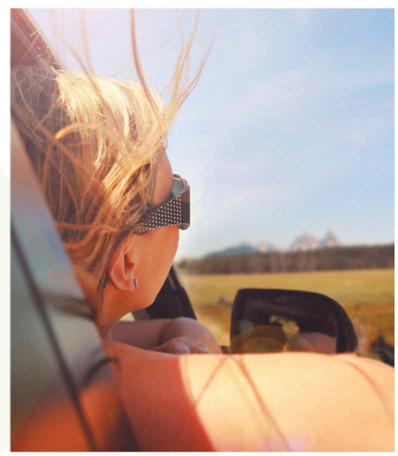
Plan for tomorrow

MAKE A SMART DECISION ABOUT YOUR FUTURE TODAY





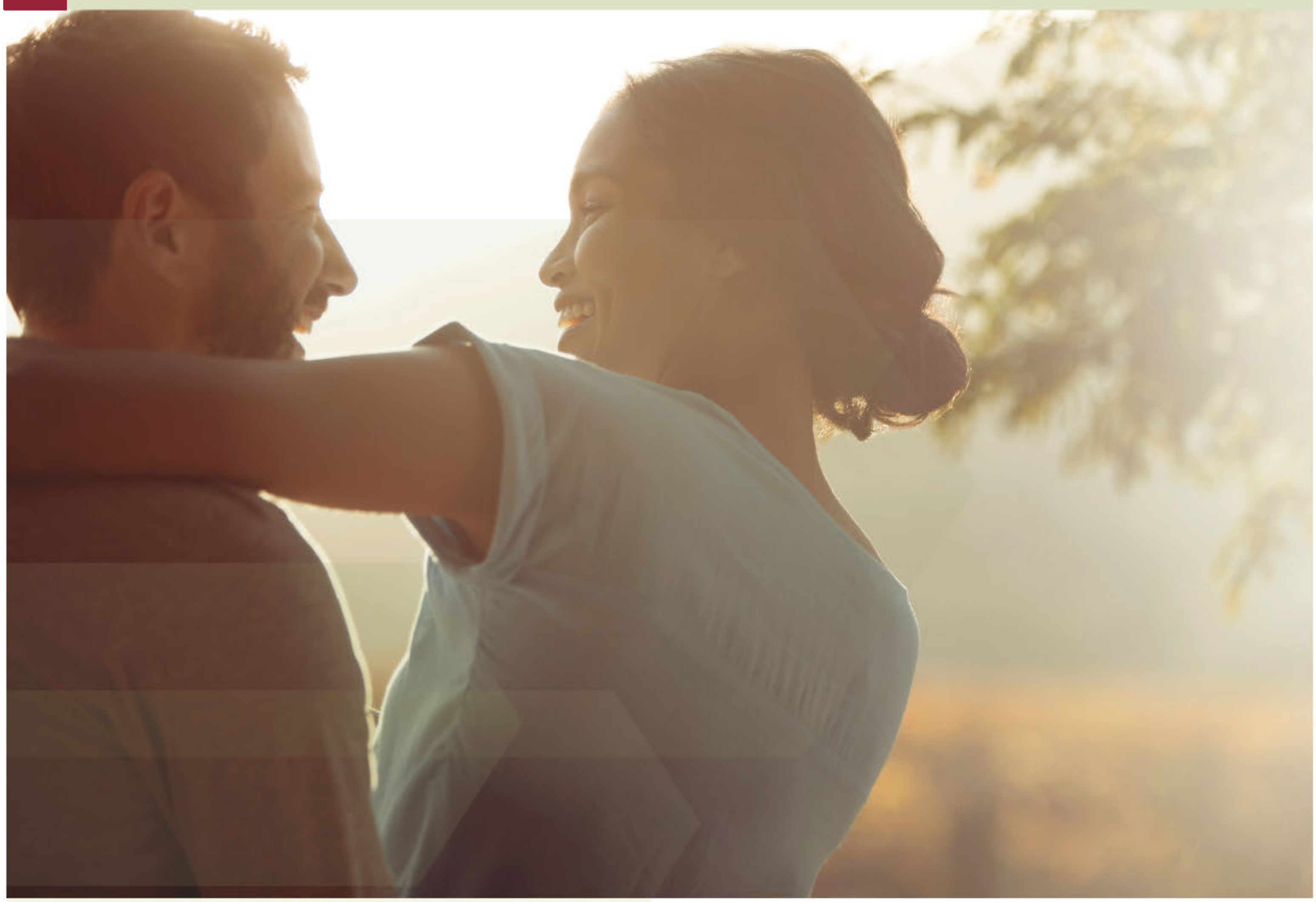
EGS, INC. 401(K) PLAN

EGS INC.
CONNECT | EMPOWER | EMPLOY

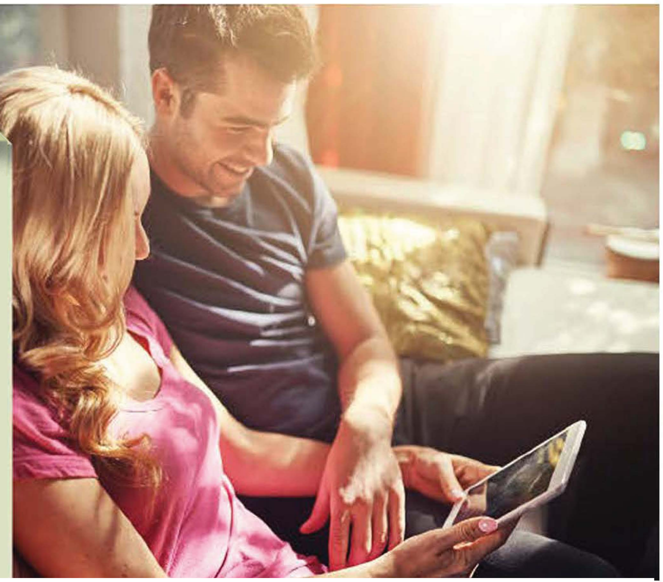
Welcome

Your financial future – it's in your hands

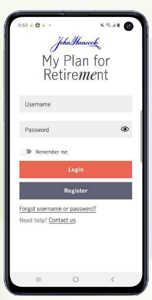
You are now eligible to participate in your retirement savings plan.



Joining is easy

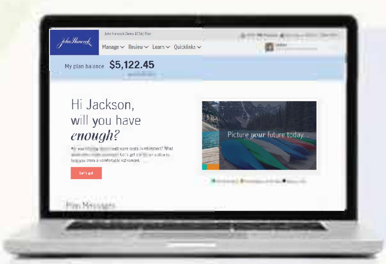


Enroll now into your retirement savings plan.



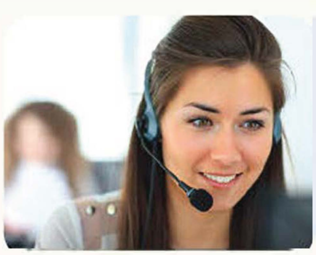
Mobile

Download **John Hancock's retirement app**.



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 deferred[1] earnings
- Helping you realize your financial goals with the power of compound earnings
