

February 22, 2018

Dear Participant:

This letter is to inform you of changes in the designated investment alternatives ("Funds") that will be offered under our qualified retirement plan's investment line-up. These changes are scheduled to take place in April and conclude in May 2018, subject to regulatory and other approvals. This notice is being provided to you in satisfaction of our regulatory requirement to notify you of these changes. 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 below can be found on the Fund Sheets, available on our participant website. 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
- John Hancock's interactive voice response telephone (1-800-395-1113)

Next steps

If you would like your current investment in any of the affected Funds to be invested in the new Fund shown in the chart, 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 changes to the plan's investment line-up, please feel free to contact me.

Sincerely,

Patricia Baldwin
bthompson@reliablecontracting.com
410-987-0313

Spring 2018 Platform Fund Changes

The proposed mergers will be effective April 23, 2018 and all other changes will be effective on May 7, 2018.

Current Fund	New Fund	Change of Underlying Fund / Fund Name / Share Class / Manager Name / Asset C lass		Impact To Expense Ratio (as of 12/31/2017)
		From	To	
John Hancock Disciplined Value Mid Cap Fund	N/A	Mid-Cap Value	Mid-Cap Blend	No Change
Vanguard Short-Term Federal Fund	N/A	Medium Quality Short Term Fixed Income	High Quality Short Term Fixed Income	No Change

Please call 1-800-395-1113 to obtain Fund Sheets for the group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying funds, that are available on request. The prospectuses for the sub-accounts' underlying funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying funds which should be carefully considered before investing.

404a-5 Plan & Investment Notice

THE TRUSTEES OF RELIABLE CONTRACTING 401(K) PLAN

As of February 23, 2018

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
- 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 www.jhpensions.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 Jan 20, Apr 20, Jul 20, Oct 20. 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 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. Dollar-based charges* are currently waived. Percentage-based charges*, if applicable, are offset by credits that have been negotiated by your plan sponsor. As a result, a credit of 0.10%** is currently being applied to your account on a pro-rata basis. Any charges and/or credits will appear on your quarterly benefit statements.

* Charges may fluctuate or be waived 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. Total applicable percentage-based charges for your plan are currently waived.

**The credit rate is an annual rate which will be converted to a monthly rate and applied to your month-end account balance. The rate may vary depending on the applicable percentage-based charges. If the rate of the charge that applies is higher than the rate of the negotiated credits, a net charge equal to the difference between such rates will be converted into a monthly rate and applied to your account balance at the end of each month.

- 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: 0.10% 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 February 23, 2018 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
Plan Consultant Fees		
Hardship Withdrawal	\$100.00	
Pre-Retirement Withdrawal	\$100.00	
Loan Set-up	\$150.00	
Required Minimum Distribution	\$100.00	
Qualified Domestic Relations Order Withdrawal	\$250.00	
Retirement Withdrawal	\$100.00	
Termination of Employment Withdrawal	\$100.00	

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 RELIABLE CONTRACTING 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. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact PATRICIA M. BALDWIN at (410) 987-0313 and 2410 Evergreen Road, Suite 200, Gambrills, MD, 21054

