

# **Ingram 401(k) Plan**

**September 30, 2019**

## **Disclosure Document**

This document includes important information to help you carefully compare the investment options available under your retirement plan. For participant directed individual account plans, it is being distributed and contains retirement plan fee information to comply with federal regulation. If you want additional information about your investment options, you can go to the specific web address shown in the tables below or you can contact John Hancock Retirement Plan Services, LLC (“John Hancock”) at [mylife.jhrps.com](http://mylife.jhrps.com) or at 800-294-3575 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days.

Si tiene preguntas acerca de esta información, llame al 888.440.0022. Los Agentes de servicio a los participantes están disponibles de 10:00 a.m. a 8 p.m. Hora del Este, todos los días hábiles de la Bolsa de Valores de Nueva York. Para protección suya, todas las llamadas a nuestros agentes son grabadas.

## PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, [mylife.jhrps.com/investment\\_info](http://mylife.jhrps.com/investment_info). Please enter code "IN2302" to view your plan investment option details.

Total returns include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower.

**For funds with redemption fees, performance shown does not reflect the deduction of this fee which would reduce performance.**

Investment options are grouped according to investment objective. Within each investment objective grouping, funds are listed in alphabetical order. For more specific information, please refer to the investments' specific disclosure information.

**Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. For the most recent month-end performance information, please log onto [mylife.jhrps.com](http://mylife.jhrps.com) or call a John Hancock representative at 800-294-3575.**

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
<b>Stable Value</b>										
Stable Value Option		0.21	0.64	1.94	2.56	2.20	2.04	2.19	N/A	01/03/1995
BENCHMARK: Citigroup 3 Month T-Bill Index <sup>13</sup>		0.17	0.56	1.78	2.36	1.52	0.96	0.52	N/A	
<b>Income</b>										
Fidelity U.S. Bond Index Fund	FXNAX	-0.62	2.27	8.42	10.26	2.82	3.33	N/A	3.38	05/04/2011
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index <sup>10</sup>		-0.53	2.27	8.52	10.30	2.92	3.38	3.75	3.43	
Metropolitan West Total Return Bond Fund (Plan Class)	MWTSX	-0.45	2.26	8.92	10.55	3.25	3.37	N/A	4.17	07/29/2011
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index <sup>10</sup>		-0.53	2.27	8.52	10.30	2.92	3.38	3.75	3.31	
<b>Target Date</b>										
<b>The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.</b>										
LifePath Index 2020 Non-Lendable Fund (Class G)		0.48	1.33	11.94	5.93	6.10	5.08	N/A	N/A	08/31/2011
BENCHMARK: Dow Jones Target 2020 Index <sup>1</sup>		0.01	1.01	9.27	6.23	4.50	4.36	5.98	5.39	
LifePath Index 2025 Non-Lendable Fund (Class G)		0.86	1.12	13.08	5.28	6.90	5.59	N/A	N/A	08/31/2011
BENCHMARK: Dow Jones Target 2025 Index <sup>1</sup>		0.43	0.80	10.42	5.50	5.53	5.05	6.94	6.46	
LifePath Index 2030 Non-Lendable Fund (Class G)		1.19	0.90	14.00	4.66	7.59	6.02	N/A	N/A	08/31/2011
BENCHMARK: Dow Jones Target 2030 Index <sup>1</sup>		0.80	0.58	11.83	4.48	6.72	5.80	7.86	7.55	
LifePath Index 2035 Non-Lendable Fund (Class G)		1.50	0.70	14.86	4.04	8.24	6.42	N/A	N/A	08/31/2011
BENCHMARK: Dow Jones Target 2035 Index <sup>1</sup>		1.15	0.36	13.23	3.38	7.70	6.35	8.59	8.40	
LifePath Index 2040 Non-Lendable Fund (Class G)		1.79	0.52	15.65	3.49	8.81	6.76	N/A	N/A	08/31/2011
BENCHMARK: Dow Jones Target 2040 Index <sup>1</sup>		1.46	0.17	14.41	2.44	8.51	6.80	9.13	9.06	
LifePath Index 2045 Non-Lendable Fund (Class G)		1.98	0.39	16.23	3.07	9.12	6.94	N/A	N/A	08/31/2011
BENCHMARK: Dow Jones Target 2045 Index <sup>1</sup>		1.69	0.02	15.20	1.66	9.02	7.08	9.42	9.42	

