



Plan for tomorrow

MAKE A SMART DECISION ABOUT YOUR FUTURE TODAY



SPITZER INDUSTRIES, INC. EMPLOYEES' SAVINGS AND PROFIT SHARING PLAN



John Hancock Retirement Plan Services, LLC and Spitzer Industries, Inc. Employees' Savings and Profit Sharing Plan are not affiliated and neither are responsible for the liabilities of the other.

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

Welcome

Your financial future – it's in your hands

You are now eligible to participate in your retirement savings plan.



Joining is easy



Enroll now into your retirement savings plan.



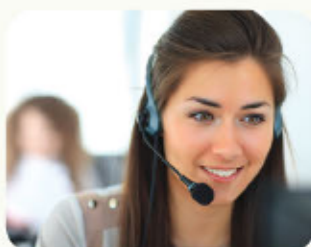
Mobile

Download our **mylifeflow™** app or scan the QR code.



Online

Visit **myplan.johnhancock.com**.



Over the phone

Speak with a John Hancock representative at **800-294-3575**.
Available from 8 a.m. to 10 p.m. (EST), Monday to Friday or 1-888-440-0022 for assistance in Spanish between 10 a.m. to 8 p.m.

The benefits of participating



A retirement plan can be one of the best ways to help you prepare for retirement.

By starting today, you'll be taking important steps to save for your future. Your retirement plan can provide you with a number of savings advantages including:

- Saving on your taxes with tax deferred¹ earnings
- Helping you realize your financial goals with the power of compound earnings
- Lowering average investment costs by dollar cost averaging²
- Effortlessly saving through automatic payroll deductions

¹ Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%.

² Dollar cost averaging does not guarantee a profit or protect against a loss. Systematic investing involves continuous investment in securities regardless of price level fluctuation. Participants should consider their resources to continue the strategy over the long term.



It's never too early or too late to start.

To see the benefit time can have on your investments, try the compound earnings calculator today. Visit www.jhetools.com/earnings or scan the QR code.

What does retirement look like to you?



It's impossible to predict everything about retirement.

But if you take the time to envision some of the things that you know will be important, you can start to lay the foundation today.

To help picture yourself in retirement, we've made it easier by providing you with six different profiles that give you an idea of the level of income you might need annually in retirement.



Check out our retirement profile videos at www.jhetools.com/profiles or scan the QR code.

Which profile best matched your desired retirement lifestyle?



Consider tax-deferred contribution limits.

It is important to know there are limits to how much you can contribute. For more information about annual IRS and plan contribution limits, refer to your '**Summary Plan Description**' (SPD).

How much should you contribute?



Your retirement reality check.

The financial freedom you plan on enjoying during retirement largely depends on money saving practices you use today. And when you consider all the variables such as income, Social Security benefit, savings, age at retirement, and your health, you can conclude that virtually every retirement is going to be unique.

You're always in control

If you start contributing at age 22 with a contribution rate of 10% while earning \$40,000 a year, you'd end up with over **\$1.42 million dollars** at the age of 65 (average annualized rate of return of 7%). However, if you wait until the age of 30 to start saving, you would only end up with **\$763K**. Getting that extra start could mean **more than \$657K** in your retirement nest egg.*

If 10% doesn't seem affordable and is not part of your reality right now, start small and use the advantage of time to gradually increase your contribution rate each year. Each small step can help bring you closer to your retirement planning goal.

* This is hypothetical illustration used for informational purposes only, assuming a 2% salary inflation rate. There is no guarantee that the results shown will be achieved, and the assumptions provided may not be reflective of your situation.



Try the contribution calculator.

To figure out how much you should be contributing, visit www.jhetools.com/contribution or scan the QR code.

How to get help with investing your contributions?



Personalized Advice

On-the-spot guidance with Retirement Manager

Want a quick action plan for choosing your investments? Based on your goals and the options available through your plan, you'll get recommendations you can easily implement. You can also check back regularly for updated suggestions. The best part—there's no additional cost for this tool.

Customized advice with a managed account

The John Hancock Personalized Retirement Advice program provides the same personalized investment recommendations you would receive with Retirement Manager, and for a fee, you'll also benefit from:

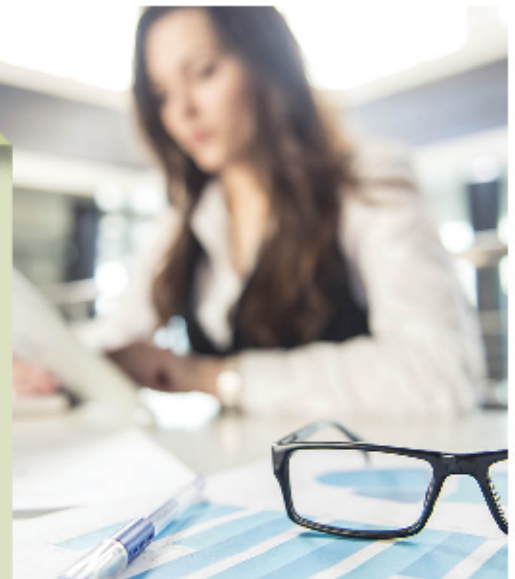
- Ongoing oversight from investment professionals
- Automatic rebalancing and adjustments to keep your investment portfolio in line with your goals
- Progress reports detailing performance
- Support that is available online or over the phone

Fees for this service are based on a tiered schedule and vary by account balance. They are paid directly from your account so there is no reduction in your take home pay, and you can cancel at any time. For a full fee schedule, refer to the Acknowledgement and Agreement section of the John Hancock Personalized Retirement Advice Investment Advisory Agreement.

Retirement expense and income projections provided in the Morningstar Retirement Manager program are based on certain assumptions and historical data; your actual experience and results will differ. Investing involves risks, including the potential loss of principal. Morningstar Investment Management LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., provides the advisory services in the Morningstar Retirement Manager program under a licensing contract with John Hancock Retirement Plan Services, LLC (John Hancock). Morningstar Investment Management is not affiliated with John Hancock.

Participation in John Hancock Personalized Retirement Advice does not guarantee investment success. All investing involves risk including possible loss of principal. Fees for this service are based on a tiered schedule and vary by account balance. For more information, consult the John Hancock Personalized Retirement Advice Investment Advisory Agreement. John Hancock Personal Financial Services LLC ("JHPFS"), a registered investment adviser and affiliate of John Hancock Retirement Plan Services LLC, is the investment manager of the John Hancock Personalized Retirement Advice program. JHPFS has selected Morningstar Investment Management LLC, a registered investment adviser and wholly-owned subsidiary of Morningstar, Inc., to act as the independent "financial expert" (as defined in the U.S. Department of Labor's Advisory Opinion 2001-09A) for John Hancock Personalized Retirement Advice. JHPFS monitors Morningstar Investment Management's performance. Morningstar Investment Management LLC is not affiliated with John Hancock Retirement Plan Services, JHPFS or their affiliates. JHPFS acts as a fiduciary with respect to the management of John Hancock Personalized Retirement Advice investments.

Understanding investments



Important investment concepts:

- Risk versus return
- Using diversification to manage risk

The relationship between risk and return

Each type of investment has risk and return characteristics. Generally, as risk increases, so does the potential for greater returns or losses. While investments have risk that you may lose part (or all) of the original money you invested, there is also risk of not meeting your retirement goals. It's not always better to avoid risk because you may also be avoiding the returns you need for the retirement you want.

It's important to consider the following:

- Investments with greater risk have a higher volatility, but also offer greater potential for higher return.
- Conservative investments have a lower volatility, but tend to grow more slowly and steadily.



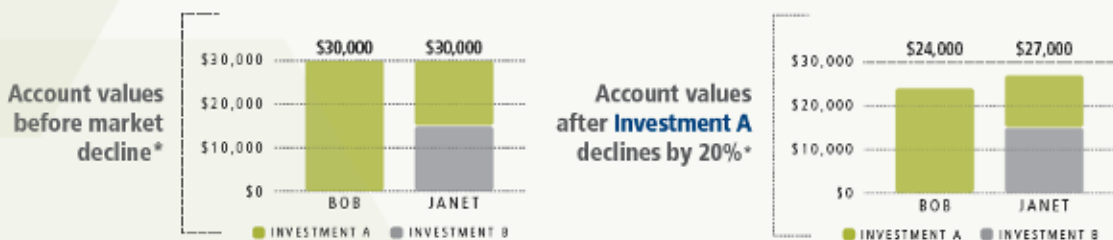
The investment options you choose and how much money you put into each has a big impact on your overall risk and potential return.

Using diversification to manage risk

Having all of your retirement savings in a single investment or asset class may be risky. If something should happen to that investment or asset class, your savings could be put at a risk. By spreading your money across different types of investments, you are diversifying your portfolio and creating a mix with a level of risk you are comfortable with.

How diversification works

Imagine two investors, Bob and Janet, each with \$30,000 invested. Bob has put all his money in just one investment. Janet, however, has split her \$30,000 equally between two investments.



Now imagine what happens if Investment A loses some of its value, while Investment B remains stable. Bob, who held only Investment A, sees his portfolio decline by 20% in this case by \$6,000. Janet, however, who was diversified, is less impacted – the investment that dropped by 20% caused her portfolio to decline by only \$3,000 or 10%. Since Janet spread out her investment, her risk was reduced.

*Hypothetical example for illustrative purposes only. Diversification does not guarantee a profit or assure against a loss. There is no guarantee that any investment strategy will achieve its objectives.

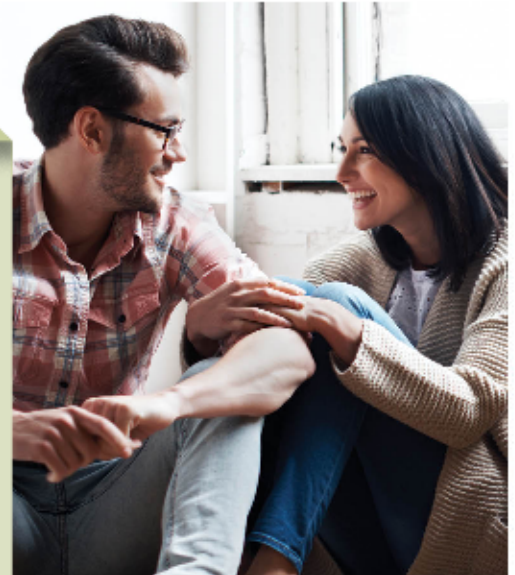


Want more information on investments?

Ready to invest? We can help. See how easy we've made investing.

Visit myplan.johnhancock.com and from the 'Menu' select 'Investment Strategies'.

Ways to invest



When investing your money, you may want to think about a number of factors including your anticipated retirement date, how much you'll need to save, and your tolerance to risk.



Target Date Portfolios

- One step diversification
- Asset mix is professionally managed
- Low involvement by you



Target Risk Portfolios

- One step diversification
- Asset mix is professionally managed
- Revisit your risk strategy as needed
- Medium involvement level by you



Build Your Own Portfolio

- Asset mix is managed personally by you
- Revisit your strategy as needed
- High involvement level by you

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.



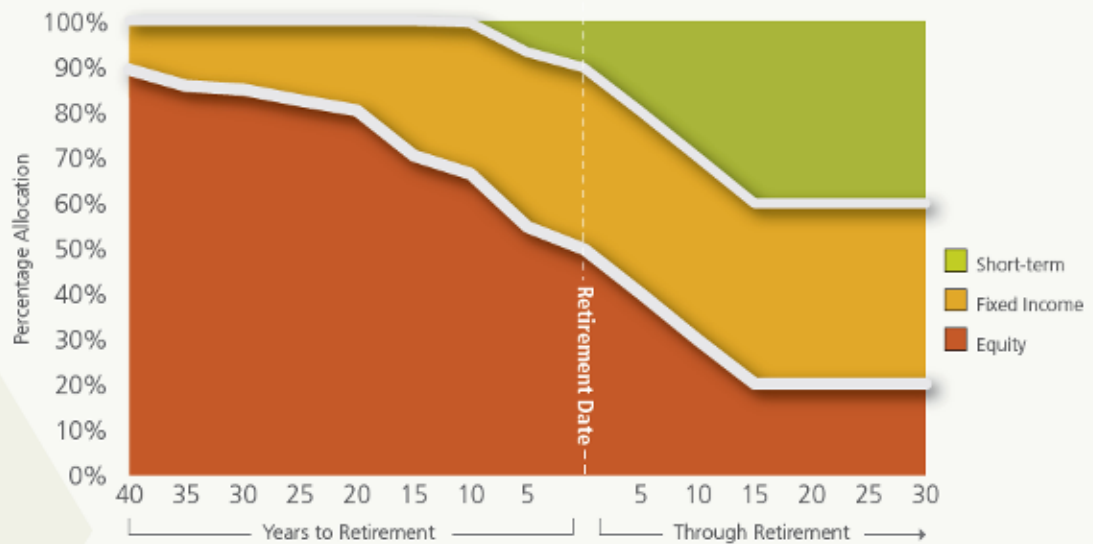
View your plan's investment options.

To view all the available plan investment options, including individual fund fact sheets, visit myplan.johnhancock.com/investment_info and enter your plan code SP0802.



Professionally managed asset allocation based on age — Target Date Portfolios

These portfolios are professionally managed and provide one-step diversification based on a target date. Over time, the portfolio automatically 'glides' from equities and stocks to a more conservative investment mix, as it gets closer to a target retirement date.



How do you know which one to pick?

As an example, Joe was born in 1971 and wants to retire at age 67 (approximately in year 2038). He reviews his personal circumstances and retirement needs and determines the portfolio date closest to his target retirement date is the right choice. It can be as simple as that.

When making investment decisions, it's important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.

Each Target Date Portfolio has an associated target date based on the year in which participants 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 an investment in these Portfolios is not guaranteed at any time, including at or after the target date.



Professionally managed asset allocation based on risk — Target Risk Portfolios

These portfolios are professionally managed and provide one-step diversification based on risk tolerance. There are a number of factors to consider when determining your risk tolerance. Age, years to retirement, general comfort with investing, etc. After you've determined your risk tolerance and chosen your portfolio, it's important to revisit at least once a year or as your personal circumstances change. For example, someone who feels they're a balanced investor may not feel the same way as they get older or closer to retirement.

Here are some typical investor profiles

Conservative

Most comfortable contributing on a regular basis and not taking much risk in the stock market.

Moderate

Comfortable investing in some stocks but wants to be protected from extreme market fluctuations.

Balanced

Willing to take some risk to help money grow but wants to balance that with protecting it.

Growth

Aim is to make their money grow. The investor understands there is a risk and potential for large swings in the stock market. But over the long term, feels confident that equities offer the highest growth potential.

Aggressive

Willing to take significant risk for the chance to make money. The investor has time to wait out market cycles and is confident their savings will grow with time.

What is my risk tolerance?

Quickly determine your personal risk tolerance by answering a few simple questions with our risk quiz* available at www.jhetools.com/riskquiz. After reviewing the results, you can determine the Target Risk Portfolio that is the right choice for you. You can also use the results to build your own portfolio with the investment options available to your plan. If you build your own portfolio, you may want to review and rebalance your investment strategy regularly.

