It all starts with enroll*me*nt

Hi

Congratulations!
You are now eligible to participate in your company's retirement savings plan.

Your employer has partnered with John Hancock to provide you with this valuable benefit.

Now that you're eligible, it's easy to get started. Simply register your account and enroll.

Take advantage of:

- Automatic payroll deductions
- Pre-tax contributions
- Roth contributions
- Catch-up contributions (50 and over)
- Compound earnings
- Potential for reduced taxes
- And more...

Register

Go to **myplan.johnhancock.com**, scan the code, or download **John Hancock's retirement app**.

Enroll

Contract Number:

160605

Enrollment Access Number:

083942

After you register, you'll be prompted to enroll into the plan.

Need Help?

More information about plan features, investment options, contribution limits, calculators and more, can all be found online.

Call us anytime at **1-855-JHENROLL (543-6765)**.

Take control of your financial future today!

Connect

to see your retirement savings in one place*

Analyze

your cashflow spending patterns and debts to effectively manage your budget

Create

action plans and strategies to achieve your goals for today and tomorrow

Get a jump on saving for your future.

Register today at **myplan.johnhancock.com** or download **John Hancock's retirement app.**

Start to *explore*.

myplan.johnhancock.com

You now have access to powerful tools and resources to help you get financially fit

Link your accounts to see the big picture

Take the Financial Wellness Assessment

Set a retirement goal and track your progress

Manage your investments

See your account balance, personal rate of return and your latest statement

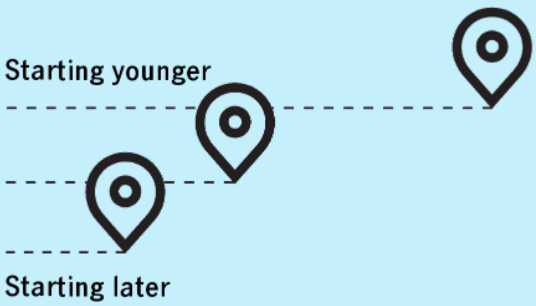
Learn how to manage your finances for today and tomorrow

Update or change your beneficiary information

*Available for plans utilizing John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan. As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

Don’t delay - join now!

It’s never to early (or too late) to start saving for your future.



John Hancock

John Hancock Retirement Plan Services, 200 Berkeley Street, Boston, MA 02116

GT-P41281-GE 01/20-41281 GA0729201275349 | 19010

This document summarizes the Plan's provisions based on information provided to John Hancock as of December 31, 2024 and is not the Plan's Summary Plan Description (SPD). To obtain the SPD, speak with your plan administrator. Where this summary conflicts with the SPD and/or plan document, the plan document governs.

Eligibility

The following are excluded from participating in the Plan: Union employees; nonresident aliens. Other classes of employees are also excluded from participating in the plan.

Provided you are not excluded, you are eligible to join the Plan once you have met the following requirements:
Minimum age: 21
Hours of service: 1,000
Period of service (consecutive): 12 Months
Part-time employees may be eligible to participate in the plan. For more information about eligibility requirements, refer to the SPD.

Entry Dates

January 1, July 1

The Plan provides for **automatic enrollment**. This means that once you become eligible, you will automatically be enrolled into the Plan, and 4% of your earnings will be deducted from every pay and invested into the Plan's default investment option. If you want to contribute a different percentage or select a different investment option, you must complete an Enrollment Form. If you do not want to participate in the Plan, you must provide your Plan Administrator your affirmative election to opt out. Refer to the SPD for details.

Your Contributions

You can make "before tax" 401(k) contributions between 1% and 100% of your compensation, subject to the annual maximum amount allowed by law ($23,500 in 2025). If you are 50 years of age or older, you can make an additional catch-up contribution (up to $7,500 in 2025). Changes to your contribution amount can be made on January 1, April 1, July 1 or October 1.

You can also make "after tax" **Roth 401(k)** contributions. The combined total of your "before tax" and "after tax" contributions cannot exceed the maximum above.