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 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 12/31/2017	Average Annual Total Return as of 12/31/2017				Benchmark YTD as of 12/31/2017	Benchmark [†] Return as of 12/31/2017				Total Annual Operating Expenses as of 12/31/2017		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
AG John Hancock Disciplined Value Mid Cap Fund (DVM) ^{71,99,108} Mid Cap Value http://www.viewjhfunds.com/usa/C01/dvma/index.html	15.52%	15.52%	16.50%	11.52%	11.80%	13.34%	13.34%	14.67%	9.09%	9.54%	0.92%	\$9.20	N/A
							Russell Mid Cap Value TR USD						
AG Vanguard Mid-Cap Value ETF (VOE) ^{76,118,119,123,139} Mid Cap Value http://www.viewjhfunds.com/usa/C01/voea/index.html	16.20%	16.20%	14.76%	9.11%	8.56%	17.12%	17.12%	15.75%	9.81%	9.22%	0.73%	\$7.30	N/A
							CRSP US Mid Cap Value TR USD						
AG [§] Mid Cap Index Fund (MCI) ^{13,22,48,57,76,91,183} Mid Cap Blend http://www.viewjhfunds.com/usa/C01/mcia/index.html	15.58%	15.58%	14.33%	9.40%	9.11%	16.24%	16.24%	15.00%	9.96%	9.69%	0.66%	\$6.60	N/A
							S&P MidCap 400 TR						
AG Vanguard Mid-Cap Growth ETF (VOT) ^{76,118,119,123,139} Mid Cap Growth http://www.viewjhfunds.com/usa/C01/vota/index.html	20.85%	20.85%	12.93%	6.93%	8.22%	21.92%	21.92%	14.26%	7.92%	9.56%	0.73%	\$7.30	N/A
							CRSP US Mid Cap Growth TR USD						
AG [§] Undiscovered Managers Behavioral Value Fund (UND) ¹³⁴ Small Cap Value http://www.viewjhfunds.com/usa/C01/unda/index.html	12.86%	12.86%	15.02%	10.95%	12.23%	7.83%	7.83%	13.00%	8.17%	9.66%	1.49%	\$14.90	N/A
							Russell 2000 Value TR USD						
AG DFA US Small Cap Fund (SCP) ^{31,54} Small Cap Blend http://www.viewjhfunds.com/usa/C01/scpa/index.html	10.85%	10.85%	13.97%	9.38%	10.60%	14.64%	14.64%	14.12%	8.71%	9.68%	0.97%	\$9.70	N/A
							Russell 2000 TR USD						
AG [§] Small Cap Index Fund (SCI) ^{13,22,29,76,91} Small Cap Blend http://www.viewjhfunds.com/usa/C01/scia/index.html	14.21%	14.21%	13.73%	8.38%	7.77%	14.64%	14.64%	14.12%	8.71%	8.32%	0.68%	\$6.80	N/A
							Russell 2000 TR USD						
AG Invesco Small Cap Growth Fund (SCO) ^{57,67,130} Small Cap Growth http://www.viewjhfunds.com/usa/C01/scoa/index.html	25.09%	25.09%	15.59%	9.63%	10.91%	21.83%	21.83%	15.79%	8.49%	9.17%	1.09%	\$10.90	N/A
							S&P 500 TR USD						

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

Name/Type of Option	Return YTD as of 12/31/2017	Average Annual Total Return as of 12/31/2017				Benchmark YTD as of 12/31/2017	Benchmark [†] Return as of 12/31/2017				Total Annual Operating Expenses as of 12/31/2017		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
AG Vanguard Small Cap Growth Index Fund (VSG) ^{41,120,125} Small Cap Growth http://www.viewjhfunds.com/usa/C01/vsga/index.html	21.19%	21.19%	12.92%	8.70%	8.40%	21.89%	21.89%	13.58%	8.91%	N/A	0.67%	\$6.70	N/A
AG International Value Fund (ITV) ^{9,13,23} International/Global Value http://www.viewjhfunds.com/usa/C01/itva/index.html	17.13%	17.13%	5.90%	1.79%	4.89%	25.03%	25.03%	7.89%	1.94%	4.72%	1.00%	\$10.00	N/A
AG [§] International Equity Index Fund (IIF) ^{13,15,22,29,76,91,110,187} International/Global Blend http://www.viewjhfunds.com/usa/C01/iifa/index.html	26.88%	26.88%	6.13%	1.41%	5.98%	N/A	N/A	N/A	N/A	5.90%	0.72%	\$7.20	N/A
AG Oppenheimer International Growth Fund (OIG) ^{3,129} International/Global Growth http://www.viewjhfunds.com/usa/C01/oiga/index.html	26.45%	26.45%	8.10%	4.47%	7.35%	27.19%	27.19%	6.80%	1.83%	5.64%	1.24%	\$12.40	N/A
G Dodge & Cox Stock Fund (DCS) ⁹⁷ Large Cap Value http://www.viewjhfunds.com/usa/C01/dcsa/index.html	17.74%	17.74%	15.74%	7.24%	10.76%	21.83%	21.83%	15.79%	8.49%	N/A	1.02%	\$10.20	N/A
G Vanguard Value Index Fund (LVI) ^{98,125} Large Cap Value http://www.viewjhfunds.com/usa/C01/lvia/index.html	16.43%	16.43%	14.70%	7.03%	9.22%	17.15%	17.15%	15.45%	8.00%	8.12%	0.66%	\$6.60	N/A
G [§] 500 Index Fund (IND) ^{9,13,22,76,91,110,187} Large Cap Blend http://www.viewjhfunds.com/usa/C01/inda/index.html	21.12%	21.12%	15.10%	7.92%	8.94%	21.83%	21.83%	15.79%	8.49%	9.65%	0.63%	\$6.30	N/A
G Blue Chip Growth Fund (BCF) ^{13,57,90,117,153} Large Cap Growth http://www.viewjhfunds.com/usa/C01/bcfa/index.html	36.10%	36.10%	18.56%	10.32%	9.04%	21.83%	21.83%	15.79%	8.49%	9.68%	0.94%	\$9.40	N/A
G Vanguard Growth Index Fund (LGI) ^{98,125} Large Cap Growth http://www.viewjhfunds.com/usa/C01/lgia/index.html	27.03%	27.03%	15.41%	8.87%	9.12%	27.85%	27.85%	16.01%	8.92%	N/A	0.66%	\$6.60	N/A