*Your quiz results may change over time. You might want to take the Risk Quiz each year to make sure that your risk profile accurately matches your risk tolerance.

The results are based on generally accepted investment principles, but by no means are you bound by the results or should you consider the results as investment advice. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives. All investments involve risks, and fluctuations in the financial markets and other factors may cause declines in the value of your account.

Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.



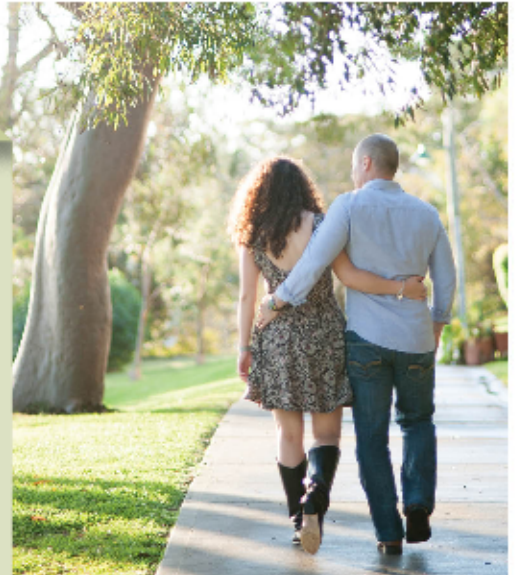
Build your own portfolio

When considering building your own portfolio it is important to consider what type of investor you are as it relates to risk. Based on all this information and using the investment options available to you, you can construct your portfolio. You may want to think about risk versus return, and diversification as you select investment options. Make sure to take your entire situation into consideration, including life events or assets held in other accounts.

You can quickly determine your personal risk tolerance by answering a few simple questions with our risk quiz available at www.jhetools.com/riskquiz.

Diversification does not guarantee a profit or assure against a loss.

Get started



Enroll now. Take control of your financial future today.

Instantly

Enroll today with a few simple clicks. Download our **mylifelow™** mobile app and enroll today. Later, you can use the app to update your contribution rate, keep track of your account balance, investments, and personal rate of return.

Anytime

Visit **myplan.johnhancock.com** to easily enroll online. We will provide you with an overview of your plan's options and walk you through the process, step-by-step to help you make the decisions that are right for you.

One-on-one Support

Speak with a John Hancock representative to enroll over the phone. Our representatives can help answer any questions you may have regarding joining your plan. Contact us at **800-294-3575**, available from 8 a.m. to 10 p.m. (EST), Monday to Friday or 1-888-440-0022 for assistance in Spanish between 10 a.m. to 8 p.m.



Don't delay — join now.

Go online to enroll at **myplan.johnhancock.com** or download the mylifelow™ app by scanning the QR code.

Spitzer Industries, Inc. Employees' Savings and Profit Sharing Plan ("Plan")

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

You have the right to direct the investment of contributions in your account in any of the investment options available under the Plan. If you do not make an investment election, contributions made on your behalf will be invested in the Plan's "default" fund.

The Plan's default fund ("Default Fund") is the Target Date fund that is based on your date of birth, according to the following chart:

Year	Default Investment
1958 or earlier	TIAA-CREF Lifecy Idx 2020 Inst
1959 — 1963	TIAA-CREF Lifecy Idx 2025 Inst
1964 — 1968	TIAA-CREF Lifecy Idx 2030 Inst
1969 — 1973	TIAA-CREF Lifecy Idx 2035 Inst
1974 — 1978	TIAA-CREF Lifecy Idx 2040 Inst
1979 — 1983	TIAA-CREF Lifecy Idx 2045 Inst
1984 — 1988	TIAA-CREF Lifecy Idx 2050 Inst
1989 — 1993	TIAA-CREF Lifecy Idx 2055 Inst
1994 or later	TIAA-CREF Lifecy Idx 2060 Inst

The enclosed Fund Fact Sheet for the Default Fund contains a description of the investment objectives, risk and return characteristics, and fees and expenses.

Investment information concerning the other investment options available under the Plan is provided in the enclosed Fund Fact Sheets and can be obtained by contacting John Hancock at mylife.jhrps.com or by calling 800.294.3575.

About Risk

The "target date" in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund's principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities. An investment in a target-date fund is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that the fund will provide adequate income at and through retirement. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 800.294.3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.

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

John Hancock Retirement Plan Services, LLC offers plan administrative and recordkeeping services to sponsors or administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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John Hancock Stable Value Guaranteed Income Fund

AS OF 2020-12-31

INVESTMENT STRATEGY: The John Hancock Stable Value Guaranteed Income Fund seeks to preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term. The fund is a stable value product that guarantees principal and accumulated interest. Guarantees are provided to participating retirement plans through a group annuity contract issued by John Hancock Life Insurance Company. The interest rate is declared in advance of the semi-annual rate reset period. The rate is generally guaranteed for six months. Crediting Rate is set on January 1 and July 1 of each year. If the weighted value of certain indexes changes by more than 2%, John Hancock reserves the right to reset the crediting rate on October 1 or April 1. Crediting Rate is set in advance and is guaranteed by John Hancock Life Insurance Company (USA) and will not be less than 1%. Withdrawals for plan distributions, loans, hardship withdrawals, and transfers to other investments will be paid at full value. Withdrawals caused by the Plan sponsor may either be paid out immediately (subject to a market value adjustment) or at the full contract value over a period of five years. For further details regarding risk and other risks that may apply please refer to the John Hancock Stable Value Guaranteed Income Fund Product Guide.

Fund Category:
Cash

PORTFOLIO DETAILS

Inception Date	2020-12-01
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PRINCIPAL RISKS

Principal Risks include: Capital Preservation, Contract Risk, Equity Wash, John Hancock Credit Risk and Private Fund. See disclosure for details.

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock Stable Value Guaranteed Income Fund	--	--	--	--	--	--
FTSE Treasury Bill 3 Month Ind ⁴¹	0.58	0.58	1.56	1.16	0.60	--

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. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Net crediting rate: 1.00%

For the most up-to-date crediting rate, please call (800)-294-3575. The crediting rate is net of expenses that may be deducted by the offering insurer. Investments in the fund will accrue interest at the applicable crediting rate which is set periodically but may be adjusted from time to time as described in the contract or other offering documents.

In addition to fees charged by JHRPS for its services to the plan, affiliates of JHRPS receive investment management and other fees from the John Hancock Funds and other funds advised or sub-advised by JHRPS's affiliates.

Marketing support services are provided by John Hancock Distributors LLC.

INVESTMENT STRATEGY: The investment seeks to track the total return of the S&P 500[®] Index. The fund generally invests at least 80% of its net assets (including, for this purpose, any borrowings for investment purposes) in these stocks; typically, the actual percentage is considerably higher. It generally will seek to replicate the performance of the index by giving the same weight to a given stock as the index does.

Fund Category:
Stock
Morningstar Category²¹:
Large Blend

PORTFOLIO DETAILS

Ticker	SWPPX
Inception Date	1997-05-19
Gross Expense Ratio ^{f1} (%)	0.02
Net Expense Ratio ^{f1} (%)	0.02
Fund Total Net Assets (\$M)	51,307.02
Management Company	Charles Schwab Investment Management Inc
Portfolio Managers	Christopher Bliss Ferian Juwono Sabya Sinha Jeremy Brown

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab S&P 500 Index	18.39	18.39	14.15	15.16	13.81	--
S&P 500 Index ⁴⁷	18.40	18.40	14.18	15.22	13.88	--
Large Blend ^{48,23}	15.83	15.83	11.89	13.39	12.28	--

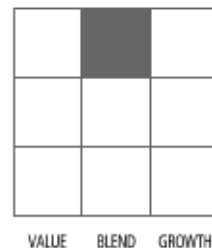
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Apple Inc	6.31
Microsoft Corp	5.34
Amazon.com Inc	4.45
Facebook Inc A	2.20
Alphabet Inc A	1.74
Alphabet Inc Class C	1.70
Berkshire Hathaway Inc Class B	1.50
Johnson & Johnson	1.26
JPMorgan Chase & Co	1.18
Visa Inc Class A	1.17

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ms}

OVERALL (Out of 1232 Funds)



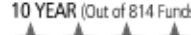
3 YEAR (Out of 1232 Funds)



5 YEAR (Out of 1072 Funds)



10 YEAR (Out of 814 Funds)



Morningstar Volatility Analysis



This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

KEY STATISTICS

Turnover Ratio (%) (annualized)	3
Beta ^{b1} (3y) (S&P 500 TR USD)	1.00
R-squared ^{b3} (%) (3y) (S&P 500 TR USD)	100.00
Sharpe Ratio ^{b4} (3y)	0.72
# of Stock Holdings	505
# of Bond Holdings	0

PRINCIPAL RISKS

Principal Risks include: Capitalization, Derivatives, Equity Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Large Cap, Lending, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured and Restricted/Illiquid Securities. See disclosure for details.

Portfolio Snapshot^{b2}



	Cash	Stocks	Bonds	Other
Long %	0.38	99.62	0.00	0.00
Short %	0.00	0.00	0.00	0.00
Net %	0.38	99.62	0.00	0.00

Top Sectors^{b2} (%)



24.17	Technology
13.77	Healthcare
13.44	Financial Services
11.08	Consumer Cyclical
37.53	Other

Top Countries^{b2} (%)



98.11	United States
0.53	United Kingdom
0.34	Switzerland
0.04	Singapore
0.98	Other

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



TIAA-CREF Lifecycle Index 2020 Fund (Class Institutional)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 49.00% of the fund's assets to equity underlying funds and 51.00% of its assets to fixed-income underlying funds.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁶:
Target-Date 2020

PORTFOLIO DETAILS

Ticker	TLWIX
Inception Date	2009-09-30
Gross Expense Ratio ⁴¹ (%)	0.21
Net Expense Ratio ⁴¹ (%)	0.10
Waiver Type	Contractual (2021-09-30)
Fund Total Net Assets (\$M)	2,638.23
Management Company	Teachers Advisors LLC
Portfolio Managers	Steve Sedmak Hans L. Erickson John Cunniff

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
TIAA-CREF Lifecycle Index 2020 Fund	13.07	13.07	8.68	9.25	8.11	--
S&P Target Date Through 2020 I ⁴⁰	11.04	11.04	7.66	8.94	7.95	--
Target-Date 2020 ⁴⁴	10.79	10.79	7.25	8.21	7.09	--

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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
TIAA-CREF Bond Index W	37.15
TIAA-CREF Equity Index W	35.57
TIAA-CREF International Eq Idx W	10.27
TIAA-CREF Inflation Link Bd W	6.00
TIAA-CREF Short-Term Bond Index W	5.97
TIAA-CREF Emerging Markets Eq Idx W	4.92

KEY STATISTICS

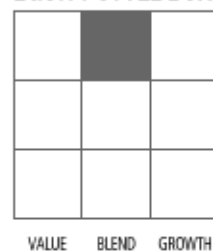
Turnover Ratio (%) (annualized)	20
Sharpe Ratio ⁴⁵ (3y)	0.74

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Fixed-Income Securities, Index Correlation/Tracking Error, Loss of Money, Management, Not FDIC Insured, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING⁴²

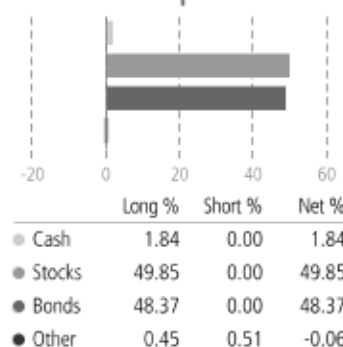


Morningstar Volatility Analysis

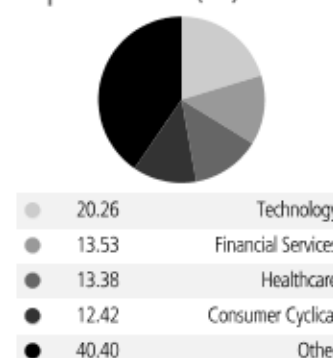


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

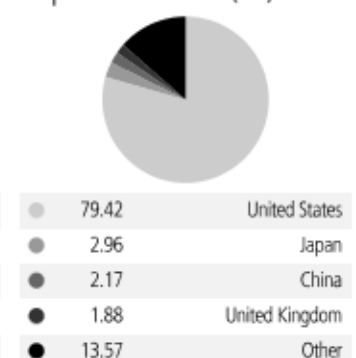
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



⁴¹ The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



TIAA-CREF Lifecycle Index 2025 Fund (Class Institutional)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 56.40% of the fund's assets to equity underlying funds and 43.60% of its assets to fixed-income underlying funds.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴¹:
Target-Date 2025

PORTFOLIO DETAILS

Ticker	TLQIX
Inception Date	2009-09-30
Gross Expense Ratio ¹⁾ (%)	0.20
Net Expense Ratio ¹⁾ (%)	0.10
Waiver Type	Contractual (2021-09-30)
Fund Total Net Assets (\$M)	3,905.97
Management Company	Teachers Advisors LLC
Portfolio Managers	Steve Sedmak Hans L. Erickson John Cunniff

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
TIAA-CREF Lifecycle Index 2025 Fund	14.00	14.00	9.22	10.03	8.74	--
S&P Target Date Through 2025 ¹⁶⁾	11.59	11.59	8.03	9.60	8.54	--
Target-Date 2025 ⁴²⁾	11.84	11.84	7.83	9.00	7.61	--

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. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log on to myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
TIAA-CREF Equity Index W	40.97
TIAA-CREF Bond Index W	33.34
TIAA-CREF International Eq Idx W	11.82
TIAA-CREF Emerging Markets Eq Idx W	5.67
TIAA-CREF Inflation Link Bd W	4.03
TIAA-CREF Short-Term Bond Index W	4.02

KEY STATISTICS

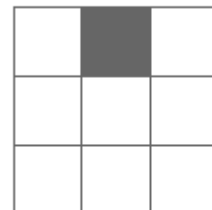
Turnover Ratio (%) (annualized)	17
Sharpe Ratio ¹⁵⁾ (3y)	0.70

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Fixed-Income Securities, Index Correlation/Tracking Error, Loss of Money, Management, Not FDIC Insured, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING¹²⁾

OVERALL (Out of 187 Funds)



3 YEAR (Out of 187 Funds)



5 YEAR (Out of 151 Funds)



10 YEAR (Out of 87 Funds)

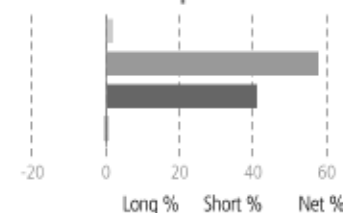


Morningstar Volatility Analysis



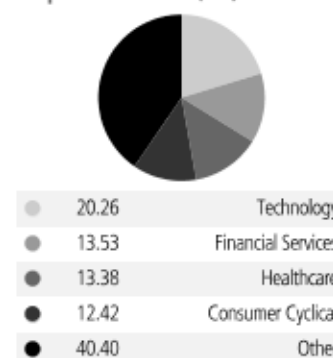
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot^{b2)}