Automatic Contribution Increase: The Plan has a provision which automatically increases your "before tax" contributions by 1% on January 1 until it reaches a maximum of 10%. If you do not want your contributions to be subject to automatic increases, you can make changes to suit your needs. *Note: Automatic contribution increases do not apply to all employees. See the SPD for more details.*

Rollovers from other eligible plans are allowed at any time.

Your Employer's Contributions

Money Type	Your Employer's Contribution
SAFE HARBOR MATCHING CONTRIBUTIONS	Your employer will match 100% of the first 4% of your contribution.

Vesting

Your contributions are always 100% vested.

Your employer's contributions are 100% vested.

Loans

The Plan does not permit loans.

Withdrawals

Money can be withdrawn from your account in the event of retirement, termination of employment, death, disability or financial hardship. *The plan may also allow for pre-retirement and/or early retirement withdrawals; refer to the SPD for specific details on the option(s) permitted by your plan including any age and/or service requirements.*

Withdrawals can be taken as follows: a lump-sum.

Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.

Investment Options

All money in your account can be directed to any of the investment options available under the Plan. If you do not provide instructions, your money will be invested in one of the Vanguard Target Retirement Funds, which is the default investment option selected by the Plan Trustee.

Reporting and Changes

You will receive quarterly retirement account statements that summarize your account balance, investment option performance and personal rates of return. You can also review your account at any time, rebalance your investments and make other changes by visiting www.myplan.johnhancock.com or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.

404a-5 Plan & Investment Notice

THE TRUSTEES OF TROPICAL SOUP RETIREMENT PLAN

As of December 31, 2024

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 Stable Value Fund after the exchange limit has been reached; no subsequent exchanges may be made for 30 days. Once the 30-day hold has expired, you can then trade again in accordance with the above guideline.
- At the request of the fund company of an underlying fund, and as outlined in their prospectus, the following additional restrictions may be imposed on your account, including but not limited to:
  - Applying redemption fees and/or trade restrictions which may be more restrictive than the above guidelines,
  - Restricting the number of exchanges made during a defined period,
  - Restricting the dollar amount of exchanges,
  - Restricting the method used to submit exchanges (i.e. requiring exchange requests to be submitted in writing via U.S. mail),
  - Restricting exchanges into and out of certain investment options.

REDEMPTION FEES

An underlying mutual fund may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or go to the investment options tab at myplan.johnhancock.com for the most recent listing.

RESTRICTIONS REGARDING INVESTING IN THE STABLE VALUE FUND

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

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

DESIGNATED INVESTMENT ALTERNATIVES

Your Plan provides designated investment alternatives into which you can direct the investment of your account balance.

- For a full listing of these Funds, including applicable important information, refer to the attached Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed under the investment options tab on the Participant website at myplan.johnhancock.com.
- Your plan offers a managed accounts program.
  Retirement Advice is a discretionary investment management program offered only to persons residing in the United States who are participants in retirement plans for which John Hancock Retirement Plan Services, LLC (JHRPS) is the recordkeeper. Retirement Advice invests eligible assets in a fund-specific portfolio, which is developed and maintained based on personalized information provided to the Retirement Advice program and according to asset allocation and diversification principles. Investment strategies are long term.

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: 2.09%* on a pro-rata basis and $48.00* on a per-participant 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: 0.85% 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 December 31, 2024 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount	Special Notes
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
Required minimum distribution	$2.00	
Mailed Detailed Statement Fee	$1.00	Per statement per quarter
Plan Consultant Fees		
Death Withdrawal	$90.00	
Disability Withdrawal	$90.00	
Withdrawal of Employee Rollover Money	$90.00	
Hardship Withdrawal	$90.00	
Withdrawal of In-Plan Roth Rollover Money	$90.00	
In-Service Withdrawal (Age 59 1/2)	$90.00	
Pre-Retirement Withdrawal	$90.00	
Mandatory Distribution (Involuntary)	$90.00	
Required Minimum Distribution	$90.00	
Qualified Domestic Relations Order Withdrawal	$90.00	
Retirement Withdrawal	$90.00	
Termination of Employment Withdrawal	$90.00	
Managed accounts fee§	Variable	Applicable to each participant who elects the feature

+ 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.