- Lowering average investment costs by dollar cost averaging[2]
- Effortlessly saving through automatic payroll deductions

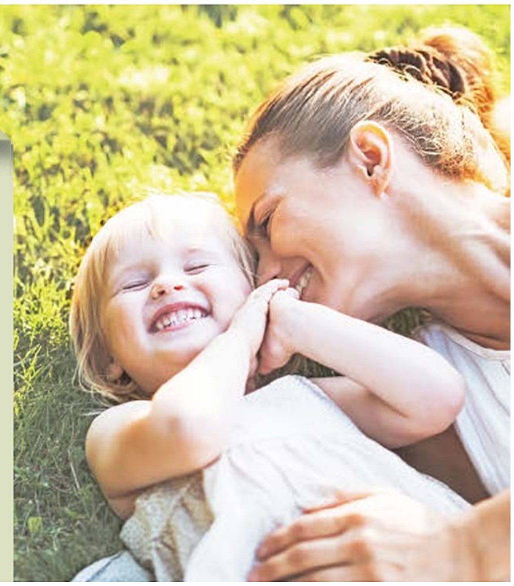
[1] Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%.

[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.

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.jhcalculator.com** .

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.

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.

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.

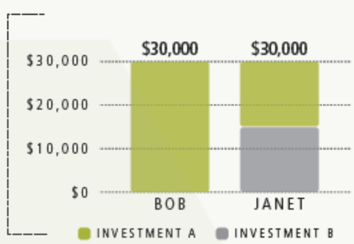
Using diversification to manage risk

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.

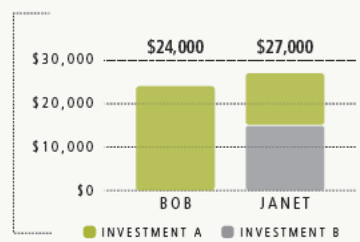
How diversification works

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.