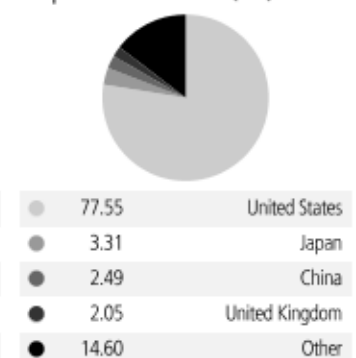


	Long %	Short %	Net %
● Cash	1.90	0.00	1.90
● Stocks	57.42	0.00	57.42
● Bonds	40.75	0.00	40.75
● Other	0.38	0.44	-0.06

Top Sectors^{b2)} (%)



Top Countries^{b2)} (%)



11. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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TIAA-CREF Lifecycle Index 2030 Fund (Class Institutional)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 64.40% of the fund's assets to equity underlying funds and 35.60% of its assets to fixed-income underlying funds.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴²:
Target-Date 2030

PORTFOLIO DETAILS

Ticker	TLHIX
Inception Date	2009-09-30
Gross Expense Ratio ⁴¹ (%)	0.20
Net Expense Ratio ⁴¹ (%)	0.10
Waiver Type	Contractual (2021-09-30)
Fund Total Net Assets (\$M)	4,447.40
Management Company	Teachers Advisors LLC
Portfolio Managers	Steve Sedmak Hans L. Erickson John Cunniff

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
TIAA-CREF Lifecycle Index 2030 Fund	14.76	14.76	9.76	10.79	9.36	--
S&P Target Date Through 2030 I ⁴²	11.82	11.82	8.37	10.26	9.01	--
Target-Date 2030 ⁴³	12.99	12.99	8.38	9.83	8.13	--

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. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log on to myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
TIAA-CREF Equity Index W	46.47
TIAA-CREF Bond Index W	29.37
TIAA-CREF International Eq Idx W	13.41
TIAA-CREF Emerging Markets Eq Idx W	6.43
TIAA-CREF Inflation Link Bd W	2.09
TIAA-CREF Short-Term Bond Index W	2.08

KEY STATISTICS

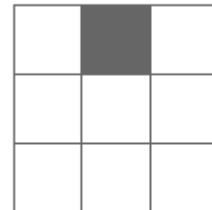
Turnover Ratio (%) (annualized)	15
Sharpe Ratio ⁴⁴ (3y)	0.68

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Fixed-Income Securities, Index Correlation/Tracking Error, Loss of Money, Management, Not FDIC Insured, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING⁴⁵

OVERALL (Out of 197 Funds)



3 YEAR (Out of 197 Funds)



5 YEAR (Out of 158 Funds)



10 YEAR (Out of 89 Funds)

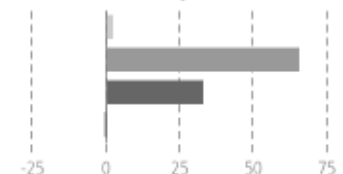


Morningstar Volatility Analysis



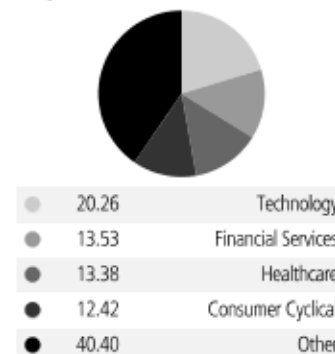
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}

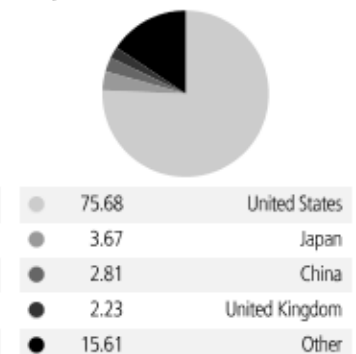


	Long %	Short %	Net %
● Cash	1.92	0.00	1.92
● Stocks	65.14	0.00	65.14
● Bonds	33.01	0.00	33.01
● Other	0.31	0.37	-0.06

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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TIAA-CREF Lifecycle Index 2035 Fund (Class Institutional)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 72.40% of the fund's assets to equity underlying funds and 27.60% of its assets to fixed-income underlying funds.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴³:
Target-Date 2035

PORTFOLIO DETAILS

Ticker	TLYIX
Inception Date	2009-09-30
Gross Expense Ratio ¹⁾ (%)	0.19
Net Expense Ratio ¹⁾ (%)	0.10
Waiver Type	Contractual (2021-09-30)
Fund Total Net Assets (\$M)	4,154.23
Management Company	Teachers Advisors LLC
Portfolio Managers	Steve Sedmak Hans L. Erickson John Cunniff

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
TIAA-CREF Lifecycle Index 2035 Fund	15.54	15.54	10.25	11.53	9.94	--
S&P Target Date Through 2035 ¹⁶³	12.76	12.76	8.86	10.89	9.44	--
Target-Date 2035 ¹⁴⁴	14.04	14.04	9.00	10.62	8.77	--

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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
TIAA-CREF Equity Index W	51.93
TIAA-CREF Bond Index W	25.41
TIAA-CREF International Eq Idx W	14.99
TIAA-CREF Emerging Markets Eq Idx W	7.19
TIAA-CREF Short-Term Bond Index W	0.15
TIAA-CREF Inflation Link Bd W	0.15

KEY STATISTICS

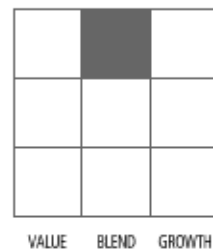
Turnover Ratio (%) (annualized)	14
Sharpe Ratio ¹⁵⁴ (3y)	0.65

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Fixed-Income Securities, Index Correlation/Tracking Error, Loss of Money, Management, Not FDIC Insured, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING¹⁶¹

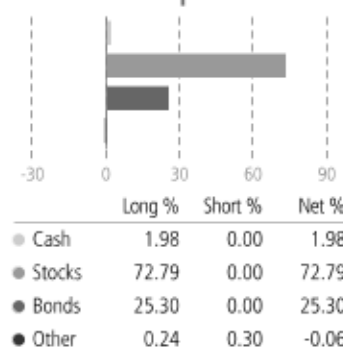


Morningstar Volatility Analysis

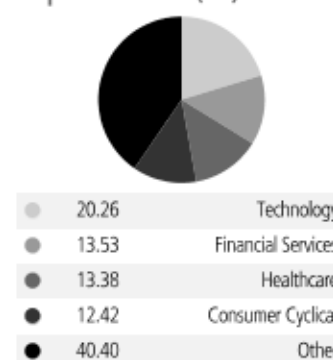


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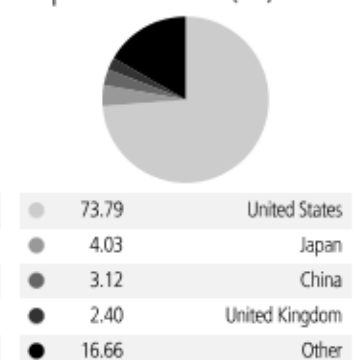
Portfolio Snapshot¹⁶²



Top Sectors¹⁶² (%)



Top Countries¹⁶² (%)



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TIAA-CREF Lifecycle Index 2040 Fund (Class Institutional)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 80.40% of the fund's assets to equity underlying funds and 19.60% of its assets to fixed-income underlying funds.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁴:
Target-Date 2040

PORTFOLIO DETAILS

Ticker	TLZIX
Inception Date	2009-09-30
Gross Expense Ratio ¹⁾ (%)	0.19
Net Expense Ratio ¹⁾ (%)	0.10
Waiver Type	Contractual (2021-09-30)
Fund Total Net Assets (\$M)	4,391.85
Management Company	Teachers Advisors LLC
Portfolio Managers	Steve Sedmak Hans L. Erickson John Cunniff

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
TIAA-CREF Lifecycle Index 2040 Fund	16.27	16.27	10.68	12.21	10.42	--
S&P Target Date Through 2040 I ⁶⁴	13.46	13.46	9.20	11.36	9.74	--
Target-Date 2040 ⁴⁵	14.56	14.56	9.21	10.99	9.02	--

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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
TIAA-CREF Equity Index W	57.40
TIAA-CREF Bond Index W	17.93
TIAA-CREF International Eq Idx W	16.57
TIAA-CREF Emerging Markets Eq Idx W	7.94

KEY STATISTICS

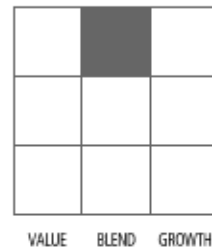
Turnover Ratio (%) (annualized)	11
Sharpe Ratio ⁶⁴ (3y)	0.63

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Fixed-Income Securities, Index Correlation/Tracking Error, Loss of Money, Management, Not FDIC Insured, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING⁶²

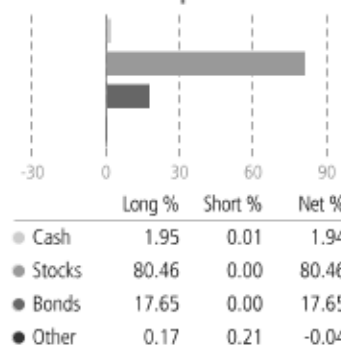


Morningstar Volatility Analysis

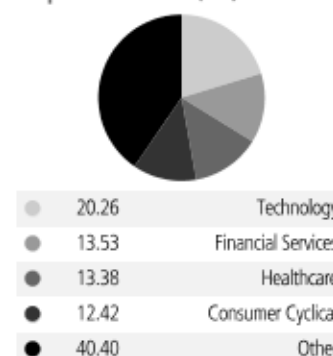


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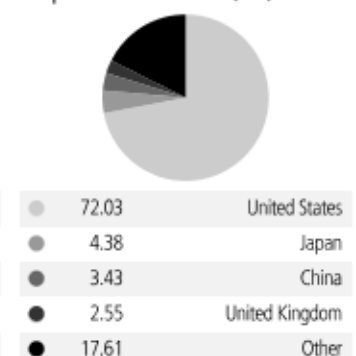
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



¹⁾ The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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TIAA-CREF Lifecycle Index 2045 Fund (Class Institutional)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 88.40% of the fund's assets to equity underlying funds and 11.60% of its assets to fixed-income underlying funds.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁵:
Target-Date 2045

PORTFOLIO DETAILS

Ticker	TLXIX
Inception Date	2009-09-30
Gross Expense Ratio ⁴¹ (%)	0.19
Net Expense Ratio ⁴¹ (%)	0.10
Waiver Type	Contractual (2021-09-30)
Fund Total Net Assets (\$M)	3,170.07
Management Company	Teachers Advisors LLC
Portfolio Managers	Steve Sedmak Hans L. Erickson John Cunniff

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
TIAA-CREF Lifecycle Index 2045 Fund	17.02	17.02	11.08	12.67	10.65	--
S&P Target Date Through 2045 I ⁴⁷	14.15	14.15	9.45	11.66	9.91	--
Target-Date 2045 ⁴⁶	15.10	15.10	9.54	11.40	9.29	--

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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
TIAA-CREF Equity Index W	62.77
TIAA-CREF International Eq Idx W	18.12
TIAA-CREF Bond Index W	10.24
TIAA-CREF Emerging Markets Eq Idx W	8.69

KEY STATISTICS

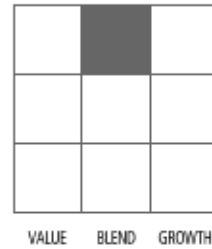
Turnover Ratio (%) (annualized)	6
Sharpe Ratio ⁶⁴ (3y)	0.61

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Fixed-Income Securities, Index Correlation/Tracking Error, Loss of Money, Management, Not FDIC Insured, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING⁶²

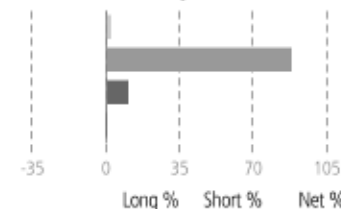


Morningstar Volatility Analysis

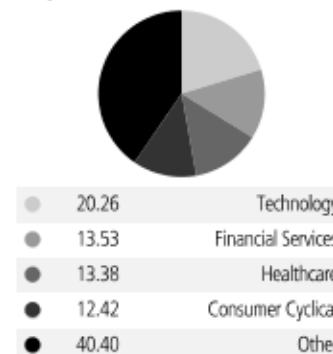


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

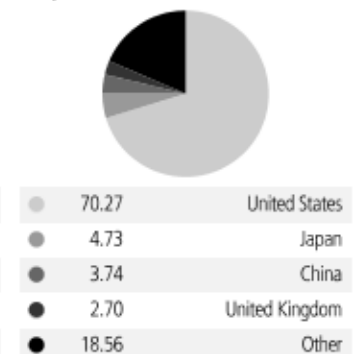
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



⁴¹ The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

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.

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TIAA-CREF Lifecycle Index 2050 Fund (Class Institutional)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 91% of the fund's assets to equity underlying funds and 9% of its assets to fixed-income underlying funds.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁶:
Target-Date 2050

PORTFOLIO DETAILS

Ticker	TLLIX
Inception Date	2009-09-30
Gross Expense Ratio ⁴¹ (%)	0.19
Net Expense Ratio ⁴¹ (%)	0.10
Waiver Type	Contractual (2021-09-30)
Fund Total Net Assets (\$M)	2,533.66
Management Company	Teachers Advisors LLC
Portfolio Managers	Steve Sedmak Hans L. Erickson John Cunniff

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
TIAA-CREF Lifecycle Index 2050 Fund	17.20	17.20	11.16	12.82	10.72	--
S&P Target Date Through 2050 I ⁴⁵	14.31	14.31	9.52	11.79	10.03	--
Target-Date 2050 ⁴⁴	15.25	15.25	9.56	11.45	9.31	--

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. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log on to myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
TIAA-CREF Equity Index W	63.95
TIAA-CREF International Eq Idx W	18.46
TIAA-CREF Emerging Markets Eq Idx W	8.85
TIAA-CREF Bond Index W	8.55

KEY STATISTICS

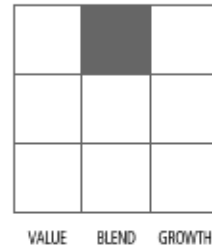
Turnover Ratio (%) (annualized)	5
Sharpe Ratio ⁶⁴ (3y)	0.61

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Fixed-Income Securities, Index Correlation/Tracking Error, Loss of Money, Management, Not FDIC Insured, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING⁶²

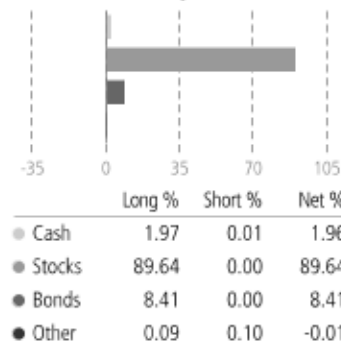


Morningstar Volatility Analysis

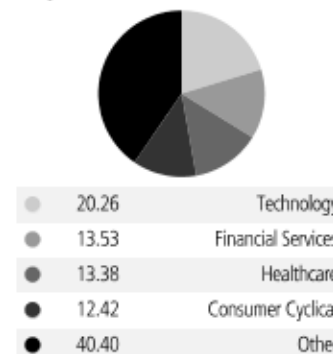


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

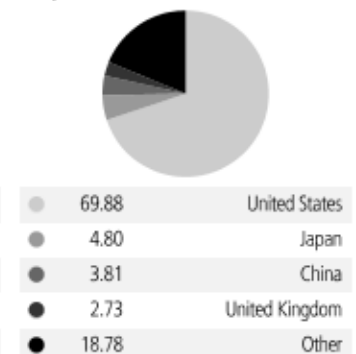
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



⁴¹ The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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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.

