual Operating Expenses as of 10/31/2023		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
		G&I § MFS Utilities Fund (ULT) ^{12,91,211} Sector http://www.viewjhfunds.com/usa/C00/ulta/index.html	-11.03%	0.95%	9.30%	8.99%	8.19%	-13.30%	1.56%	9.57%	11.08%	6.37%	0.50%	
S&P 500 Utilities Sector														

Please visit 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.

*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.

¹Index 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.

¹²This sub-account was introduced April 27, 2001.

¹³The 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).

³³This sub-account was introduced May 29, 2009.

³⁴This sub-account was introduced September 6, 2002.

³⁶This 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 10, 2010. Performance shown for periods prior to that date is based on the performance of the current share class.

³⁷This sub-account was introduced July 25, 2008.

³⁸This sub-account was introduced May 2, 2003.

³⁹This sub-account was introduced May 14, 2004.

⁸³This 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.

⁸⁷This sub-account was introduced November 5, 2010.

⁹¹The 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.

⁹⁷This sub-account was introduced May 6, 2011.

¹¹⁴If 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.

¹²⁰This 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 8, 2013. Performance shown for periods prior to that date is based on the performance of the current share class.

¹²⁶This sub-account was introduced May 3, 2014.

¹²⁸The 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.

¹³⁰This 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 8, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

¹⁴²This 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.

¹⁴³This 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.

¹⁴⁸This 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 7, 2015. Performance shown for periods prior to that date is based on the performance of the old share class.

¹⁵¹This 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.

¹⁵³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2016. Please contact your John Hancock representative for more information.

¹⁵⁸Effective 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.

¹⁶⁵This 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.

¹⁶⁶This 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.

¹⁷⁹The underlying fund changed its name effective on or about February 1, 2017. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 6, 2017 to more accurately reflect the name of the underlying fund.

¹⁸¹This 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.

¹⁸⁵This 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.

¹⁹⁰This 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.

¹⁹³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 20, 2018. Please contact your John Hancock representative for more information.

¹⁹⁴This 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 4, 2018. Performance shown for periods prior to that date is based on the performance of the old share class.

²⁰⁰This 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 2, 2018. Performance shown for periods prior to that date is based on the performance of the old share class.

²⁰¹The sub-account and underlying fund changed its name effective on or about November 2, 2018. Performance shown for periods prior to that date reflect the results under its former name.

²⁰⁴This 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.

²¹¹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective October 18, 2019. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.

²²⁰This 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 8, 2020. Performance shown for periods prior to that date is based on the performance of the old share class.

²²⁴This Fund is not a mutual fund, it is a Collective Investment Trust maintained by John Hancock Trust Company LLC ("JHTC"), a New Hampshire non-depository trust company. The Fund invests directly other CIT's maintained by JHTC and in the John Hancock Stable Value Guaranteed Income Fund, a stable value group annuity contract issued by John Hancock Life Insurance Company (USA).

²²⁷This sub-account was recently introduced on November 7, 2020 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²²⁹This 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.

²³¹Effective May 7, 2021, the underlying fund and sub-account changed its manager from Deutsche Asset Management, Inc. to Wellington Management Company, LLP.

²³²Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 15, 2021. Please contact your John Hancock representative for more information.

²³⁹This 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.

²⁴⁰Effective May 7, 2022, the underlying fund manager rebranded their company from Wells Fargo to Allspring and as such the sub-account and underlying fund name has changed.

²⁴³The name of this sub-account changed effective on or about May 7, 2022.

²⁴⁴Effective May 7, 2022, the underlying fund and sub-account changed its manager from Wells Fargo Funds Management, LLC. to Allspring Funds Management, LLC.

²⁴⁸This sub-account was recently introduced on November 5, 2022 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²⁴⁹Depending on the Funds selected or recommended by the plan fiduciaries (and whether or not any Funds are recommended or selected), John

Hancock and its affiliates may receive additional compensation from the Funds, in the form of 12b-1 fees, transfer agent fees, investment management fees, or otherwise. If the John Hancock Stable Value Guaranteed Investment Fund ("SVGIF") is selected or if the Fund selected invests in the SVGIF, John Hancock may earn more from amounts invested in its general account via SVGIF than the interest amount it credits to SVGIF contract holders, depending on investment and market conditions affecting the general account, in which case this 'spread' revenue is retained by John Hancock. The total revenue John Hancock and its affiliates receive from a fund advised or subadvised by John Hancock affiliates is higher than those advised or subadvised exclusively by unaffiliated entities.

²⁵⁰Effective on or about March 31, 2023, this sub-account invests in the R2 share class of the underlying collective investment trust. It previously invested in the R4 share class of the same underlying collective investment trust. Performance shown for periods prior to March 31, 2023 is based on the performance of the prior share class (R4), which had a higher expense ratio than the current share class (R2). Because the prior share class (R4) had a higher expense ratio, the performance shown would have been higher had the sub-account been invested in the R2 share class for the periods prior to March 31, 2023.

²⁵¹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about July 14, 2023. Please contact your John Hancock representative for more information.

²⁵³The sub-account and underlying fund changed its name effective on or about August 5, 2023. Performance shown for periods prior to that date reflect the results under its former name.

²⁵⁴The name of this sub-account changed effective on or about July 14, 2023.

⁵The 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.

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.

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