Account values before market decline*



Account values after **Investment A** declines by 20%*



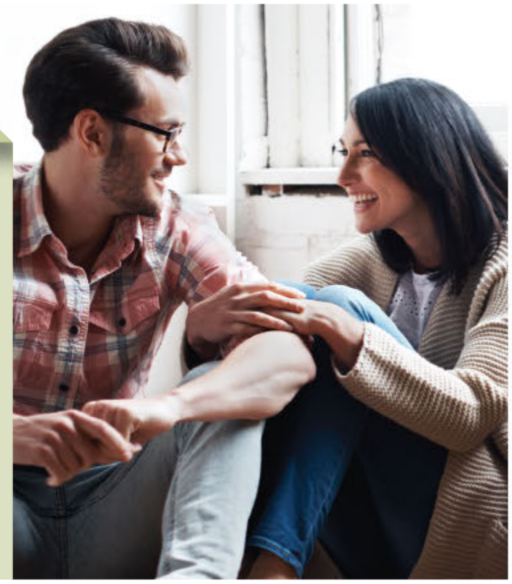
Now imagine what happens if Investment A loses some of its value, while Investment B remains stable. Bob, who held only Investment A, sees his portfolio decline by 20% in this case by $6,000. Janet, however, who was diversified, is less impacted – the investment that dropped by 20% caused her portfolio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

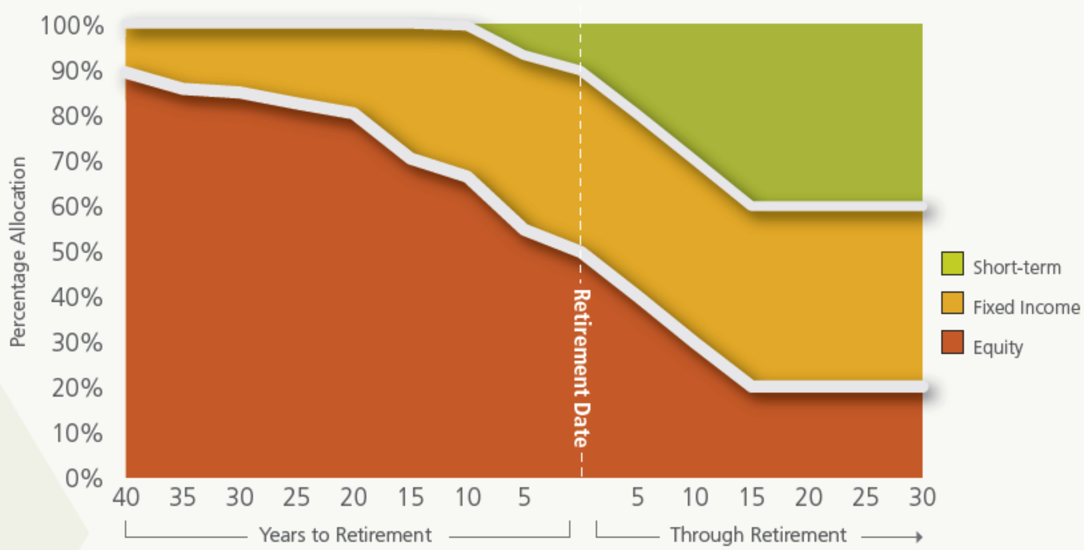
Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.

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 EG03P2.

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.jhriskquiz.com**. 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.

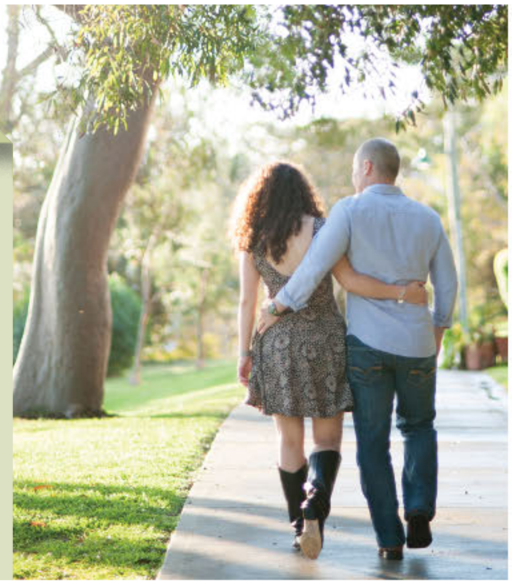
You can quickly determine your personal risk tolerance by answering a few simple questions with our risk quiz available at **www.jhriskquiz.com**.