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TIAA-CREF Lifecycle Index 2055 Fund (Class Institutional)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 92.25% of the fund's assets to equity underlying funds and 7.75% of its assets to fixed-income underlying funds.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁶:
Target-Date 2055

PORTFOLIO DETAILS

Ticker	TTIIX
Inception Date	2011-04-29
Gross Expense Ratio ⁴¹ (%)	0.20
Net Expense Ratio ⁴¹ (%)	0.10
Waiver Type	Contractual (2021-09-30)
Fund Total Net Assets (\$M)	1,185.78
Management Company	Teachers Advisors LLC
Portfolio Managers	Steve Sedmak Hans L. Erickson John Cunniff

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
TIAA-CREF Lifecycle Index 2055 Fund	17.22	17.22	11.22	12.94	--	10.18
S&P Target Date Through 2055+ ⁴⁶	14.31	14.31	9.51	11.82	10.06	--
Target-Date 2055 ⁴⁷	15.47	15.47	9.69	11.64	9.45	--

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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
TIAA-CREF Equity Index W	64.73
TIAA-CREF International Eq Idx W	18.68
TIAA-CREF Emerging Markets Eq Idx W	8.96
TIAA-CREF Bond Index W	7.39

KEY STATISTICS

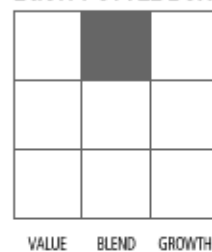
Turnover Ratio (%) (annualized)	7
Sharpe Ratio ⁶⁴ (3y)	0.61

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Fixed-Income Securities, Index Correlation/Tracking Error, Loss of Money, Management, Not FDIC Insured, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING⁴⁵

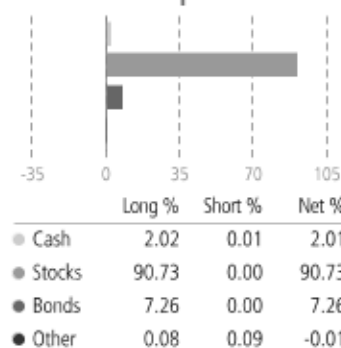


Morningstar Volatility Analysis

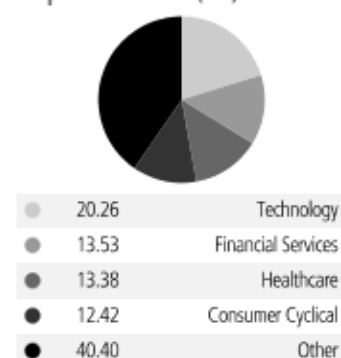


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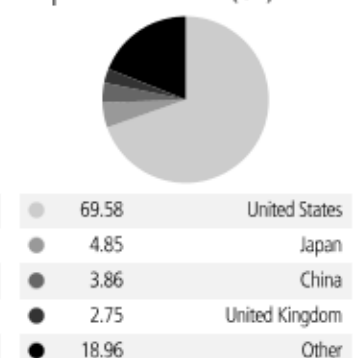
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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TIAA-CREF Lifecycle Index 2060 Fund (Class Institutional)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks high total return over time through a combination of capital appreciation and income. The fund is a "fund of funds" that invests in Class W shares of other funds of the Trust and potentially in other investment pools or investment products. It has a policy of investing at least 80% of its assets (net assets, plus the amount of any borrowings for investment purposes) in underlying funds that are managed to seek investment returns that track particular market indices. Advisors currently expects to allocate approximately 93.50% of the fund's assets to equity underlying funds and 6.50% of its assets to fixed-income underlying funds.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁵²:
Target-Date 2060+

PORTFOLIO DETAILS

Ticker	TVIX
Inception Date	2014-09-26
Gross Expense Ratio ⁵¹ (%)	0.26
Net Expense Ratio ⁵¹ (%)	0.10
Waiver Type	Contractual (2021-09-30)
Fund Total Net Assets (\$M)	443.18
Management Company	Teachers Advisors LLC
Portfolio Managers	Steve Sedmak Hans L. Erickson John Cunniff

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
TIAA-CREF Lifecycle Index 2060 Fund	17.40	17.40	11.31	13.05	--	10.44
S&P Target Date Through 2055+ ⁶⁶	14.31	14.31	9.51	11.82	10.06	--
Target-Date 2060+ ⁶²	15.52	15.52	9.78	11.69	0.00	--

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. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log on to myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
TIAA-CREF Equity Index W	65.64
TIAA-CREF International Eq Idx W	18.95
TIAA-CREF Emerging Markets Eq Idx W	9.08
TIAA-CREF Bond Index W	6.11

KEY STATISTICS

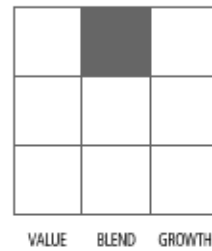
Turnover Ratio (%) (annualized)	16
Sharpe Ratio ⁶⁴ (3y)	0.61

PRINCIPAL RISKS

Principal Risks include: Active Management, Emerging Markets, Equity Securities, Fixed-Income Securities, Index Correlation/Tracking Error, Loss of Money, Management, Not FDIC Insured, Restricted/Illiquid Securities and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING⁵³

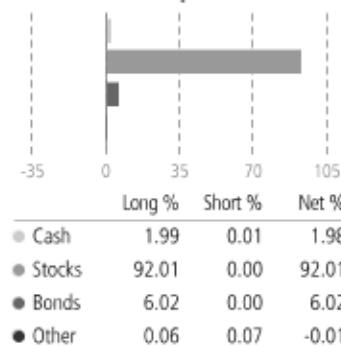


Morningstar Volatility Analysis

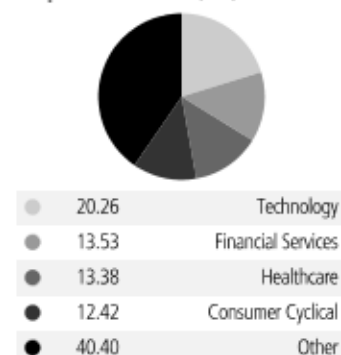


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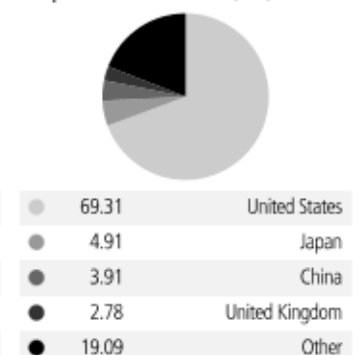
Portfolio Snapshot⁶²



Top Sectors⁶² (%)



Top Countries⁶² (%)



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Vanguard Balanced Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of the overall U.S. stock market with 60% of its assets; the fund seeks to track the performance of a broad, market-weighted bond index with 40% of its assets. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP US Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Bloomberg Barclays U.S. Aggregate Float Adjusted Index.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category²⁴:
**Allocation—50% to
70% Equity**

PORTFOLIO DETAILS

Ticker	VBIAX
Inception Date	2000-11-13
Gross Expense Ratio ¹ (%)	0.07
Net Expense Ratio ¹ (%)	0.07
Fund Total Net Assets (\$M)	39,900.90
Management Company	Vanguard Group Inc
Portfolio Managers	Joshua C. Barrickman William A. Coleman Gerard C. O'Reilly
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Balanced Index Fund	16.40	16.40	11.26	11.27	9.98	--
Dow Jones U.S. Moderate Index ⁴⁴	13.03	13.03	9.47	10.15	9.34	--
Allocation—50% to 70% Equity ²⁵	11.72	11.72	7.76	8.99	7.90	--

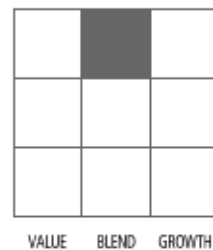
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Apple Inc	3.07
Microsoft Corp	2.72
Amazon.com Inc	2.26
Facebook Inc A	1.12
Alphabet Inc Class C	0.86
Alphabet Inc A	0.86
Tesla Inc	0.71
Berkshire Hathaway Inc Class B	0.68
Johnson & Johnson	0.64
JPMorgan Chase & Co	0.60

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING²¹



Morningstar Volatility Analysis



This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

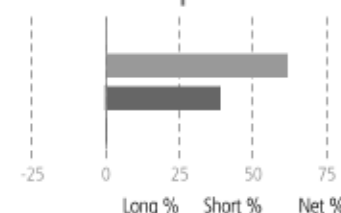
KEY STATISTICS

Turnover Ratio (%) (annualized)	37
Sharpe Ratio ²⁴ (3y)	0.83
# of Stock Holdings	3311
# of Bond Holdings	10955

PRINCIPAL RISKS

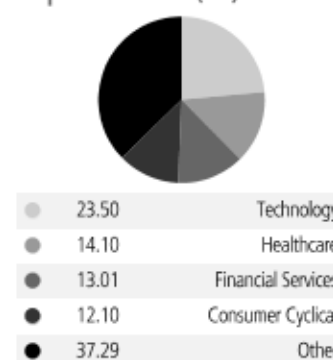
Principal Risks include: Credit and Counterparty, Equity Securities, Fixed-Income Securities, Income, Interest Rate, Loss of Money, Market/Market Volatility, Not FDIC Insured, Prepayment (Call) and Sampling. See disclosure for details.

Portfolio Snapshot^{b2}

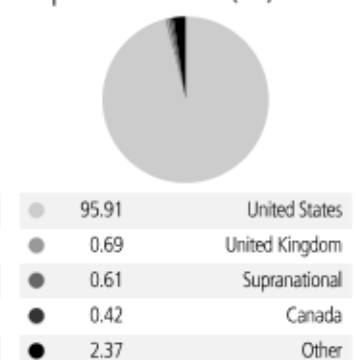


● Cash	0.03	0.01	0.02
● Stocks	61.15	0.00	61.15
● Bonds	38.88	0.43	38.45
● Other	0.38	0.00	0.38

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Vanguard Emerging Markets Stock Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in emerging market countries. The fund employs an indexing investment approach designed to track the performance of the FTSE Emerging Markets All Cap China A Inclusion Index. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the index in terms of key characteristics.

Fund Category:
Stock

Morningstar Category[®]:
Diversified Emerging Mkts

PORTFOLIO DETAILS

Ticker	VEMAX
Inception Date	2006-06-23
Gross Expense Ratio ^{†1} (%)	0.14
Net Expense Ratio ^{†1} (%)	0.14
Fund Total Net Assets (\$M)	15,877.01
Management Company	Vanguard Group Inc
Portfolio Managers	Jeffrey D. Miller Michael Perre
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Emerging Markets Stock Index Fund	15.24	15.24	5.80	11.70	3.12	--
MSCI Emerging Markets Free Ind ^{†8}	15.84	15.84	3.68	10.21	1.15	--
Diversified Emerging Mkts ^{†11}	17.90	17.90	5.69	11.75	3.63	--

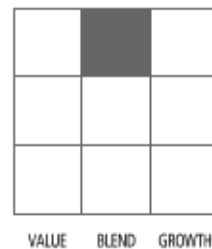
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Alibaba Group Holding Ltd ADR	6.52
Tencent Holdings Ltd	5.88
Taiwan Semiconductor Manufacturing Co Lt	3.89
Taiwan Semiconductor Manufacturing Co Lt	2.11
Meituan	1.89
Naspers Ltd Class N	1.19
Reliance Industries Ltd	1.13
JD.com Inc ADR	1.03
China Construction Bank Corp Class H	1.00
Ping An Insurance (Group) Co. of China L	0.88

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[™]



Morningstar Volatility Analysis



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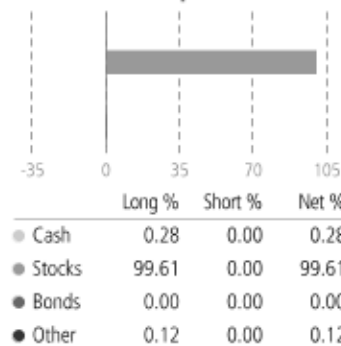
KEY STATISTICS

Turnover Ratio (%) (annualized)	10
Beta ^{†1} (3y) (FTSE EMs AC China A Incl (US RIC) NR USD)	1.00
R-squared ^{†63} (%) (3y) (FTSE EMs AC China A Incl (US RIC) NR USD)	99.07
Sharpe Ratio ^{†64} (3y)	0.31
# of Stock Holdings	4094
# of Bond Holdings	3

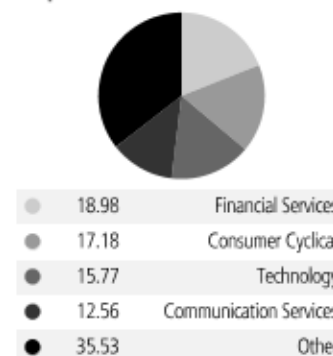
PRINCIPAL RISKS

Principal Risks include: China Region, Country or Region, Currency, ETF, Early Close/Late Close/Trading Halt, Emerging Markets, Equity Securities, Index Correlation/Tracking Error, Loss of Money, Market Trading, Market/Market Volatility, Not FDIC Insured and Sampling. See disclosure for details.