§Participants who elect the managed accounts program will be charged an annual advisory fee based on the following schedule:

Account Balance	%
on the first $50000	0.50%
on the next $50000	0.40%
on the next $150000	0.30%

Account Balance	%
on amounts over $250000	0.20%

Please refer to the Investment Advisory Agreement for more details.

GT-P 21488 12/17-34388 GA08251739458

Investment Comparative Chart

THE TRUSTEES OF TROPICAL SOUP RETIREMENT 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 Joseph Walsh at (305) 731-9972 and PO Box 4170, Key West, FL, 33041

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 11/30/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 11/30/2024	Benchmark† Return as of 12/31/2023					Total Annual Operating Expenses as of 11/30/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		Benchmark	1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
	EQUITY FUNDS														
AG	§ MFS Growth Fund (MGF)[215] Large Cap Growth http://www.viewjhfunds.com/usa/C00/mgfa/index.html	32.81%	36.47%	**16.29%**	**13.21%**	**11.69%**	32.18%	Russell 1000 Growth	42.67%	19.49%	14.86%	11.05%	0.35%	$3.50	N/A
AG	Nuveen Small-Cap Blend Index Fund (TCS)[165,258,262] Small Cap Blend http://www.viewjhfunds.com/usa/C00/tcsa/index.html	21.62%	17.04%	10.08%	**7.33%**	**9.90%**	21.57%	Russell 2000	16.92%	9.97%	7.15%	9.81%	0.05%	$0.50	N/A
G	§ DFA US Large Cap Value Fund (DLC)[128,190] Large Cap Value http://www.viewjhfunds.com/usa/C00/dlca/index.html	21.86%	11.47%	10.90%	**8.33%**	**9.81%**	22.76%	Russell 1000 Value	11.46%	10.90%	8.39%	9.43%	0.22%	$2.20	N/A
G	§ 500 Index Fund (IND)[13,76,91,110,128,187] Large Cap Blend http://www.viewjhfunds.com/usa/C00/inda/index.html	27.99%	26.21%	15.63%	**11.99%**	**10.00%**	28.07%	S&P 500	26.28%	15.68%	12.03%	10.12%	0.05%	$0.50	N/A
G	§ DFA International Value Fund (DVF)[128] International/Global Value http://www.viewjhfunds.com/usa/C00/dvfa/index.html	9.70%	17.80%	8.84%	**4.15%**	**6.27%**	7.58%	MSCI World ex USA	17.94%	8.45%	4.31%	5.10%	0.28%	$2.80	N/A
G	Fidelity International Index Fund (FII)[181,209] International/Global Blend http://www.viewjhfunds.com/usa/C00/fiia/index.html	6.73%	18.31%	8.34%	**4.40%**	**5.07%**	6.23%	MSCI EAFE	18.23%	8.16%	4.27%	4.95%	0.04%	$0.40	N/A
G	Vanguard International Growth Fund (VIG)[181] International/Global Growth http://www.viewjhfunds.com/usa/C00/viga/index.html	13.29%	14.81%	10.62%	**7.09%**	**10.23%**	7.62%	MSCI All Country World ex U.S.	15.61%	7.08%	3.82%	N/A	0.31%	$3.10	N/A
	BOND FUNDS														
I	§ BlackRock High Yield Bond Fund (BYB)[128,190] Low Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/byba/index.html	9.19%	13.73%	5.77%	**4.71%**	**6.87%**	8.65%	Bloomberg Barclays U.S. High Yield 2% Issuer Cap	13.44%	5.35%	4.59%	6.51%	0.43%	$4.30	N/A