BOND FUNDS

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

Name/Type of Option	Return YTD as of 12/31/2017	Average Annual Total Return as of 12/31/2017				Benchmark YTD as of 12/31/2017	Benchmark [†] Return as of 12/31/2017				Total Annual Operating Expenses as of 12/31/2017		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
I John Hancock Bond Fund (JHB) ^{13,165,172} Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C01/jhba/index.html	4.88%	4.88%	3.43%	N/A	4.74%	3.54%	3.54%	2.10%	4.00%	2.59%	0.75%	\$7.50	N/A
						Barclays US Agg Bond TR USD							
C [§] Money Market Fund (MMR) ^{13,22,83,91,142,143,158,166} High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C01/mmra/index.html	0.29%	0.29%	-0.24%	0.00%	3.10%	0.84%	0.84%	0.24%	0.34%	3.42%	0.63%	\$6.30	N/A
						Citi Treasury Bill 3 Mon USD							

The current 7-day yield is 0.74% 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.

C Lord Abnett Short Duration Income Fund (LAS) ^{83,142,143,150,154,166,177} Medium Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C01/lasa/index.html	2.09%	2.09%	1.81%	3.90%	3.99%	1.90%	1.90%	1.65%	3.05%	4.23%	0.80%	\$8.00	N/A
						BofAML US Corps 1-3 Yr TR USD							
C Vanguard Short-Term Federal Fund (GOV) ^{15,83,99,120,125,142,143} Medium Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C01/gova/index.html	0.19%	0.19%	0.19%	1.54%	4.29%	0.68%	0.68%	0.73%	2.05%	4.97%	0.70%	\$7.00	N/A
						Barclays Government 1-5 Yr TR USD							

OTHER FUNDS

TD T. Rowe Price Retirement 2060 (TRZ) ^{114,157} Target Date http://www.viewjhfunds.com/usa/C01/trza/index.html	21.75%	21.75%	N/A	N/A	7.79%	20.74%	20.74%	11.75%	N/A	9.02%	1.19%	\$11.90	N/A
						S&P Target Date 2060+							
TD T. Rowe Price Retirement 2055 (TRY) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trya/index.html	21.77%	21.77%	11.53%	6.61%	6.58%	20.47%	20.47%	11.70%	6.35%	N/A	1.19%	\$11.90	N/A
						S&P Target Date 2055 TR USD							
TD T. Rowe Price Retirement 2050 (TRX) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trxa/index.html	21.83%	21.83%	11.54%	6.62%	6.59%	20.17%	20.17%	11.48%	6.21%	6.25%	1.19%	\$11.90	N/A
						S&P Target Date 2050 TR USD							
TD T. Rowe Price Retirement 2045 (TRW) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trwa/index.html	21.86%	21.86%	11.53%	6.62%	7.73%	19.56%	19.56%	11.14%	6.06%	N/A	1.19%	\$11.90	N/A
						S&P Target Date 2045 TR USD							