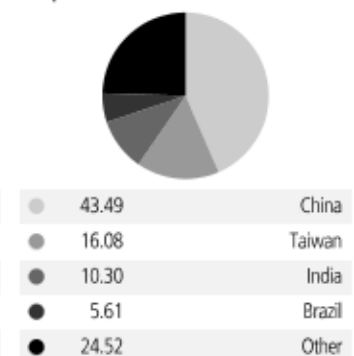
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Vanguard Growth Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of the CRSP US Large Cap Growth Index. The fund employs an indexing investment approach designed to track the performance of index, a broadly diversified index predominantly made up of growth stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

Fund Category:
Stock
Morningstar Category²²:
Large Growth

PORTFOLIO DETAILS

Ticker	VIGAX
Inception Date	2000-11-13
Gross Expense Ratio ¹ (%)	0.05
Net Expense Ratio ¹ (%)	0.05
Fund Total Net Assets (\$M)	53,927.70
Management Company	Vanguard Group Inc
Portfolio Managers	Walter Nejman Gerard C. O'Reilly
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Growth Index Fund	40.19	40.19	22.97	20.32	16.67	--
Russell 1000 Growth Index ¹⁹	38.49	38.49	22.99	21.00	17.21	--
Large Growth ²⁴	35.86	35.86	20.50	18.30	15.14	--

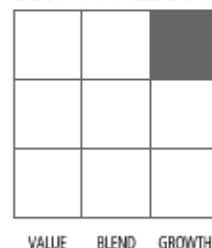
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Apple Inc	10.43
Microsoft Corp	9.22
Amazon.com Inc	7.68
Facebook Inc A	3.79
Alphabet Inc A	3.00
Alphabet Inc Class C	2.84
Tesla Inc	2.41
Visa Inc Class A	1.95
NVIDIA Corp	1.79
Mastercard Inc A	1.71

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}



Morningstar Volatility Analysis



In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

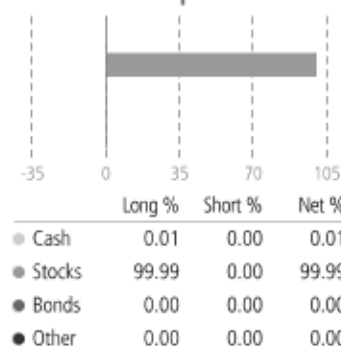
KEY STATISTICS

Turnover Ratio (%) (annualized)	11
Beta ^{h1} (3y) (CRSP US Large Cap Growth TR USD)	1.00
R-squared ^{h3} (%) (3y) (CRSP US Large Cap Growth TR USD)	100.00
Sharpe Ratio ^{h4} (3y)	1.06
# of Stock Holdings	257
# of Bond Holdings	1

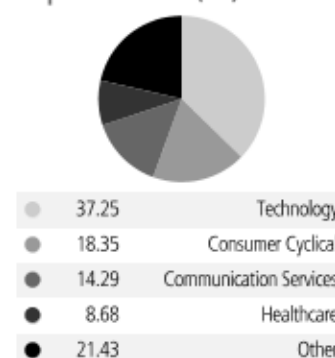
PRINCIPAL RISKS

Principal Risks include: ETF, Early Close/Late Close/Trading Halt, Equity Securities, Industry and Sector Investing, Loss of Money, Management, Market Trading, Market/Market Volatility, Nondiversification and Not FDIC Insured. See disclosure for details.

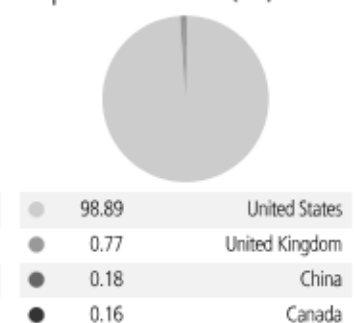
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Vanguard Inflation-Protected Securities Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities. The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

Fund Category:
Bond
Morningstar Category²⁶:
Inflation-Protected Bond

PORTFOLIO DETAILS

Ticker	VAIPX
Inception Date	2005-06-10
Gross Expense Ratio ^{f1} (%)	0.10
Net Expense Ratio ^{f1} (%)	0.10
Fund Total Net Assets (\$M)	18,143.05
Management Company	Vanguard Group Inc
Portfolio Managers	Gemma Wright-Casparius
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

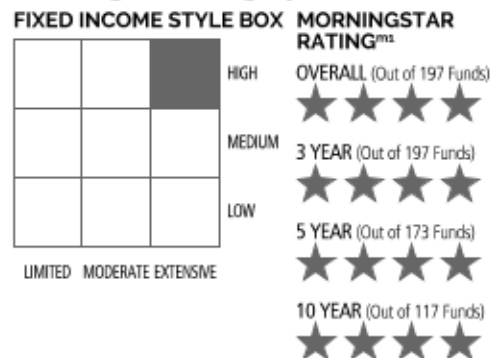
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Inflation-Protected Securities Fund	10.96	10.96	5.77	4.96	3.69	--
Bloomberg Barclays U.S. Treasu ^{f46}	10.99	10.99	5.92	5.08	3.81	--
Inflation-Protected Bond ^{f22}	10.01	10.01	5.26	4.59	3.20	--

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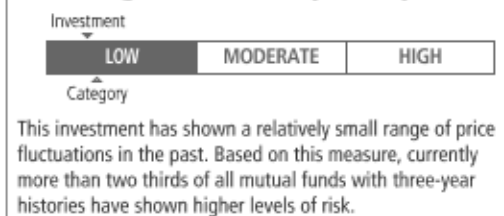
TOP TEN HOLDINGS AS OF 2020-09-30

	% of Assets
United States Treasury Notes	4.23
United States Treasury Notes	3.72
United States Treasury Notes	3.65
United States Treasury Notes	3.55
United States Treasury Notes	3.39
United States Treasury Notes	3.34
United States Treasury Notes	3.31
United States Treasury Notes	3.31
United States Treasury Notes	3.25
United States Treasury Notes	3.23

Morningstar Category



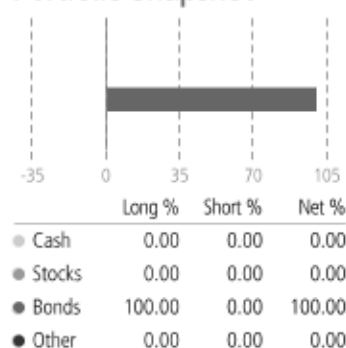
Morningstar Volatility Analysis



KEY STATISTICS

Turnover Ratio (%) (annualized)	26
Beta ^{b1} (3y) (BBgBarc US Treasury US TIPS TR USD)	0.94
R-squared ^{b53} (%) (3y) (BBgBarc US Treasury US TIPS TR USD)	98.32
Sharpe Ratio ^{b54} (3y)	1.13
# of Stock Holdings	0
# of Bond Holdings	46

Portfolio Snapshot^{b2}



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: Derivatives, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured and Restricted/Illiquid Securities. See disclosure for details.

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Vanguard Intermediate Term Bond Index Fund (Admiral Class)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks the performance of the Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index. Bloomberg Barclays U.S. 5-10 Year Government/Credit Float Adjusted Index includes all medium and larger issues of U.S. government, investment-grade corporate and investment-grade international dollar-denominated bonds that have maturities between 5 and 10 years and are publicly issued. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Fund Category:
Bond

Morningstar Category⁴:
Intermediate-Term Bond

PORTFOLIO DETAILS

Ticker	VBILX
Inception Date	2001-11-12
Gross Expense Ratio ¹ (%)	0.07
Net Expense Ratio ¹ (%)	0.07
Fund Total Net Assets (\$M)	20,046.13
Management Company	Vanguard Group Inc
Portfolio Managers	Joshua C. Barrickman
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

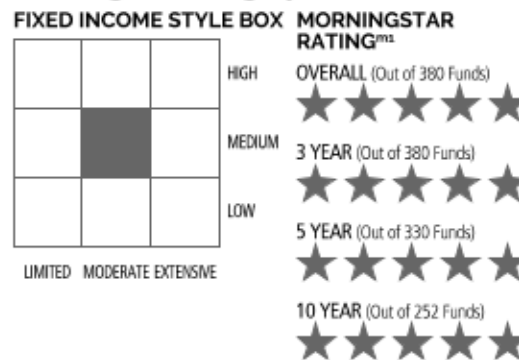
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Intermediate Term Bond Index Fund	9.79	9.79	6.49	5.22	4.80	--
Bloomberg Barclays US Aggregat ³⁹	7.51	7.51	5.34	4.44	3.84	--
Intermediate-Term Bond ⁴⁶	7.52	7.52	5.11	4.26	3.69	--

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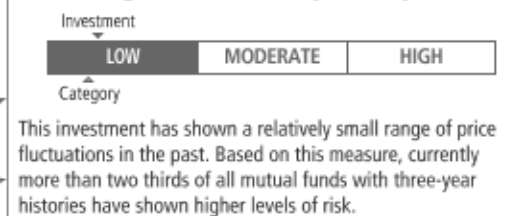
TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
United States Treasury Notes	2.32
United States Treasury Notes	2.23
United States Treasury Notes	2.07
United States Treasury Notes	2.05
United States Treasury Notes	2.03
United States Treasury Notes	1.88
United States Treasury Notes	1.83
United States Treasury Notes	1.82
United States Treasury Notes	1.72
United States Treasury Notes	1.70

Morningstar Category



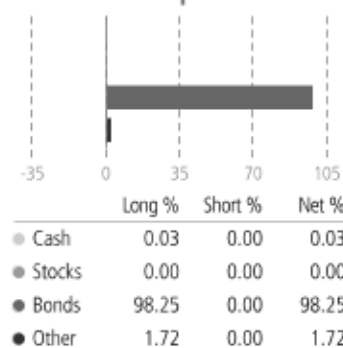
Morningstar Volatility Analysis



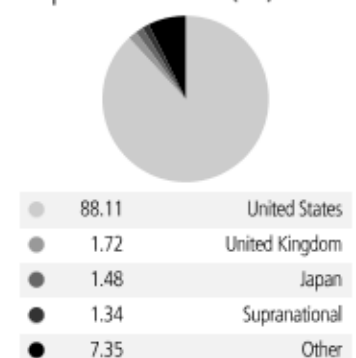
KEY STATISTICS

Turnover Ratio (%) (annualized)	50
Beta ^{b1} (3y) (BBgBarc US 5-10Y GovCredit FIAdj TR USD)	0.98
R-squared ^{b3} (%) (3y) (BBgBarc US 5-10Y GovCredit FIAdj TR USD)	99.27
Sharpe Ratio ^{b4} (3y)	1.21
# of Stock Holdings	0
# of Bond Holdings	2113

Portfolio Snapshot^{b2}



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, ETF, Early Close/Late Close/Trading Halt, Income, Index Correlation/Tracking Error, Interest Rate, Loss of Money, Market Trading, Market/Market Volatility, Not FDIC Insured, Restricted/Illiquid Securities and Sampling. See disclosure for details.

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Vanguard LifeStrategy Growth Fund (Investor Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks capital appreciation and some current income. The fund invests in other Vanguard mutual funds according to a fixed formula that reflects an allocation of approximately 80% of the fund's assets to common stocks and 20% to bonds. Its indirect bond holdings are a diversified mix of short-, intermediate-, and long-term U.S. government, U.S. agency, and investment-grade U.S. corporate bonds; mortgage-backed and asset-backed securities; and government, agency, corporate, and securitized investment-grade foreign bonds issued in currencies other than the U.S. dollar (but hedged by Vanguard to minimize foreign currency exposure).

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category¹:
**Allocation—70% to
85% Equity**

PORTFOLIO DETAILS

Ticker	VASGX
Inception Date	1994-09-30
Gross Expense Ratio ¹ (%)	0.14
Net Expense Ratio ¹ (%)	0.14
Fund Total Net Assets (\$M)	18,491.45
Management Company	Vanguard Group Inc
Portfolio Managers	Management Team
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Vanguard Total Stock Mkt Idx Inv	48.40
Vanguard Total Intl Stock Index Inv	32.75
Vanguard Total Bond Market II Idx Inv	13.29
Vanguard Total Intl Bd Idx Investor	5.56

KEY STATISTICS

Turnover Ratio (%) (annualized)	13
Sharpe Ratio ⁵⁴ (3y)	0.59

PRINCIPAL RISKS

Principal Risks include: Country or Region, Credit and Counterparty, Currency, Equity Securities, Fixed-Income Securities, Hedging Strategies, Income, Interest Rate, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Prepayment (Call) and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

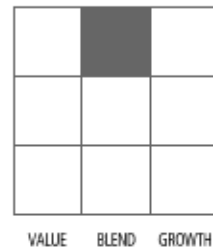
As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard LifeStrategy Growth Fund	15.45	15.45	9.79	11.32	9.38	--
Morningstar Moderately Aggr Ta ⁶²	13.51	13.51	9.18	11.27	8.94	--
Allocation—70% to 85% Equity ⁶³	13.51	13.51	8.21	9.84	8.34	--

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Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING⁶¹

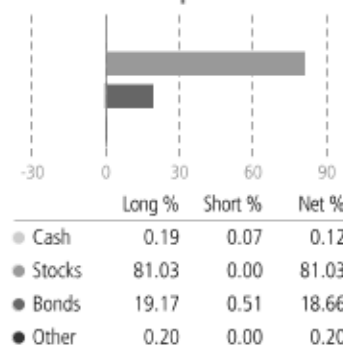


Morningstar Volatility Analysis

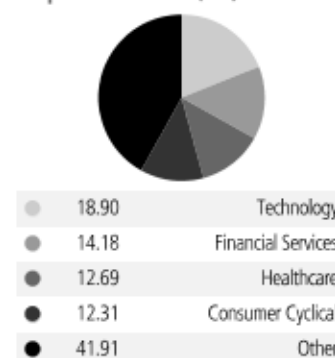


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

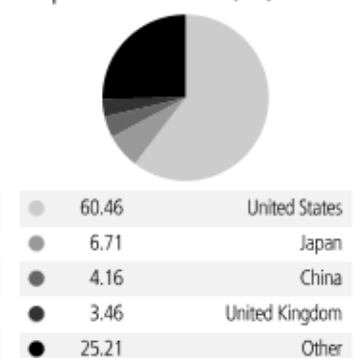
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Vanguard Mid-Cap Growth Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of the CRSP US Mid Cap Growth Index that measures the investment return of mid-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Growth Index, a broadly diversified index of growth stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fund Category:
Stock
Morningstar Category²⁶:
Mid-Cap Growth

PORTFOLIO DETAILS

Ticker	VMGMX
Inception Date	2011-09-27
Gross Expense Ratio ¹ (%)	0.07
Net Expense Ratio ¹ (%)	0.07
Fund Total Net Assets (\$M)	10,210.22
Management Company	Vanguard Group Inc
Portfolio Managers	Michael A. Johnson Donald M. Butler
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Mid-Cap Growth Index Fund	34.48	34.48	19.33	17.18	--	15.90
Russell Midcap Growth Index ²⁵	35.59	35.59	20.50	18.66	15.04	--
Mid-Cap Growth ^{b2B}	39.26	39.26	19.77	17.80	13.83	--

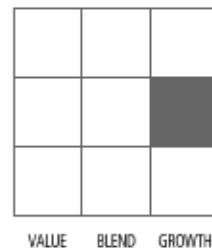
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Moderna Inc	1.66
Snap Inc Class A	1.57
Twilio Inc A	1.52
Lululemon Athletica Inc	1.51
DocuSign Inc	1.38
KLA Corp	1.35
IDEXX Laboratories Inc	1.35
Amphenol Corp Class A	1.34
Veeva Systems Inc Class A	1.29
The Trade Desk Inc A	1.29

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}



Morningstar Volatility Analysis

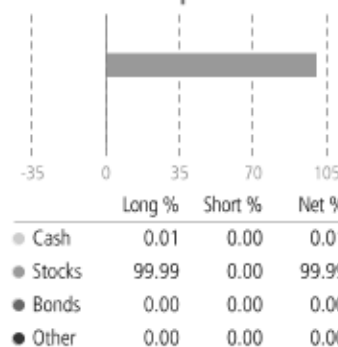


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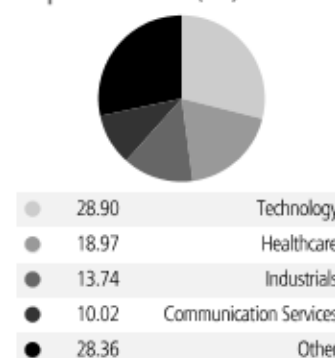
KEY STATISTICS