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

Legend Aggressive Growth AG | Growth G | Growth & Income G&I | Income I | Conservative C | Target Date TD

	Name/Type of Option	Return YTD as of 11/30/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 11/30/2024	Benchmark† Return as of 12/31/2023				Total Annual Operating Expenses as of 11/30/2024		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	DFA Inflation-Protected Securities Fund (INP)[87,128] High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/inpa/index.html	3.72%	3.93%	3.12%	**2.42%**	**3.61%**	3.47%	3.89%	3.15%	2.42%	3.51%	0.11%	$1.10	N/A
								Bloomberg Barclays U.S. Treasury U.S. TIPS						
I	§ Total Bond Market Fund (BIF)[13,72,91,110,128,162,187] High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/bifa/index.html	2.92%	5.59%	0.99%	**1.78%**	**3.19%**	2.93%	5.52%	1.10%	1.80%	3.15%	0.07%	$0.70	N/A
								Bloomberg Barclays US Aggregate Bond						
I	Vanguard Total International Bond Index Fund (VTI)[181] Global Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/vtia/index.html	4.36%	8.77%	0.86%	**2.39%**	**2.26%**	4.43%	8.74%	1.01%	2.59%	2.45%	0.11%	$1.10	N/A
								Bloomberg Barclays Gbl Agg x USD Fl Aj RIC						
	OTHER FUNDS													
TD	Vanguard Target Retirement 2065 (MZP)[114,215] Target Date http://www.viewjhfunds.com/usa/C00/mzpa/index.html	17.83%	20.15%	**10.91%**	N/A	**8.45%**	27.21%	25.60%	14.74%	10.96%	5.47%	0.08%	$0.80	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2060 (VGL)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgla/index.html	17.81%	20.18%	10.93%	**7.97%**	**9.52%**	27.21%	25.60%	14.74%	10.96%	13.26%	0.08%	$0.80	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2055 (VGK)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgka/index.html	17.83%	20.16%	10.92%	**7.97%**	**9.78%**	27.21%	25.60%	14.74%	10.96%	13.62%	0.08%	$0.80	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2050 (VGJ)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgja/index.html	17.82%	20.17%	10.93%	**7.99%**	**7.52%**	27.21%	25.60%	14.74%	10.96%	10.02%	0.08%	$0.80	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2045 (VGI)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgia/index.html	16.96%	19.48%	10.76%	**7.91%**	**7.97%**	27.21%	25.60%	14.74%	10.96%	10.17%	0.08%	$0.80	N/A
								MSCI US Broad Market Index						
TD	Vanguard Target Retirement 2040 (VGH)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgha/index.html	15.75%	18.34%	9.99%	**7.52%**	**7.23%**	27.21%	25.60%	14.74%	10.96%	10.02%	0.08%	$0.80	N/A
								MSCI US Broad Market Index						

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

Legend Aggressive Growth AG · Growth G · Growth & Income G&I · Income I · Conservative C · Target Date TD