Be your own broker

A self-directed brokerage account is available to you, if you are an experienced investor and offers a very reasonable and competitive commission schedule.

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 **John Hancock's retirement 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 **John Hancock's retirement app**.

Notes

EGS, Inc. 401(k) 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
1957 or earlier	BlackRock LP Index Ret K
1958 — 1962	BlackRock LP Index 2025 K
1963 — 1967	BlackRock LP Index 2030 K
1968 — 1972	BlackRock LP Index 2035 K
1973 — 1977	BlackRock LP Index 2040 K
1978 — 1982	BlackRock LP Index 2045 K
1983 — 1987	BlackRock LP Index 2050 K
1988 — 1992	BlackRock LP Index 2055 K
1993 — 1997	BlackRock LP Index 2060 K
1998 or later	BlackRock LP Index 2065 K

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

BlackRock LifePath Index 2060 Fund (Class K)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, 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 its custom benchmark index, the LifePath Index 2060 Fund Custom Benchmark.

Fund Category:
Balanced/Asset Allocation

Morningstar Category[c52]:
Target-Date 2060+

PORTFOLIO DETAILS

Ticker	LIZKX
Inception Date	2016-02-29
Gross Expense Ratio[f1] (%)	0.15
Net Expense Ratio[f1] (%)	0.09
Waiver Type	Contractual (2024-06-30)
Fund Total Net Assets ($M)	2,162.16
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Lisa Mears O'Connor Christopher Chung Paul Whitehead

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Ishares Russell 1000 Large-Cap Idx Inv A	58.00
iShares Core MSCI Total Intl Stk ETF	34.35
iShares Developed Real Estate Idx K	4.33
Blackrock Small Cap Index Fund	1.86
iShares US Long Credit Bond Index	0.87
BlackRock Cash Funds Treasury SL Agency	0.33
iShares TIPS Bond ETF	0.15

KEY STATISTICS

Turnover Ratio (%) (annualized)	9
Sharpe Ratio[b54] (3y)	0.34

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Emerging Markets, Equity Securities, Foreign Securities, Income, Index Correlation/Tracking Error, Issuer, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Money Market Fund Ownership, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Pricing, Real Estate/REIT Sector, Sampling, Shareholder Activity, Small Cap, Structured Products, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

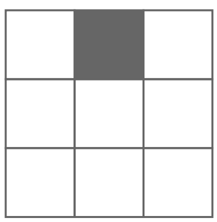
As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock LifePath Index 2060 Fund	9.12	19.83	6.72	6.43	--	9.57
Dow Jones Target 2055 Index[i1]	6.19	15.79	6.42	5.44	7.27	--
Target-Date 2060+[b52]	7.84	17.81	6.03	5.71	6.87	--

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.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[m1]

OVERALL (Out of 184 Funds)
★★★★

3 YEAR (Out of 184 Funds)
★★★★

5 YEAR (Out of 164 Funds)
★★★★

Morningstar Volatility Analysis

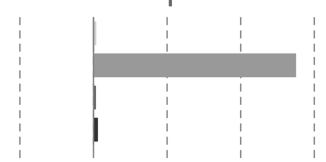
Investment

LOW	MODERATE	HIGH

Category

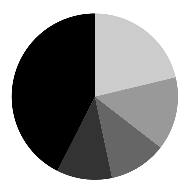
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending 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]



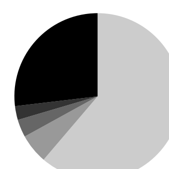
	Long %	Short %	Net %
Cash	1.16	0.25	0.91
Stocks	96.16	0.00	96.16
Bonds	1.01	0.00	1.01
Other	1.92	0.00	1.92

Top Sectors[b2] (%)



21.25	Technology
14.23	Financial Services
11.18	Healthcare
10.77	Consumer Cyclical
42.55	Other

Top Countries[b2] (%)



61.24	United States
5.75	Japan
3.44	United Kingdom
2.69	Canada
26.88	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.

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.

BlackRock LifePath Index 2065 Fund (Class K)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment objective of BlackRock LifePath® Index 2065 Fund ("LifePath Index 2065 Fund" or the "Fund"), a series of BlackRock Funds III (the "Trust"), is to seek to provide for retirement outcomes based on quantitatively measured risk. In pursuit of this objective, LifePath Index 2065 Fund will be broadly diversified across global asset classes, with asset allocations becoming more conservative over time.