Turnover Ratio (%) (annualized)	18
Beta ^{b1} (3y) (CRSP US Mid Cap Growth TR USD)	1.00
R-squared ^{b3} (%) (3y) (CRSP US Mid Cap Growth TR USD)	100.00
Sharpe Ratio ^{b4} (3y)	0.87
# of Stock Holdings	157
# of Bond Holdings	2

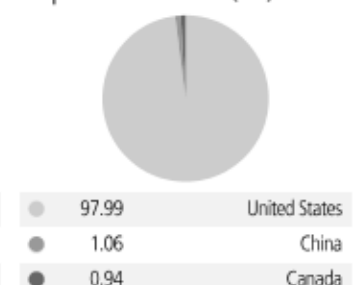
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

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Vanguard Mid-Cap Index Fund (Admiral Shares)

AS OF 2020-12-31

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Fund Category:
Stock
Morningstar Category²²:
Mid-Cap Blend

PORTFOLIO DETAILS

Ticker	VIMAX
Inception Date	2001-11-12
Gross Expense Ratio ¹ (%)	0.05
Net Expense Ratio ¹ (%)	0.05
Fund Total Net Assets (\$M)	51,377.33
Management Company	Vanguard Group Inc
Portfolio Managers	Michael A. Johnson Donald M. Butler
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Mid-Cap Index Fund	18.24	18.24	12.04	13.28	12.40	--
MSCI US Mid Cap 450 Index ¹⁰⁸	19.82	19.82	12.86	14.26	13.04	--
Mid-Cap Blend ⁶²⁷	12.39	12.39	8.27	11.08	10.32	--

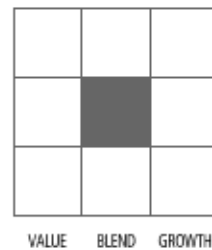
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Moderna Inc	0.88
Snap Inc Class A	0.83
Lululemon Athletica Inc	0.80
Twilio Inc A	0.80
DocuSign Inc	0.73
Amphenol Corp Class A	0.71
KLA Corp	0.71
IDEXX Laboratories Inc	0.71
Veeva Systems Inc Class A	0.68
The Trade Desk Inc A	0.68

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}



Morningstar Volatility Analysis



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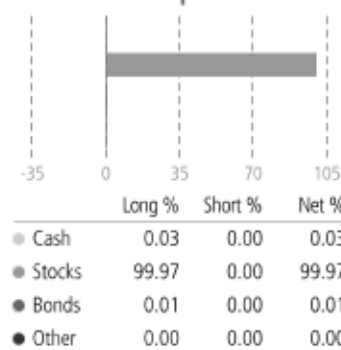
KEY STATISTICS

Turnover Ratio (%) (annualized)	15
Beta ^{h1} (3y) (CRSP US Mid Cap TR USD)	1.00
R-squared ^{h3} (%) (3y) (CRSP US Mid Cap TR USD)	100.00
Sharpe Ratio ^{h4} (3y)	0.56
# of Stock Holdings	346
# of Bond Holdings	2

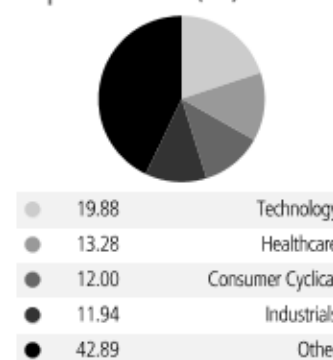
PRINCIPAL RISKS

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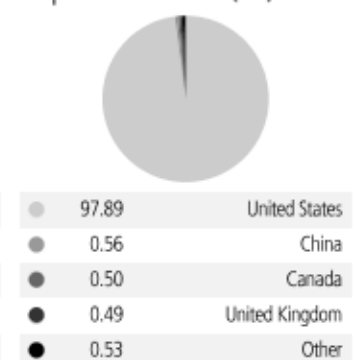
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Vanguard Mid-Cap Value Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of the CRSP US Mid Cap Value Index that measures the investment return of mid-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Value Index, a broadly diversified index of value stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fund Category:
Stock
Morningstar Category²⁵:
Mid-Cap Value

PORTFOLIO DETAILS

Ticker	VMVAX
Inception Date	2011-09-27
Gross Expense Ratio ¹ (%)	0.07
Net Expense Ratio ¹ (%)	0.07
Fund Total Net Assets (\$M)	9,761.64
Management Company	Vanguard Group Inc
Portfolio Managers	Michael A. Johnson Donald M. Butler
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Mid-Cap Value Index Fund	2.54	2.54	4.75	9.17	--	12.71
MSCI US Mid Cap Value Index ¹⁰⁷	2.40	2.40	5.03	10.27	10.95	--
Mid-Cap Value ³⁰	2.63	2.63	3.91	8.67	9.20	--

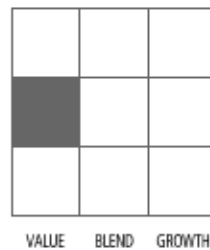
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Freeport-McMoRan Inc	1.30
Carrier Global Corp Ordinary Shares	1.27
Aptiv PLC	1.23
WEC Energy Group Inc	1.15
Eversource Energy	1.15
Motorola Solutions Inc	1.12
Corteva Inc	1.10
Corning Inc	1.09
American Water Works Co Inc	1.07
Willis Towers Watson PLC	1.03

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}



Morningstar Volatility Analysis

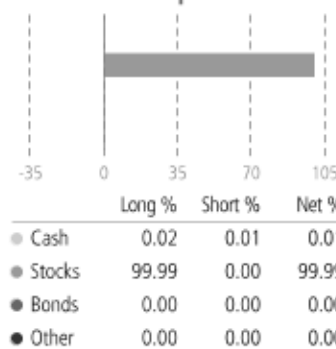


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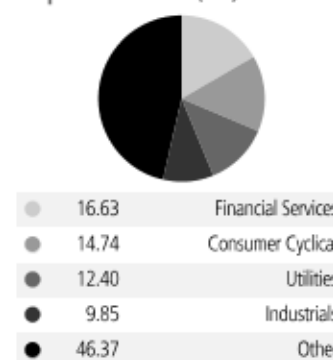
KEY STATISTICS

Turnover Ratio (%) (annualized)	17
Beta ^{h1} (3y) (CRSP US Mid Cap Value TR USD)	1.00
R-squared ^{h33} (%) (3y) (CRSP US Mid Cap Value TR USD)	100.00
Sharpe Ratio ^{h54} (3y)	0.25
# of Stock Holdings	204
# of Bond Holdings	1

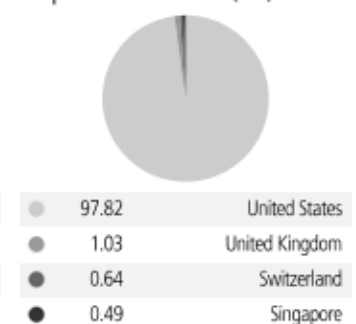
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: ETF, Early Close/Late Close/Trading Halt, Equity Securities, Loss of Money, Management, Market Trading, Market/Market Volatility and Not FDIC Insured. See disclosure for details.

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Vanguard Short-Term Bond Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of Bloomberg Barclays U.S. 1-5 Year Government/Credit Float Adjusted Index. Bloomberg Barclays U.S. 1-5 Year Government/Credit Float Adjusted Index includes all medium and larger issues of U.S. government, investment-grade corporate, and investment-grade international dollar-denominated bonds that have maturities between 1 and 5 years and are publicly issued. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Fund Category:
Bond
Morningstar Category⁵:
Short-Term Bond

PORTFOLIO DETAILS

Ticker	VBIRX
Inception Date	2001-11-12
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07
Fund Total Net Assets (\$M)	18,476.08
Management Company	Vanguard Group Inc
Portfolio Managers	Joshua C. Barrickman

TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
United States Treasury Notes	1.62
United States Treasury Notes	1.53
United States Treasury Notes	1.48
United States Treasury Notes	1.35
United States Treasury Notes	1.08
United States Treasury Notes	1.00
United States Treasury Notes	0.96
United States Treasury Notes	0.93
United States Treasury Notes	0.93
United States Treasury Notes	0.91

KEY STATISTICS

Turnover Ratio (%) (annualized)	44
Beta ^{f1} (3y) (BBgBarc US 1-5Y GovCredit FIAdj TR USD)	0.97
R-squared ^{f53} (%) (3y) (BBgBarc US 1-5Y GovCredit FIAdj TR USD)	98.04
Sharpe Ratio ^{f54} (3y)	1.44
# of Stock Holdings	0
# of Bond Holdings	2585

PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, ETF, Early Close/Late Close/Trading Halt, Income, Index Correlation/Tracking Error, Interest Rate, Loss of Money, Market Trading, Not FDIC Insured, Restricted/Illiquid Securities, Sampling and Suitability. See disclosure for details.

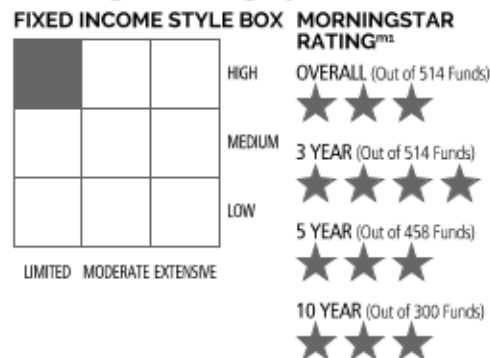
Average Annual Total Returns %

As of 2020-12-31

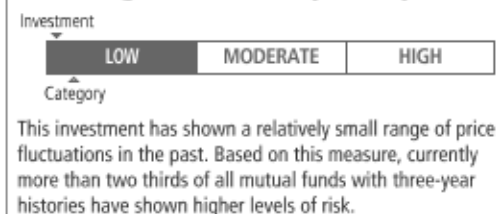
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Short-Term Bond Index Fund	4.69	4.69	3.62	2.70	2.09	--
Bloomberg Barclays 1-5 Year Go ²⁶	4.71	4.71	3.69	2.77	2.19	--
Short-Term Bond ^{f7}	3.81	3.81	3.14	2.68	2.11	--

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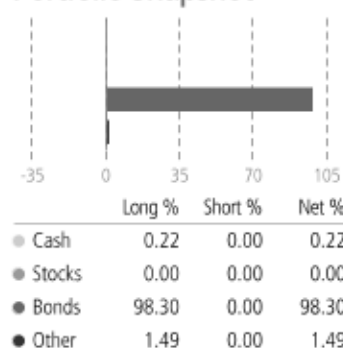
Morningstar Category



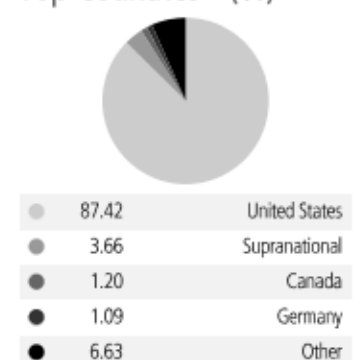
Morningstar Volatility Analysis



Portfolio Snapshot^{b2}



Top Countries^{b2} (%)



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Vanguard Small Cap Value Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Value Index, a broadly diversified index of value stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fund Category:
Stock
Morningstar Category³⁶:
Small Value

PORTFOLIO DETAILS

Ticker	VSIAX
Inception Date	2011-09-27
Gross Expense Ratio ¹ (%)	0.07
Net Expense Ratio ¹ (%)	0.07
Fund Total Net Assets (\$M)	13,498.45
Management Company	Vanguard Group Inc
Portfolio Managers	William A. Coleman Gerard C. O'Reilly
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Small Cap Value Index Fund	5.85	5.85	4.48	9.73	--	12.57
Russell 2000 Value Index ³²	4.63	4.63	3.72	9.65	8.66	--
Small Value ³⁸	4.02	4.02	2.20	7.88	7.82	--

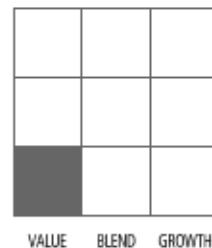
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
PerkinElmer Inc	0.61
IDEX Corp	0.60
Generac Holdings Inc	0.56
VICI Properties Inc Ordinary Shares	0.55
Molina Healthcare Inc	0.50
Nuance Communications Inc	0.50
Booz Allen Hamilton Holding Corp Class A	0.49
ON Semiconductor Corp	0.48
Atmos Energy Corp	0.48
RPM International Inc	0.47

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}



Morningstar Volatility Analysis

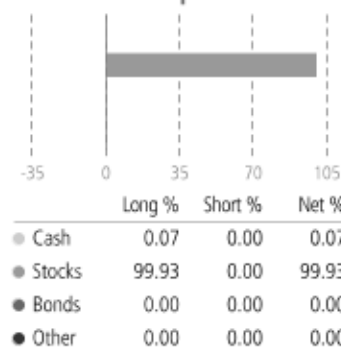


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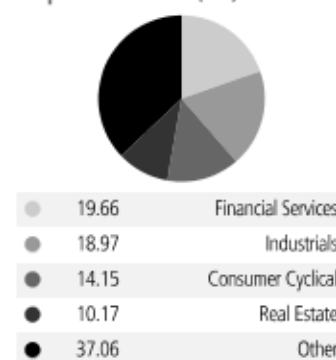
KEY STATISTICS

Turnover Ratio (%) (annualized)	19
Beta ³¹ (3y) (CRSP US Small Cap Value TR USD)	1.00
R-squared ³³ (%) (3y) (CRSP US Small Cap Value TR USD)	100.00
Sharpe Ratio ³⁴ (3y)	0.24
# of Stock Holdings	912
# of Bond Holdings	1

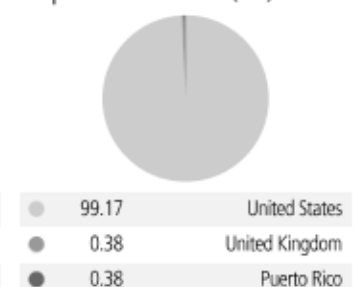
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

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Vanguard Small-Cap Growth Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization growth stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Growth Index, a broadly diversified index of growth stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fund Category:
Stock
Morningstar Category³²:
Small Growth

PORTFOLIO DETAILS

Ticker	VSGAX
Inception Date	2011-09-27
Gross Expense Ratio ¹ (%)	0.07
Net Expense Ratio ¹ (%)	0.07
Fund Total Net Assets (\$M)	14,878.13
Management Company	Vanguard Group Inc
Portfolio Managers	William A. Coleman Gerard C. O'Reilly
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Small-Cap Growth Index Fund	35.28	35.28	19.21	17.99	--	16.37
Russell 2000 Growth Index ²¹	34.63	34.63	16.20	16.36	13.48	--
Small Growth ³⁴	38.62	38.62	18.76	17.75	13.69	--