	Name/Type of Option	Return YTD as of 11/30/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 11/30/2024	Benchmark† Return as of 12/31/2023					Total Annual Operating Expenses as of 11/30/2024		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	Vanguard Target Retirement 2035 (VGG)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgga/index.html	14.51%	17.14%	9.17%	**7.06%**	**7.32%**	27.21%	25.60%	14.74%	10.96%	10.17%	MSCI US Broad Market Index	0.08%	$0.80	N/A
TD	Vanguard Target Retirement 2030 (VGF)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgfa/index.html	13.25%	16.00%	8.37%	**6.58%**	**6.57%**	27.21%	25.60%	14.74%	10.96%	10.02%	MSCI US Broad Market Index	0.08%	$0.80	N/A
TD	Vanguard Target Retirement 2025 (VGE)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgea/index.html	11.70%	14.54%	7.56%	**6.10%**	**6.53%**	27.21%	25.60%	14.74%	10.96%	10.17%	MSCI US Broad Market Index	0.08%	$0.80	N/A
TD	Vanguard Target Retirement 2020 (VGD)[114,157] Target Date http://www.viewjhfunds.com/usa/C00/vgda/index.html	9.68%	12.51%	6.61%	**5.52%**	**5.91%**	27.21%	25.60%	14.74%	10.96%	10.02%	MSCI US Broad Market Index	0.08%	$0.80	N/A
TD	Vanguard Target Retirement Income (VGA)[114,157,172,238] Target Date http://www.viewjhfunds.com/usa/C00/vgaa/index.html	8.36%	10.65%	4.81%	**4.08%**	**4.87%**	2.93%	5.52%	1.10%	1.80%	3.20%	Bloomberg Barclays US Aggregate Bond	0.08%	$0.80	N/A
AG	Vanguard Emerging Markets Stock Index Fund (VEM)[242] Specialty http://www.viewjhfunds.com/usa/C00/vema/index.html	11.49%	9.18%	**4.65%**	**2.97%**	**5.77%**	11.28%	9.54%	4.96%	3.37%	N/A	FTSE Emergin Markets All Cap China A Inclusion	0.14%	$1.40	N/A

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

Legend Aggressive Growth AG | Growth G | Growth & Income G&I | Income I | Conservative C | Target Date TD

	Name/Type of Option	Return YTD as of 11/30/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 11/30/2024	Benchmark† Return as of 12/31/2023				Total Annual Operating Expenses as of 11/30/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per $1,000	
C	John Hancock Stable Value Fund (MSV)[13,26,39,52,128,142,143,166,239] High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/msva/index.html	2.38%	2.31%	2.07%	**1.98%**	**2.53%**	5.03%	5.25%	1.91%	1.25%	1.29%	0.42%	$4.20	Participant-directed withdrawals from this Fund are normally processed on the next business day if the withdrawal request is received on or before 12 noon on a business day. However, such withdrawals may be subject to a delay of up to 7 or 30 additional calendar days if it is determined, respectively, that such delay is necessary to maintain adequate liquidity for, or to avoid an adverse impact on, the underlying trust or investment vehicle. In addition, plan-directed withdrawals and certain participant-directed withdrawals that are deemed to be plan-directed withdrawals may be subject to up to a 12-month hold or a market value adjustment. Where such, or any other, restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.
								FTSE Treasury Bill 3-Month						

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.

Legend Aggressive Growth AG | Growth G | Growth & Income G&I | Income I | Conservative C | Target Date TD

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.

[†]Index Performance: Index performance shown is for a broad-based securities market index. Indices are unmanaged and cannot be invested in directly. Index returns were prepared using Morningstar, Inc. software and data. The performance of an Index does not include any portfolio or insurance-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

[13]The total revenue John Hancock receives on this Fund is higher than those advised or sub-advised exclusively by unaffiliated entities. John Hancock and its affiliates provide 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).

[26]Not available to defined benefit plans. Consult your John Hancock representative for details.

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

[52]John Hancock Stable Value Fund: Qualified retirement plans that select the John Hancock Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any fixed-income investment options for the plan deemed to be 'Competing', including (i) any book value fixed income Fund, (ii) any other fixed income Fund with a targeted average duration of two (2) years or less, including but not limited to, a money market Fund or a short-term bond Fund, or (iii) any guaranteed interest account (other than a ten (10) year maturity guaranteed interest account maintained by an affiliate of John Hancock Life Insurance Company (U.S.A.) originally offered prior to May 1, 2006). For the avoidance of doubt, Competing Investment Option will not include any self-directed brokerage account, or any investment option made available through a self-directed brokerage account. Contact your John Hancock representative for details.