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

Name/Type of Option	Return YTD as of 12/31/2017	Average Annual Total Return as of 12/31/2017				Benchmark YTD as of 12/31/2017	Benchmark [†] Return as of 12/31/2017				Total Annual Operating Expenses as of 12/31/2017		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 T. Rowe Price Retirement 2040 (TRV) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trva/index.html	21.47%	21.47%	11.45%	6.57%	9.48%	18.86%	18.86%	10.78%	6.03%	8.88%	1.19%	\$11.90	N/A
						S&P Target Date 2040 TR USD							
TD T. Rowe Price Retirement 2035 (TRU) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trua/index.html	20.33%	20.33%	11.03%	6.36%	7.42%	17.77%	17.77%	10.28%	5.89%	6.94%	1.17%	\$11.70	N/A
						S&P Target Date 2035 TR USD							
TD T. Rowe Price Retirement 2030 (TRT) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trta/index.html	18.91%	18.91%	10.43%	6.16%	9.18%	16.18%	16.18%	9.57%	5.71%	8.36%	1.14%	\$11.40	N/A
						S&P Target Date 2030 TR USD							
TD T. Rowe Price Retirement 2025 (TRS) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trsa/index.html	17.15%	17.15%	9.57%	5.86%	6.95%	14.55%	14.55%	8.76%	5.53%	6.47%	1.12%	\$11.20	N/A
						S&P Target Date 2025 TR USD							
TD T. Rowe Price Retirement 2020 (TRR) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trra/index.html	15.21%	15.21%	8.60%	5.57%	8.36%	12.80%	12.80%	7.91%	5.27%	7.51%	1.08%	\$10.80	N/A
						S&P Target Date 2020 TR USD							
TD T. Rowe Price Retirement 2015 (TRQ) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trqa/index.html	12.83%	12.83%	7.49%	5.20%	6.20%	11.39%	11.39%	6.99%	4.96%	5.73%	1.04%	\$10.40	N/A
						S&P Target Date 2015 TR USD							
TD T. Rowe Price Retirement 2010 (TRP) ^{114,126} Target Date http://www.viewjhfunds.com/usa/C01/trpa/index.html	11.15%	11.15%	6.40%	4.77%	7.24%	9.94%	9.94%	5.94%	4.55%	6.31%	1.02%	\$10.20	N/A
						S&P Target Date 2010 TR USD							
AG Oppenheimer Developing Markets Fund (DMK) ^{56,71} Specialty http://www.viewjhfunds.com/usa/C01/dmka/index.html	34.63%	34.63%	4.95%	4.24%	12.43%	37.28%	37.28%	4.34%	1.68%	N/A	1.42%	\$14.20	N/A
						MSCI EM NR USD							
AG Real Estate Securities Fund (REF) ^{13,57} Sector http://www.viewjhfunds.com/usa/C01/refa/index.html	6.12%	6.12%	8.83%	7.22%	10.06%	5.07%	5.07%	9.34%	7.44%	N/A	0.89%	\$8.90	N/A
						MSCI US REIT GR USD							
AG Science & Technology Fund (STF) ^{13,22,57,91} Sector http://www.viewjhfunds.com/usa/C01/stfa/index.html	40.99%	40.99%	21.38%	11.82%	7.25%	21.83%	21.83%	15.79%	8.49%	8.22%	1.23%	\$12.30	N/A
						S&P 500 TR USD							

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

Name/Type of Option	Return YTD as of 12/31/2017	Average Annual Total Return as of 12/31/2017				Benchmark YTD as of 12/31/2017	Benchmark [†] Return as of 12/31/2017				Total Annual Operating Expenses as of 12/31/2017		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
AG Vanguard Energy Fund (VEN) ^{34,120,125} Sector http://www.viewjhfunds.com/usa/C01/vena/index.html	2.64%	2.64%	1.24%	-0.64%	10.26%	7.64%	7.64%	1.55%	-0.53%	N/A	0.93%	\$9.30	N/A
G T. Rowe Price Health Sciences Fund (HLS) ^{12,57} Sector http://www.viewjhfunds.com/usa/C01/hlsa/index.html	27.37%	27.37%	20.44%	14.84%	14.18%	21.83%	21.83%	15.79%	8.49%	8.94%	1.22%	\$12.20	N/A
G Capital Income Builder (CIB) ^{37,61,65,154} Balanced http://www.viewjhfunds.com/usa/C01/ciba/index.html	13.86%	13.86%	7.45%	4.05%	9.05%	23.97%	23.97%	10.80%	4.65%	7.11%	0.90%	\$9.00	N/A
G&I American Balanced Fund (ABF) ^{31,38,40,61,65,160} Balanced http://www.viewjhfunds.com/usa/C01/abfa/index.html	15.14%	15.14%	10.77%	7.18%	10.46%	21.83%	21.83%	15.79%	8.49%	11.39%	0.89%	\$8.90	N/A
G&I T. Rowe Price Capital Appreciation Fund (TCP) ⁸⁷ Balanced http://www.viewjhfunds.com/usa/C01/tcpa/index.html	14.86%	14.86%	12.11%	8.57%	10.97%	21.83%	21.83%	15.79%	8.49%	10.33%	1.15%	\$11.50	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 as of 02/01/2018	Term	Other	Total Annual Operating Expenses as of 12/31/2017		Shareholder-Type Fees
				As a %	Per \$1,000	
C 3-Year Guaranteed (3YC) ^{66,71,78,83,142,143,166} Three Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C01/giaa/index.html	1.25%	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.
C 5-Year Guaranteed (5YC) ^{66,71,78,83,142,143,166} Five Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C01/giaa/index.html	1.50%	5-year		N/A	N/A	
C 10-Year Guaranteed (10YC) ^{66,71,78,83,142,143,166} Ten Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C01/giaa/index.html	1.65%	10-year		N/A	N/A	