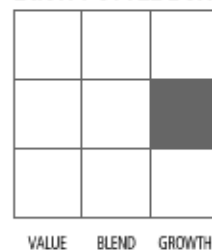
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Zebra Technologies Corp	0.98
Etsy Inc	0.93
Teradyne Inc	0.89
HubSpot Inc	0.83
Insulet Corp	0.82
Horizon Therapeutics PLC	0.76
Catalent Inc	0.76
Zendesk Inc	0.75
Enphase Energy Inc	0.75
Avantor Inc	0.69

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}



Morningstar Volatility Analysis

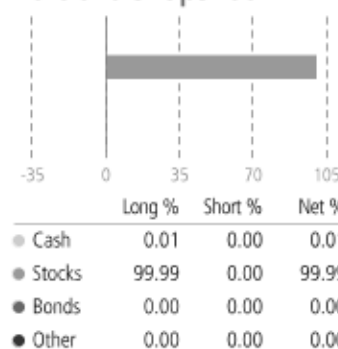


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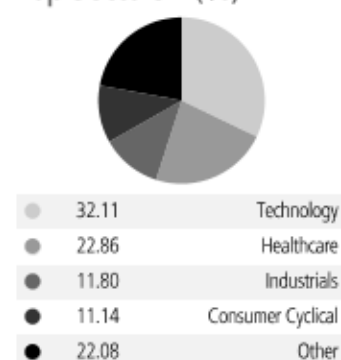
KEY STATISTICS

Turnover Ratio (%) (annualized)	18
Beta ³¹ (3y) (CRSP US Small Cap Growth TR USD)	1.00
R-squared ³³ (%) (3y) (CRSP US Small Cap Growth TR USD)	100.00
Sharpe Ratio ³⁴ (3y)	0.79
# of Stock Holdings	592
# of Bond Holdings	1

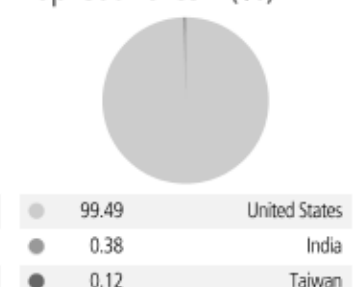
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

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Vanguard Small-Cap Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fund Category:
Stock
Morningstar Category³¹:
Small Blend

PORTFOLIO DETAILS

Ticker	VSMAX
Inception Date	2000-11-13
Gross Expense Ratio ¹ (%)	0.05
Net Expense Ratio ¹ (%)	0.05
Fund Total Net Assets (\$M)	44,287.40
Management Company	Vanguard Group Inc
Portfolio Managers	William A. Coleman Gerard C. O'Reilly
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Small-Cap Index Fund	19.11	19.11	11.22	13.60	12.01	--
MSCI US Small Cap 1750 Index ¹⁰⁹	19.18	19.18	10.12	13.11	11.66	--
Small Blend ³³	10.99	10.99	6.41	10.50	9.83	--

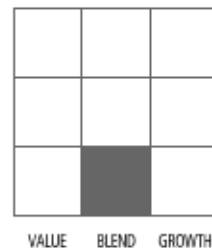
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Zebra Technologies Corp	0.45
Etsy Inc	0.43
Teradyne Inc	0.41
Insulet Corp	0.38
HubSpot Inc	0.38
Steris PLC	0.37
Enphase Energy Inc	0.35
Horizon Therapeutics PLC	0.35
Catalent Inc	0.35
PerkinElmer Inc	0.33

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}



Morningstar Volatility Analysis

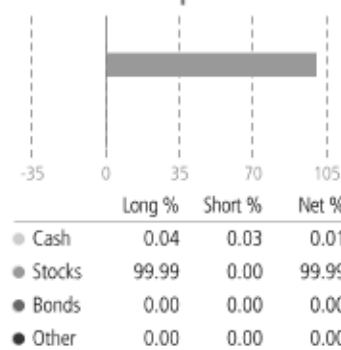


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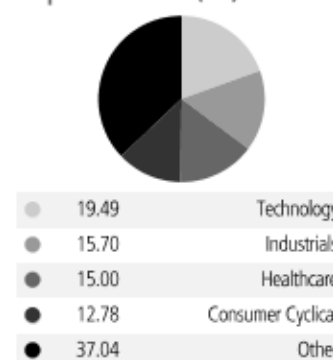
KEY STATISTICS

Turnover Ratio (%) (annualized)	16
Beta ³¹ (3y) (CRSP US Small Cap TR USD)	1.00
R-squared ³³ (%) (3y) (CRSP US Small Cap TR USD)	100.00
Sharpe Ratio ³⁴ (3y)	0.49
# of Stock Holdings	1410
# of Bond Holdings	1

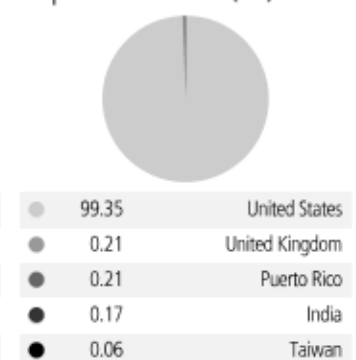
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

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Vanguard Total Bond Market Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks the performance of Bloomberg Barclays U.S. Aggregate Float Adjusted Index. Bloomberg Barclays U.S. Aggregate Float Adjusted Index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of its investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

Fund Category:
Bond

Morningstar Category⁴:
Intermediate-Term Bond

PORTFOLIO DETAILS

Ticker	VBTXL
Inception Date	2001-11-12
Gross Expense Ratio ¹ (%)	0.05
Net Expense Ratio ¹ (%)	0.05
Fund Total Net Assets (\$M)	120,908.54
Management Company	Vanguard Group Inc
Portfolio Managers	Joshua C. Barrickman
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

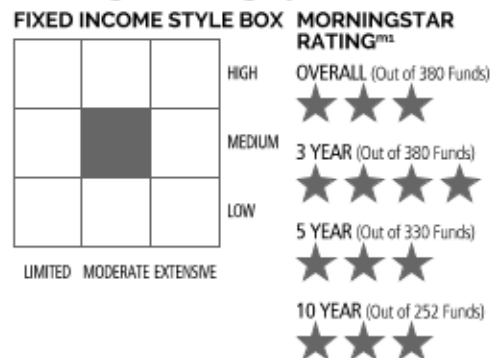
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Total Bond Market Index Fund	7.72	7.72	5.39	4.46	3.80	--
Bloomberg Barclays US Aggregate ³⁹	7.51	7.51	5.34	4.44	3.84	--
Intermediate-Term Bond ⁴⁶	7.52	7.52	5.11	4.26	3.69	--

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. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

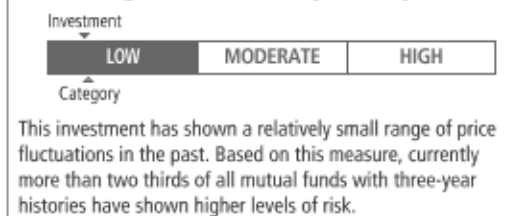
TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Federal National Mortgage Association	1.02
United States Treasury Notes	0.72
Federal National Mortgage Association 2.	0.54
United States Treasury Notes	0.44
United States Treasury Bonds	0.43
United States Treasury Notes	0.42
United States Treasury Notes	0.41
United States Treasury Notes	0.40
United States Treasury Notes	0.40
United States Treasury Notes	0.39

Morningstar Category



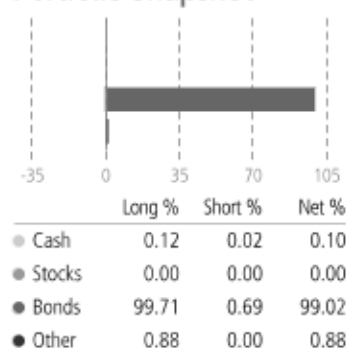
Morningstar Volatility Analysis



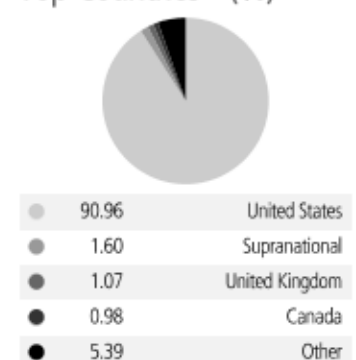
KEY STATISTICS

Turnover Ratio (%) (annualized)	31
Beta ^{b1} (3y) (BBgBarc US Agg Float Adj TR USD)	0.99
R-squared ^{b3} (%) (3y) (BBgBarc US Agg Float Adj TR USD)	99.31
Sharpe Ratio ^{b4} (3y)	1.10
# of Stock Holdings	0
# of Bond Holdings	18361

Portfolio Snapshot^{b2}



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: Credit and Counterparty, ETF, Early Close/Late Close/Trading Halt, Extension, Income, Index Correlation/Tracking Error, Interest Rate, Loss of Money, Market Trading, Not FDIC Insured, Prepayment (Call), Restricted/Illiquid Securities and Sampling. See disclosure for details.

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



Vanguard Value Index Fund (Admiral Shares)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization value stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Large Cap Value Index, a broadly diversified index predominantly made up of value stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Fund Category:
Stock
Morningstar Category²³:
Large Value

PORTFOLIO DETAILS

Ticker	VVIAX
Inception Date	2000-11-13
Gross Expense Ratio ¹ (%)	0.05
Net Expense Ratio ¹ (%)	0.05
Fund Total Net Assets (\$M)	22,486.25
Management Company	Vanguard Group Inc
Portfolio Managers	Walter Nejman Gerard C. O'Reilly
Blackout Holding Period (Days)	30
Blackout Minimum Amount (\$)	0.00

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Vanguard Value Index Fund	2.29	2.29	6.77	10.75	11.22	--
Russell 1000 Value Index ²⁰	2.80	2.80	6.07	9.74	10.50	--
Large Value ²⁵	2.91	2.91	5.57	9.42	9.73	--

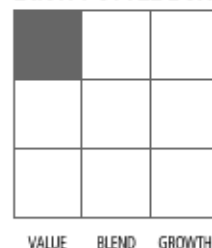
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TOP TEN HOLDINGS AS OF 2020-11-30

	% of Assets
Berkshire Hathaway Inc Class B	3.17
Johnson & Johnson	2.76
JPMorgan Chase & Co	2.60
Procter & Gamble Co	2.50
UnitedHealth Group Inc	2.31
The Walt Disney Co	1.94
Verizon Communications Inc	1.81
Comcast Corp Class A	1.66
Bank of America Corp	1.59
Walmart Inc	1.57

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m2}



Morningstar Volatility Analysis

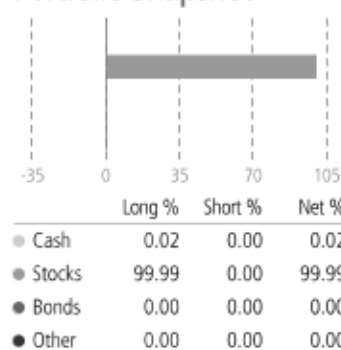


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

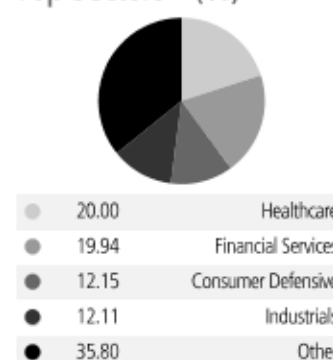
KEY STATISTICS

Turnover Ratio (%) (annualized)	12
Beta ^{h1} (3y) (CRSP US Large Cap Value TR USD)	1.00
R-squared ^{h3} (%) (3y) (CRSP US Large Cap Value TR USD)	100.00
Sharpe Ratio ^{h4} (3y)	0.36
# of Stock Holdings	329
# of Bond Holdings	3

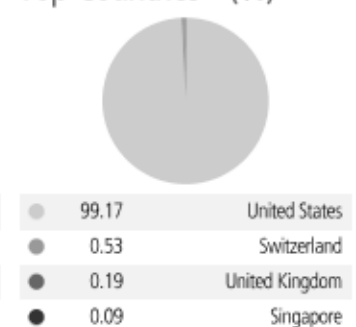
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: ETF, Early Close/Late Close/Trading Halt, Equity Securities, Loss of Money, Management, Market Trading, Market/Market Volatility and Not FDIC Insured. See disclosure for details.

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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iShares MSCI EAFE International Index Fund (Class K)

AS OF 2020-12-31

INVESTMENT STRATEGY: The investment seeks to match the performance of the MSCI EAFE Index (Europe, Australasia, Far East) in U.S. dollars with net dividends as closely as possible before the deduction of fund expenses. The fund will be substantially invested in securities in the MSCI EAFE Index, and will invest at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in the MSCI EAFE Index.

Fund Category:
Stock
Morningstar Category¹⁶:
Foreign Large Blend

PORTFOLIO DETAILS

Ticker	BTMKX
Inception Date	2011-03-31
Gross Expense Ratio ¹⁷ (%)	0.03
Net Expense Ratio ¹⁸ (%)	0.03
Fund Total Net Assets (\$M)	5,188.39
Management Company	BlackRock Advisors LLC
Portfolio Managers	Jennifer Hsui Alan Mason Amy Whitelaw Rachel M. Aguirre Suzanne Henige

Average Annual Total Returns %

As of 2020-12-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
iShares MSCI EAFE International Index Fund	8.07	8.07	4.53	7.63	--	5.21
MSCI EAFE Index ¹⁹	7.82	7.82	4.28	7.45	5.51	--
Foreign Large Blend ²²	9.30	9.30	4.18	7.57	5.33	--

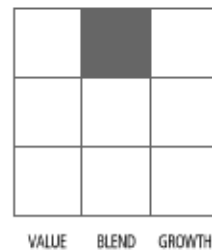
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TOP TEN HOLDINGS AS OF 2020-09-30

	% of Assets
Nestle Sa	2.55
Roche Holding Ag Dividend Right Cert.	1.73
Novartis Ag	1.39
Sap Se	1.17
Asml Holding Nv	1.13
Astrazeneca Plc	1.03
Toyota Motor Corp	1.01
Lvmh Moet Hennessy Louis Vuitton Se	0.94
Aia Group Ltd	0.87
Novo Nordisk A/S B	0.86

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING²³



Morningstar Volatility Analysis

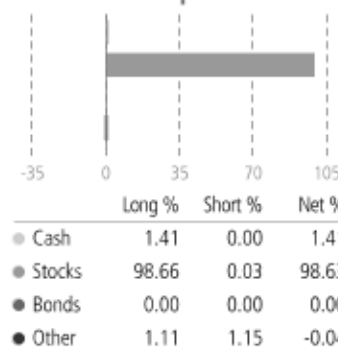


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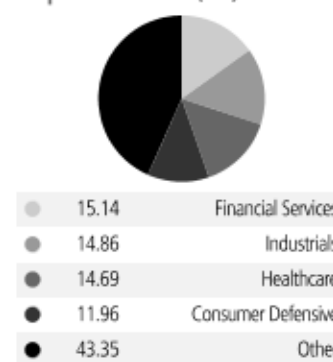
KEY STATISTICS

Turnover Ratio (%) (annualized)	4
Beta ²¹ (3y) (MSCI EAFE NR USD)	1.00
R-squared ²³ (%) (3y) (MSCI EAFE NR USD)	98.93
Sharpe Ratio ²⁴ (3y)	0.25
# of Stock Holdings	904
# of Bond Holdings	0

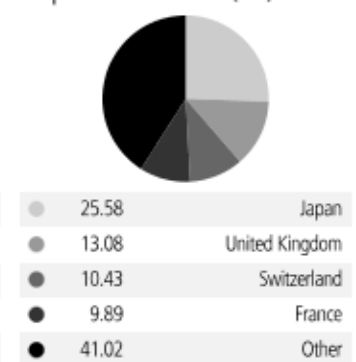
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured and Passive Management. See disclosure for details.

