

September 15, 2016

Dear Participant:

This letter is to inform you of Fund changes that will affect our qualified retirement plan. These changes are scheduled to take place in November 2016, subject to regulatory and other approvals. This notice is being provided to you in satisfaction of our regulatory requirement to notify you of changes to the designated investment alternatives available to you under our plan. A complete listing of these changes can be found in the chart at the end of this letter.

### **How to obtain additional information**

You may also obtain information about the changes through the following means:

- More information about the Funds referenced above is also available on the Fund's website address. There you will find additional important information about the Fund, such as its objectives or goals, updated performance data, and fee and expense information.
- A full listing of the existing Funds, including applicable investment-related information, such as expenses, performance and redemption fees, is available on the Investment Comparative Chart that was previously provided to you. This chart is also available on the Investment Options page of John Hancock's Participant website at [www.jhpensions.com](http://www.jhpensions.com)
- John Hancock's interactive voice response telephone (1-800-395-1113)

### **Next steps**

If you agree with the changes, no action is required on your part. You may also elect to transfer your assets between Funds including any of the affected Funds at any time, using the regular transfer procedures. If you have any questions or concerns about the proposed Fund changes, please feel free to contact me.

Sincerely,

Tricia Baldwin  
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410.987.0313

## Fall 2016 Fund Changes

The proposed underlying Fund replacement and all other changes will occur on November 7, 2016.

Current Fund	New Fund	Change of Underlying Fund / Fund Name / Share Class / Manager Name / Asset Class		Impact To Expense Ratio (as of 06/30/2016)
		From	To	
Legg Mason ClearBridge Aggressive Growth Fund	No Change	I	A	Decrease of 0.01 %
Active Bond Fund	No Change	Declaration Management & Research LLC / John Hancock Asset Management	John Hancock Asset Management	No Change
Legg Mason ClearBridge Aggressive Growth Fund	No Change	Legg Mason ClearBridge Aggressive Growth Fund	ClearBridge Aggressive Growth Fund	No Change

Please call 1-800-395-1113 to obtain John Hancock USA group annuity investment option Fund sheets for each sub-account and to request prospectuses for each separate sub-account's underlying investment vehicle. 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.