

Understanding Plan Fees



Understanding your plan's fees is important because they will impact your investment returns and, ultimately, your retirement savings.

What's changing?

While the total amount of plan fees is not changing, the way the fees are displayed is being changed. This change will provide you with more clarity and transparency on the fees you are paying.

Previously, both the administrative and investment charges you paid were included in the Funds' expense ratios and it may have been difficult for you to pinpoint exactly what the administrative charges were. Going forward, the charges will be clearly separated.

When it comes to your retirement plan, John Hancock wants to make sure you understand your plan fees and expenses.

That means ensuring that your fees and expenses are:

- **SIMPLE** and straightforward
- **CLEAR** and uncomplicated



Because retirement plan fees and expenses shouldn't be complicated.

Before

1.20%

Expense Ratio includes your total plan fees of 1.20%. This includes both investment charges (0.40%) and your plan's administrative charges (0.80%)

After

.40%
.80%

Total plan fees remain 1.20%. Expense Ratio only includes investment charges (0.40%). Your plan's administrative charges will be deducted from your account separately (0.80%)

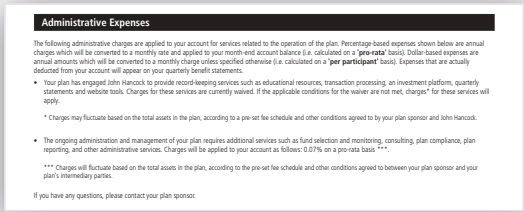
Hypothetical illustration only. This is not intended to represent any particular investment or any individual participant's actual investment fees.

You will now be able to see administrative charges separated from investment charges on participant notices, so you'll know exactly what you're paying for.

Where can I get more information about the fees charged to my plan account with John Hancock?

404a-5 Plan and Investment Notice (404a-5)

The 404a-5 Notice, produced by John Hancock and provided to you annually by your plan administrator, will disclose your administrative charges.



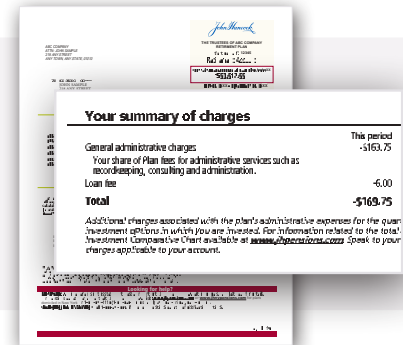
| Total Annual Operating Expenses as of 02/28/2018 | |
|--|-------------|
| As a % | Per \$1,000 |
| 0.72% | \$7.20 |
| 0.56% | \$5.60 |
| 0.76% | \$7.60 |
| 0.61% | \$6.10 |

Investment Comparative Chart (ICC)

The ICC, produced by John Hancock, includes information about your investment charges such as performance and Expense Ratio.

Quarterly Participant Statement

In the Your Summary of Charges section of the participant statement, you will find your share of any administrative charges, as well as any individual charges deducted from your account.



To access these documents and learn more about the fees you pay, visit John Hancock's participant website, www.jhpensions.com.



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.

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