An investment in the John Hancock Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by, John Hancock USA, the Fund's Trustee or its Advisor, The Federal Deposit Insurance Corporation (FDIC) or any government agency and is subject to certain market risks. However, through its Stabilizing Agreements with one or more Stability Providers, the Fund is designed to meet Department of Labor requirements for 'grandfathered' default contributions under 29 CFR 2550.404c-5(e)(4)(v). Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment if both the Fund's investment portfolio and the Stability Provider(s) fail. Neither John Hancock USA nor the Trustee guarantees the performance of the Stability Provider(s). Investments in the Fund will accrue interest at the applicable monthly crediting rate, which rate will be set based upon a formula but may be adjusted from time to time as agreed upon by the Stability Provider(s) and John Hancock Life Insurance Company (U.S.A.). The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates. Withdrawals or transfers initiated by participants will generally be paid at book value, except where they are the result of plan sponsor actions. Withdrawals that are the result of plan sponsor actions may be subject to a market value adjustment or paid out after a 12-month delay.

The FER for the underlying fund includes an advisory fee payable to John Hancock Life Insurance Company (U.S.A.) for services provided to the Trustee, as well as a management fee to John Hancock USA and/or its affiliates in connection with the management of one of the underlying investments. For further details on these fees and certain risks that may apply please refer to the Offering Memorandum. Contact your John Hancock representative if you wish to obtain a copy.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act. The John Hancock Stable Value Fund invests a portion of its assets in a separate investment account maintained by John Hancock Life & Health Insurance Company ('John Hancock Life & Health'), an affiliate of John Hancock USA, which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under CFTC Regulation 4.5 under the Commodity Exchange Act with respect to its operation of such separate account and, therefore, John Hancock Life & Health is not subject to registration or regulation as a pool operator under Regulation 4.5 for such separate account.

[72]This sub-account was introduced on or about May 5, 2006.

[76]Indexes are unmanaged and the performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index. Like all mutual funds, index funds are subject to market risks and will fluctuate in value. Index funds are designed to track the performance of its target index but may underperform due to fees, expenses or tracking errors. These investments are not actively managed and do not necessarily attempt to manage volatility or protect against losses in declining markets.

None of the index funds are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in any index mutual fund.

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

[91]The underlying John Hancock Variable Insurance Trust portfolio is not a retail mutual fund and is only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or sub-advisers may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or sub-adviser. Past performance is no guarantee of future results.

[110]This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 2, 2012. Performance shown for periods prior to that date is based on the

performance of the previous underlying portfolio/sub-account. The name of this sub-account may change effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

[114]If John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date (Lifecycle Portfolio) based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

[128]The 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.

[142]This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available if the Reliance Trust New York Life Anchor Account is selected. For further details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

[143]This investment option is deemed a 'Competing' investment option with the Federated Capital Preservation Fund and may not be available if the Federated Capital Preservation Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

[157]This 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.

[162]The underlying fund changed its sub-advisor on November 4, 2016 from Declaration Management & Research LLC/John Hancock Asset Management to John Hancock Management.

[165]This sub-account was recently introduced on November 4, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[166]This 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.

[172]Account 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.

[181]This sub-account was recently introduced on May 6, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

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

[190]This sub-account was recently introduced on November 3, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

[209]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 18, 2019. Please contact your John Hancock representative for more information.

[215]This sub-account was recently introduced on May 8, 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.

[238]Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2022. Please contact your John Hancock representative for more information.

[239]This 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.

[242]This sub-account was recently introduced on May 7, 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.

[258]The sub-account and underlying fund changed its name effective on or about August 10, 2024. Performance shown for periods prior to that date reflect the results under its former name.

[262]Effective August 10, 2024, the underlying fund and sub-account changed the name of the fund manager from TIAA Global Asset Management to Nuveen Asset Management, LLC on or about August 10, 2024. Performance shown for periods prior to that date reflect the results under its former name.

[§]The Total Annual Operating Expenses ("TAOE") is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund of this sub-account has either waived a portion of, or capped, its fees; the FER used to determine the TAOE of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. Refer to the Fund Sheet for details.

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.

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

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