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
LifePath Index 2050 Non-Lendable Fund (Class G)		2.07	0.32	16.47	2.90	9.23	7.01	N/A	N/A	08/31/2011
BENCHMARK: Dow Jones Target 2050 Index <sup>1</sup>		1.84	-0.07	15.63	1.22	9.24	7.20	9.50	9.52	
LifePath Index 2055 Non-Lendable Fund (Class G)		2.07	0.32	16.50	2.89	9.21	7.02	N/A	9.52	08/31/2011
BENCHMARK: Dow Jones Target 2055 Index <sup>1</sup>		1.87	-0.09	15.70	1.16	9.24	7.20	9.50	9.52	
LifePath Index 2060 Non-Lendable Fund (Class G)		2.07	0.32	16.51	2.90	9.20	N/A	N/A	6.99	01/05/2015
BENCHMARK: Dow Jones Target 2055 Index <sup>1</sup>		1.87	-0.09	15.70	1.16	9.24	7.20	9.50	7.05	
LifePath Index Retirement Non-Lendable Fund (Class G)		0.43	1.39	11.60	6.32	5.52	4.71	N/A	N/A	08/31/2011
BENCHMARK: Dow Jones Target Today Index <sup>1</sup>		-0.03	0.96	6.57	5.23	2.96	2.94	3.87	3.09	
<b>Growth &amp; Income</b>										
Fidelity 500 Index Fund	FXAIX	1.86	1.69	20.55	4.24	13.38	10.83	N/A	12.21	05/04/2011
BENCHMARK: S&P 500 Index <sup>14</sup>		1.87	1.70	20.55	4.25	13.39	10.84	13.24	12.12	
Oakmark Equity and Income Fund (Class Institutional)	OANBX	1.61	0.20	12.88	2.49	N/A	N/A	N/A	6.87	11/30/2016
BENCHMARK: S&P 500 Index <sup>14</sup>		1.87	1.70	20.55	4.25	13.39	10.84	13.24	13.41	
Vanguard Windsor II Fund (Admiral Shares)	VWNAX	3.10	1.56	18.11	1.73	10.10	7.53	11.09	N/A	05/14/2001
BENCHMARK: Russell 1000 Value Index <sup>4</sup>		3.57	1.36	17.81	4.00	9.43	7.79	11.46	N/A	
Virtus Ceredex Mid-Cap Value Equity Fund (Class R6)	SMVZX	3.52	3.18	23.17	6.91	11.20	8.75	N/A	8.68	08/01/2014
BENCHMARK: Russell Midcap Value Index <sup>8</sup>		4.06	1.22	19.47	1.60	7.82	7.55	12.29	7.36	
<b>Growth</b>										
Baron Small Cap Fund (Shares R6)	BSCUX	-1.88	-4.68	23.22	-3.91	13.91	N/A	N/A	16.92	01/29/2016
BENCHMARK: Russell 2000 Growth Index <sup>5</sup>		-0.82	-4.17	15.34	-9.63	9.79	9.08	12.25	14.55	
BlackRock Capital Appreciation Fund (Class K)	BFG BX	-2.23	-2.48	20.81	1.86	16.82	13.23	13.11	N/A	12/31/1997
BENCHMARK: Russell 1000 Growth Index <sup>3</sup>		0.01	1.49	23.30	3.71	16.89	13.39	14.94	N/A	
Carillon Eagle Mid Cap Growth Fund (Class R6)	HRAUX	-1.91	-0.75	26.14	1.37	16.35	11.91	N/A	14.29	08/15/2011
BENCHMARK: Russell Midcap Growth Index <sup>7</sup>		-1.14	-0.67	25.23	5.20	14.50	11.12	14.08	14.06	
Fidelity Mid Cap Index Fund	FSMDX	1.94	0.44	21.90	3.23	10.67	9.09	N/A	13.23	09/08/2011
BENCHMARK: Russell Midcap Index <sup>9</sup>		1.97	0.48	21.93	3.19	10.69	9.10	13.07	13.06	
Fidelity Small Cap Index Fund	FSSNX	2.08	-2.34	14.27	-8.79	8.39	8.39	N/A	11.94	09/08/2011
BENCHMARK: Russell 2000 Index <sup>11</sup>		2.08	-2.40	14.18	-8.89	8.23	8.19	11.19	11.48	
PGIM QMA Small Cap Value Fund (Class Z)	TASVX	7.78	0.68	10.18	-12.02	3.84	4.88	9.66	N/A	01/05/1993
BENCHMARK: Russell 2000 Value Index <sup>6</sup>		5.13	-0.57	12.82	-8.24	6.54	7.17	10.06	N/A	
<b>International</b>										
American Funds - EuroPacific Growth Fund (Class R6)	RERGX	1.82	-1.59	15.72	1.14	7.38	5.02	6.07	N/A	05/01/2009
BENCHMARK: MSCI EAFE Index <sup>12</sup>		2.87	-1.07	12.80	-1.34	6.48	3.27	4.90	N/A	
Fidelity Total International Index Fund	FTIHX	2.63	-1.68	11.43	-1.62	5.94	N/A	N/A	6.27	06/07/2016
BENCHMARK: MSCI ACWI ex USA Investable Market Index <sup>2</sup>		2.55	-1.72	11.39	-1.84	6.10	3.05	4.66	6.77	
MFS International Intrinsic Value Fund (Class R6)	MINJX	1.59	0.14	17.23	4.56	8.64	8.73	9.45	N/A	05/01/2006
BENCHMARK: MSCI EAFE Index <sup>12</sup>		2.87	-1.07	12.80	-1.34	6.48	3.27	4.90	N/A	