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.

³This sub-account was introduced November 7, 2008.

⁹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 30, 2007. Contact your John Hancock representative for more information.

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 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).

¹⁵Account balance reported for this Fund may include assets transferred from another Fund, which will be permanently closed on or about April 26, 2010. Consult your John Hancock representative for more information.

²²The underlying fund changed its name effective on or about May 9, 2011. Performance shown for periods prior to that date reflect the results under its former name.

²³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 29, 2007. Consult your John Hancock representative for more information.

²⁹This sub-account was introduced August 21, 2000.

³¹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 27, 2009. Contact your John Hancock representative for more information.

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

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

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

⁴⁰This 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 July 28, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

⁴¹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 27, 2008. Contact your John Hancock representative for more information.

⁴⁸Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 25, 2010. Please contact your John Hancock representative for more information.

⁵⁴Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 18, 2011. Please contact your John Hancock representative for more information.

⁵⁶This 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 10, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

⁵⁷Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 26, 2009. Contact your John Hancock representative for more information.

⁶¹This 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 9, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

⁶⁵This 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 June 1, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

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

⁶⁷The underlying fund changed its name effective on or about November 8, 2010. 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 November 8, 2010 to more accurately reflect the name of the underlying fund.

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

⁷⁶None of the Index Funds or the underlying John Hancock Trust Index Trusts or ETFs 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 the Index Fund.

⁷⁸Guaranteed 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.

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.

⁹⁰Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 28, 2008. Contact your John Hancock representative for more information.

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.

⁹⁸This 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 9, 2011. Performance shown for periods prior to that date is based on the performance of the current share class.

⁹⁹While viewing this report online, click on the name of the sub-account for additional details about the changes. If you have questions, contact your local John Hancock representative.

¹⁰⁸This sub-account was introduced May 4, 2012.

¹¹⁰This 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.

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.

¹¹⁷Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 21, 2013. Please contact your John Hancock representative for more information.

¹¹⁸This sub-account was introduced November 8, 2013.

¹¹⁹The underlying fund expense ratio shown includes an annualized charge of 0.06% accrued daily, and deducted monthly out of the unitized version of the underlying fund provided by and traded through the trading platform of an unaffiliated third party.

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.

¹²³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 11, 2014. Please contact your John Hancock representative for more information.

¹²⁵The name of this sub-account changed effective on or about May 3, 2014.

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

¹²⁹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 17, 2014. Please contact your John Hancock representative for more information.

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.

¹³⁴This sub-account was recently introduced on November 8, 2014 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

¹³⁹The returns of the sub-account may differ from the returns of the ETF in which the sub-account invests (referred to as 'tracking error'). Tracking error results from certain fees and transaction expenses incurred by the sub-account, from differences between the timing of purchases and redemptions of sub-account shares and corresponding transactions in the shares of the underlying ETF, and from the fact that the sub-account holds a small amount of cash (less than 1% of the value of the sub-account) in addition to shares of the ETF.

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.

¹⁵⁰This sub-account was recently introduced on November 7, 2015 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.

¹⁵⁴This 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 June 11, 2016. Performance shown for periods prior to that date is based on the performance of the current share class.

¹⁵⁷This sub-account was recently introduced on June 11, 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.

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.

¹⁶⁰This 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 4, 2016. Performance shown for periods prior to that date is based on the performance of the old share class.

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.

¹⁷²Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 21, 2017. Please contact your John Hancock representative for more information.

¹⁷⁷This 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 6, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

¹⁸³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 20, 2017. Please contact your John Hancock representative for more information.

¹⁸⁷The 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.

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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