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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Important Notes

Other:

m1. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (not including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. The top 10% of funds in each category receive five stars, then next 22.5% receive four stars, the middle 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its three-, five- and 10-year (if applicable) Morningstar Rating™ metrics. The rating formula most heavily weights the three year rating, using the following calculation: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. Past performance does not guarantee future results.

b1. Beta measures the sensitivity of the fund to its benchmark. The beta of the market (as represented by the benchmark) is 1.00. Accordingly, a fund with a 1.10 beta is expected to have 10% more volatility than the market.

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

b3. Allocation--70% to 85% Equity Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Allocation--70% to 85% Equity category.

b6. Intermediate-Term Bond Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Intermediate-Term Bond category.

b7. Short-Term Bond Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Short-Term Bond category.

b11. Diversified Emerging Mkts Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Diversified Emerging Mkts category.

b12. Foreign Large Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Foreign Large Blend category.

b22. Inflation-Protected Bond Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Inflation-Protected Bond category.

b23. Large Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Large Blend category.

b24. Large Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Large Growth category.

b25. Large Value Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Large Value category.

b26. Allocation--50% to 70% Equity Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Allocation--50% to 70% Equity category.

b27. Mid-Cap Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Mid-Cap Blend category.

b28. Mid-Cap Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Mid-Cap Growth category.

b30. Mid-Cap Value Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Mid-Cap Value category.

b33. Small Blend Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Small Blend category.

b34. Small Growth Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Small Growth category.

b38. Small Value Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Small Value category.

b41. Target-Date 2020 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2020 category.

b42. Target-Date 2025 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2025 category.

b43. Target-Date 2030 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2030 category.

b44. Target-Date 2035 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2035 category.

b45. Target-Date 2040 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2040 category.

b46. Target-Date 2045 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2045 category.

b47. Target-Date 2055 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2055 category.

b48. Target-Date 2050 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2050 category.

b52. Target-Date 2060+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2060+ category.

b53. R-squared measures the degree to which the fund and its benchmark index are correlated. The closer it is to 100%, the more similar the historical performance between the two.

b54. Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance.

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Index Description:

i18. MSCI Emerging Markets Free Index: The Morgan Stanley Capital International (MSCI) Emerging Markets Free Index is an unmanaged index of a sample of companies representative of the market structure of 26 Emerging Markets countries. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

i19. 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.

i20. 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.

i21. 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.

i22. 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.

i25. 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.

i30. 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.

i38. MSCI EAFE Index: The Morgan Stanley Capital International (MSCI) Europe, Australasia, and Far East Index - the EAFE Index - is an unmanaged, capitalization-weighted index containing approximately 985 equity securities located outside the U.S. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

i41. FTSE Treasury Bill 3 Month Index is an unmanaged, market capitalization weighted, index of 3-month Treasury bills. An investment cannot be made directly into an index.

i44. Dow Jones U.S. Moderate Index is a weighted average of other stock, bond, and cash indexes. It is reconstructed monthly and represents 60% of the risk of the U.S. equities market. The equities position (which is close to 60% of the portfolio) is constructed by equally weighting six Dow Jones U.S. Style Indexes (Large Growth, Large Value, Mid Growth, Mid Value, Small Growth and Small Value). The bond and cash position (which is close to 40% of the portfolio) is composed of various Barclays U.S. fixed income indexes. An investment cannot be made directly into an index.

i46. Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index includes all publicly issued, U.S. Treasury inflation-protected securities that have at least one year remaining to maturity, are rated investment grade, and have \$250 million or more of outstanding face value. It is not possible to invest directly in an index.

i47. S&P 500 Index is a market capitalization-weighted index, composed of 500 widely-held common stocks. This index is designed to be a leading indicator of U.S. equities and is meant to reflect the risk/return characteristics of the large-cap universe. An investment cannot be made directly into an index.

i60. The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date. An investment cannot be made directly into an index.

i61. The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date. An investment cannot be made directly into an index.

i62. The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date. An investment cannot be made directly into an index.

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i67. The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date. An investment cannot be made directly into an index.

i82. The Morningstar Moderately Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek a slightly above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

i98. Bloomberg Barclays 1-5 Year Government/Credit Bond Index represents a combination of the Government and Corporate Bond indices for bonds with maturities between one and five years. The returns for the index are total returns, which include reinvestment of dividends. An investment cannot be made directly into an index.

i107. MSCI US Mid Cap Value Index Tracks the value companies of the MSCI US Mid Cap 450 Index as identified by factors such as book value to price ratio, earnings to price ratio, and dividend yield.

i108. MSCI US Mid Cap 450 Index: The MSCI US Mid Cap 450 Index represents the universe of medium capitalization companies in the US equity market. This index targets for inclusion 450 companies and represents, as of October 29, 2004, approximately 15% of the capitalization of the US equity market. An investment cannot be made directly into an index.

i109. MSCI US Small Cap 1750 Index: The MSCI US Small Cap 1750 Index represents the universe of small capitalization companies in the US equity market. This index targets for inclusion 1,750 companies and represents, as of October 29, 2004, approximately 12% of the capitalization of the US equity market. An investment cannot be made directly into an index.

Morningstar Category Description:

c1. Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 70% and 85%.

c4. Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.

c5. Short-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 1.0 to 3.5 years. These portfolios are attractive to fairly conservative investors, because they are less sensitive to interest rates than portfolios with longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index in determining duration assignment. Short-term is defined as 25% to 75% of the three-year average effective duration of the MCBI.

c9. Diversified emerging-markets portfolios tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. These portfolios invest predominantly in emerging market equities, but some funds also invest in both equities and fixed income investments from emerging markets.

c10. Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

c20. Inflation-protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer for these types of securities.

c21. Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

c22. Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

c23. Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

c24. Funds in allocation categories seek to provide both income and capital appreciation by investing in multiple asset classes, including stocks, bonds, and cash. These portfolios are dominated by domestic holdings and have equity exposures between 50% and 70%.

c25. The typical mid-cap blend portfolio invests in U.S. stocks of various sizes and styles, giving it a middle-of-the-road profile. Most shy away from high-priced growth stocks but aren't so price-conscious that they land in value territory. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

c26. Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

c28. Some mid-cap value portfolios focus on medium-size companies while others land here because they own a mix of small-, mid-, and large-cap stocks. All look for U.S. stocks that are less expensive or growing more slowly than the market. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

c31. Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

c32. Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fast-growing and often richly valued, their stocks tend to be volatile. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

c36. Small-value portfolios invest in small U.S. companies with valuations and growth rates below other small-cap peers. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

c40. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c41. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c42. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c43. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c44. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c45. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c46. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c48. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c52. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Principal Risks

Active Management: The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.

Capital Preservation: The fund seeks capital preservation, but there can be no assurances that it will achieve this goal.

Capitalization: Concentrating assets in stocks of one or more capitalizations (small, mid, or large) may be subject to both the specific risks of those capitalizations as well as increased volatility because stocks of specific capitalizations tend to go through cycles of beating or lagging the market as a whole.

China Region: Investing in the China region, including Hong Kong, the People's Republic of China, and Taiwan, may be subject to greater volatility because of the social, regulatory, and political risks of that region, as well as the Chinese government's significant level of control over China's economy and currency. A disruption of relations between China and its neighbors or trading partners could severely impact China's export-based economy.

Contract Risk: There are some risks associated with the group annuity contract, including, but not limited to the risk that the issuer defaults on its obligations under the contract or that other events could render the contract invalid; the risk that the contract is terminated and, as a result, payments from the contract are subject to a negative market value adjustment or are paid over an extended period of time, depending on the terms of the particular contract; the risk that certain actions taken by an employer or plan sponsor (for example, mergers, spin-offs, lay-offs, early retirement incentives, bankruptcy of the plan sponsor) could, depending on the type of contract, result in participant withdrawals and transfers being subject to payment restrictions, withdrawal charges or negative market value adjustments.

Country or Region: Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.

Credit and Counterparty: The issuer or guarantor of a fixed-income security, counterparty to an OTC derivatives contract, or other borrower may not be able to make timely principal, interest, or settlement payments on an obligation. In this event, the issuer of a fixed-income security may have its credit rating downgraded or defaulted, which may reduce the potential for income and value of the portfolio.

Currency: Investments in securities traded in foreign currencies or more directly in foreign currencies are subject to the risk that the foreign currency will decline in value relative to the U.S. dollar, which may reduce the value of the portfolio. Investments in currency hedging positions are subject to the risk that the value of the U.S. dollar will decline relative to the currency being hedged, which may result in a loss of money on the investment as well as the position designed to act as a hedge. Cross-currency hedging strategies and active currency positions may increase currency risk because actual currency exposure may be substantially different from that suggested by the portfolio's holdings.

Derivatives: Investments in derivatives may be subject to the risk that the advisor does not correctly predict the movement of the underlying security, interest rate, market index, or other financial asset, or that the value of the derivative does not correlate perfectly with either the overall market or the underlying asset from which the derivative's value is derived. Because derivatives usually involve a small investment relative to the magnitude of liquidity and other risks assumed, the resulting gain or loss from the transaction will be disproportionately magnified. These investments may result in a loss if the counterparty to the transaction does not perform as promised.

ETF: Investments in exchange-traded funds generally reflect the risks of owning the underlying securities they are designed to track, although they may be subject to greater liquidity risk and higher costs than owning the underlying securities directly because of their management fees. Shares of ETFs are subject to market trading risk, potentially trading at a premium or discount to net asset value.

Early Close/Late Close/Trading Halt: The investment may be unable to rebalance its portfolio or accurately price its holdings if an exchange or market closes early, closes late, or issues trading halts on specific securities or restricts the ability to buy or sell certain securities or financial instruments. Any of these scenarios may cause the investment to incur substantial trading losses.

Emerging Markets: Investments in emerging- and frontier-markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.

Equity Securities: The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

Equity Wash: Transfers from the Stable Value Fund to a competing fund are subject to a standard 90-day equity wash provision. Competing funds include other stable value investments, money markets and most fixed income funds with a duration of 3 years or less.

Extension: The issuer of a security may repay principal more slowly than expected because of rising interest rates. In this event, short- and medium-duration securities are effectively converted into longer-duration securities, increasing their sensitivity to interest-rate changes and causing their prices to decline.

Fixed-Income Securities: The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.

Foreign Securities: Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

Hedging Strategies: The advisor's use of hedging strategies to reduce risk may limit the opportunity for gains compared with unhedged investments, and there is no guarantee that hedges will actually reduce risk.

Income: The investment's income payments may decline depending on fluctuations in interest rates and the dividend payments of its underlying securities. In this event, some investments may attempt to pay the same dividend amount by returning capital.

Index Correlation/Tracking Error: A portfolio that tracks an index is subject to the risk that certain factors may cause the portfolio to track its target index less closely, including if the advisor selects securities that are not fully representative of the index. The portfolio will generally reflect the performance of its target index even if the index does not perform well, and it may underperform the index after factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions.

Industry and Sector Investing: Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of market, economic, regulatory, and other factors affecting that industry or sector compared with a more broadly diversified asset allocation.

Interest Rate: Most securities are subject to the risk that changes in interest rates will reduce their market value.

John Hancock Credit Risk: The guarantee of principal and interest is backed up solely by the assets of John Hancock Life Insurance Company (U.S.A.) ("John Hancock"). If John Hancock were to fail, there is no certainty that the guarantee could be honored.

Large Cap: Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.

Lending: Investing in loans creates risk for the borrower, lender, and any other participants. A borrower may fail to make payments of principal, interest, and other amounts in connection with loans of cash or securities or fail to return a borrowed security in a timely manner, which may lead to impairment of the collateral provided by the borrower. Investments in loan participations may be subject to increased credit, pricing, and liquidity risks, with these risks intensified for below investment-grade loans.

Loss of Money: Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Management: Performance is subject to the risk that the advisor's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

Market Trading: Because shares of the investment are traded on the secondary market, investors are subject to the risks that shares may trade at a premium or discount to net asset value. There is no guarantee that an active trading market for these shares will be maintained.

Market/Market Volatility: The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

Nondiversification: A nondiversified investment, as defined under the Investment Act of 1940, may have an increased potential for loss because its portfolio includes a relatively small number of investments. Movements in the prices of the individual assets may have a magnified effect on a nondiversified portfolio. Any sale of the investment's large positions could adversely affect stock prices if those positions represent a significant part of a company's outstanding stock.

Not FDIC Insured: The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.

Passive Management: The investment is not actively managed, and the advisor does not attempt to manage volatility or take defensive positions in declining markets. This passive management strategy may subject the investment to greater losses during general market declines than actively managed investments.

Prepayment (Call): The issuer of a debt security may be able to repay principal prior to the security's maturity because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

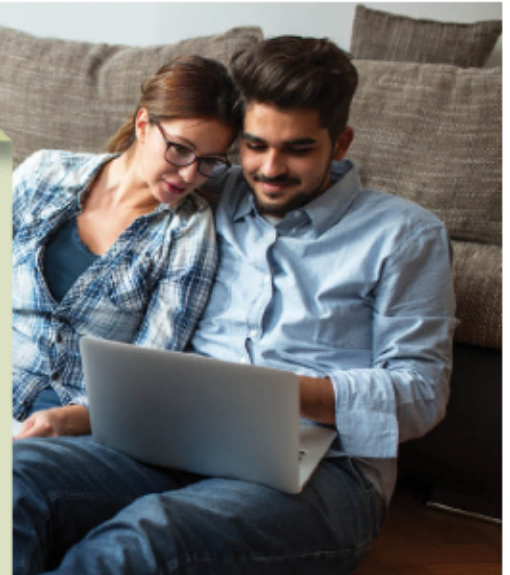
Restricted/Illiquid Securities: Restricted and illiquid securities may fall in price because of an inability to sell the securities when desired. Investing in restricted securities may subject the portfolio to higher costs and liquidity risk.

Sampling: Although the portfolio tracks an index, it maintains a smaller number of holdings than does the index. Use of this representative sampling approach may lead the portfolio to track the index less closely.

Suitability: Investors are expected to select investments whose investment strategies are consistent with their financial goals and risk tolerance.

Underlying Fund/Fund of Funds: A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

Our website



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- Access and review your account
- Manage your personal goal and track your progress
- Review your statements
- View your investment information and options
- Get tips, tools and information on becoming financially fit

After you've enrolled you may want to:

Add your beneficiary(ies) information to your account and keep it up-to-date.

Visit 'My Profile, Beneficiaries & Settings' from the main menu.

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Speak with a Financial Representative to determine if combining your retirement accounts is suitable for you, as other options are available.



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