Total returns are historical and include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower. Note - This Investment Return report is designed to provide investors with an illustration of the performance of only those funds and/or investments in the Plan's lineup as of the report date provided at the top of the first page. This report does not report performance figures for those funds and/or investments that were once in the Plan's lineup, and have since been removed from the lineup prior to the report date at the top of the first page. Further, the performance returns reported on this document represents performance for each respective fund; however, this does not represent the actual performance experience of individual participants within the Plan, due to participant's variability in cash flows, timing of cash flows, etc. For actual performance experience, participants should refer to the Personal rate of Return function online at [mylife.jhrps.com](http://mylife.jhrps.com), our Voice Response System (VRS), John Hancock participant service center, or periodic participant statements.

- <sup>1</sup>The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.
- <sup>2</sup>MSCI ACWI ex USA Investable Market Index (IMI) captures large, mid and small cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States) and 21 Emerging Markets (EM) countries. The index covers approximately 99% of the global equity opportunity set outside the US. It is not possible to invest directly in an index.
- <sup>3</sup>Russell 1000 Growth Index: The Russell 1000 Growth Index is an unmanaged index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>4</sup>Russell 1000 Value Index: The Russell 1000 Value Index is an unmanaged index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>5</sup>Russell 2000 Growth Index: The Russell 2000 Growth Index is an unmanaged index that measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>6</sup>Russell 2000 Value Index: The Russell 2000 Value Index is an unmanaged index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>7</sup>Russell Midcap Growth Index: The Russell Midcap Growth Index is an unmanaged index that measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>8</sup>Russell Midcap Value Index: A market-weighted total return index that measures the performance of companies within the Russell Midcap Index having lower price-to-book ratios and lower forecasted growth values. The Russell Midcap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index. The Russell 3000 Index represents 98% of the of the investable US equity market. An investment cannot be made directly into an index.
- <sup>9</sup>Russell Midcap Index: The Russell Midcap Index is an unmanaged index that measures the performance of the 800 smallest companies in the Russell 1000 Index. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>10</sup>Bloomberg Barclays US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>11</sup>Russell 2000 Index: The Russell 2000 Index is an unmanaged index that measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which includes the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>12</sup>MSCI EAFE Index: The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the 22 developed market country indices in Europe, Australasia and the Far East. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>13</sup>Citigroup 3 Month T-Bill Index is an unmanaged index generally considered representative of the average yield of three-month Treasury Bills. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- <sup>14</sup>S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

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The mutual fund performance and statistical data included here is supplied by Morningstar, Inc. and was collected from company reports, financial reporting services, periodicals and other sources believed to be reliable. Although carefully verified, data are not guaranteed by Morningstar, Inc. or John Hancock Retirement Plan Services, LLC.

## FEE AND EXPENSE INFORMATION

The following table shows fee and expense information for the plan's investment options. The Total Annual Operating Expenses are expenses that reduce the rates of return of the investment option. This table also shows any redemption fees charged by an investment option upon the sale or exchange of shares and the minimum number of days one must hold the investment in order to avoid a redemption fee.

**Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.**

Fees and Expenses					
NAME/TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
<b>Stable Value</b>					
Stable Value Option	0.30%	\$ 3.00	N/A	N/A	
<b>Income</b>					
Fidelity U.S. Bond Index Fund	0.03%	\$ 0.30	N/A	N/A	
Metropolitan West Total Return Bond Fund (Plan Class)	0.37%	\$ 3.70	N/A	N/A	
<b>Target Date</b>					
LifePath Index 2020 Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
LifePath Index 2025 Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
LifePath Index 2030 Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
LifePath Index 2035 Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
LifePath Index 2040 Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
LifePath Index 2045 Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
LifePath Index 2050 Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
LifePath Index 2055 Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
LifePath Index 2060 Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
LifePath Index Retirement Non-Lendable Fund (Class G)	0.11%	\$ 1.10	N/A	N/A	
<b>Growth &amp; Income</b>					
Fidelity 500 Index Fund	0.02%	\$ 0.20	N/A	N/A	
Oakmark Equity and Income Fund (Class Institutional)	0.69%	\$ 6.90	N/A	N/A	
Vanguard Windsor II Fund (Admiral Shares)	0.25%	\$ 2.50	N/A	N/A	
Virtus Ceredex Mid-Cap Value Equity Fund (Class R6)	0.87%	\$ 8.70	N/A	N/A	
<b>Growth</b>					
Baron Small Cap Fund (Shares R6)	1.05%	\$ 10.50	N/A	N/A	
BlackRock Capital Appreciation Fund (Class K)	0.65%	\$ 6.50	N/A	N/A	
Carillon Eagle Mid Cap Growth Fund (Class R6)	0.66%	\$ 6.60	N/A	N/A	
Fidelity Mid Cap Index Fund	0.03%	\$ 0.30	N/A	N/A	
Fidelity Small Cap Index Fund	0.03%	\$ 0.30	N/A	N/A	

Fees and Expenses					
NAME/TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
PGIM QMA Small Cap Value Fund (Class Z)	0.70%	\$ 7.00	N/A	N/A	
<b>International</b>					
American Funds - EuroPacific Growth Fund (Class R6)	0.49%	\$ 4.90	N/A	N/A	
Fidelity Total International Index Fund	0.06%	\$ 0.60	N/A	N/A	
MFS International Intrinsic Value Fund (Class R6)	0.63%	\$ 6.30	N/A	N/A	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>. 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.

Please visit [mylife.jhrps.com](http://mylife.jhrps.com) for a glossary of investment terms relevant to this plan. The glossary is intended to help you better understand your options.

## PLAN-RELATED INFORMATION

### PLAN ADMINISTRATIVE EXPENSES

The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with plan investment options, otherwise their service fees may be paid from a segregated account under the plan and/or may be charged against participants' or beneficiaries' accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis.

### ACCESS TO INFORMATION

As a participant in the plan, you have the right to request paper copies, free of charge, of any information required to be available on the plan website. This includes past and current statements. To request this, you can contact a John Hancock participant service representative at 800-294-3575 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our representatives are recorded. In addition, your past and current statements are available through our secure website at [mylife.jhrps.com/statements](http://mylife.jhrps.com/statements).

### PARTICIPANT EXPENSES

The following fees are applicable. If any of these fees apply to you, they will appear on your quarterly account statement.

Loan Fees	\$ 100.00
Monthly Loan Maintenance Fee	\$ 2.00
Distribution Fee	\$ 35.00
Hardship Fee	\$ 75.00
Insufficient Funds Fee	\$ 25.00
QDRO Fee	\$ 500.00

Managed Account Fee:	Varies
.0050 on the first \$50,000	
.0040 on the next \$50,000	
.0030 on the next \$150,000	
.0020 on amounts over \$250,000	
Per Participant Fee (balance < \$10,000)	\$25.00
Per Participant Fee (balance > \$10,001)	\$75.00

## ABILITY TO DIRECT INVESTMENTS

You have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed in the Fees and Expenses section above. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The plan's named fiduciary, or its delegate, exercises voting, tender and any similar rights associated with the plan's designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction. Please review the funds' prospectuses for more information. To change any of your investments, you can go to [mylife.jhrps.com](http://mylife.jhrps.com) at any time, or you can call us at 800-294-3575 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

## ABOUT RISK

All investing involves risk. It is possible that your investment objectives may not be met. All mutual funds are subject to market risk and may fluctuate in value.

Neither John Hancock Retirement Plan Services, LLC, its affiliates nor its representatives provide tax, legal or accounting advice. Please contact your own advisors.

**Please contact John Hancock at 800-294-3575 for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus, contains this and other information about the investment company. Please read this information carefully before investing.**

Marketing support services are provided by John Hancock Distributors LLC.

John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

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