Fund Category:
Balanced/Asset Allocation

Morningstar Category[c52]:
Target-Date 2060+

PORTFOLIO DETAILS

Ticker	LIWKX
Inception Date	2019-10-31
Gross Expense Ratio[f1] (%)	0.17
Net Expense Ratio[f1] (%)	0.09

KEY STATISTICS

Turnover Ratio (%) (annualized)	8

PRINCIPAL RISKS

Principal Risks include: Derivatives, Equity Securities, Fixed-Income Securities, Foreign Securities, Index Correlation/Tracking Error, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock LifePath Index 2065 Fund	9.05	19.74	6.68	--	--	6.77
Dow Jones Target 2055 Index[i1]	6.19	15.79	6.42	5.44	7.27	--
Target-Date 2060+	7.84	17.81	6.03	5.71	6.87	--

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.

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BlackRock LifePath Index Retirement Fund (Class K)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, 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 its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

Fund Category:
Balanced/Asset Allocation

Morningstar Category[c30]:
Target-Date Retirement

PORTFOLIO DETAILS

Ticker	LIRKX
Inception Date	2011-05-31
Gross Expense Ratio[f1] (%)	0.13
Net Expense Ratio[f1] (%)	0.09
Waiver Type	Contractual (2024-06-30)
Fund Total Net Assets ($M)	4,695.24
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Lisa Mears O'Connor Christopher Chung Paul Whitehead

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Ishares Russell 1000 Large-Cap Idx K	22.60
iShares US Intermediate Gov Bd Idx	17.82
iShares US Securitized Bond Index	15.25
iShares Core MSCI Total Intl Stk ETF	12.16
iShares US Intermediate Credit Bond Idx	9.88
iShares TIPS Bond ETF	7.95
iShares US Long Government Bond Idx	7.08
Blackrock Small Cap Index Fund	2.87
iShares Developed Real Estate Idx K	2.17
iShares US Long Credit Bond Index	2.12

KEY STATISTICS

Turnover Ratio (%) (annualized)	71
Sharpe Ratio[b54] (3y)	-0.17

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, Income, Index Correlation/Tracking Error, Issuer, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Money Market Fund Ownership, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Pricing, Real Estate/REIT Sector, Sampling, Shareholder Activity, Small Cap, Structured Products, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock LifePath Index Retirement Fund	2.74	7.62	-0.19	2.89	4.04	--
Dow Jones Target Today Index[i48]	2.11	5.77	-2.78	0.38	1.51	--
Target-Date Retirement[b32]	2.56	6.81	-0.15	2.31	3.18	--

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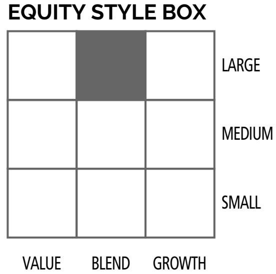
Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[m1]

OVERALL (Out of 146 Funds)
★★★★

3 YEAR (Out of 146 Funds)
★★★

5 YEAR (Out of 129 Funds)
★★★★

10 YEAR (Out of 79 Funds)
★★★★★

Morningstar Volatility Analysis

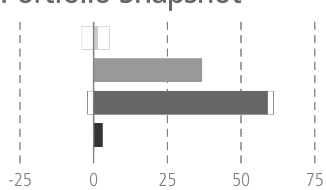
Investment

LOW	MODERATE	HIGH

Category

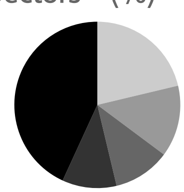
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot[b2]



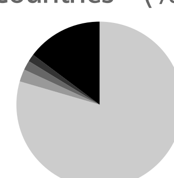
	Long %	Short %	Net %
Cash	5.42	4.01	1.41
Stocks	36.73	0.00	36.73
Bonds	61.01	2.06	58.95
Other	2.90	0.00	2.90

Top Sectors[b2] (%)



21.28	Technology
13.89	Financial Services
11.09	Healthcare
10.60	Consumer Cyclical
43.13	Other

Top Countries[b2] (%)



79.52	United States
2.42	Japan
1.84	United Kingdom
1.48	Canada
14.74	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.

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BlackRock Lifepath Index 2025 Fund (Class K)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, 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 its custom benchmark index, the LifePath Index 2025 Fund Custom Benchmark.

Fund Category:
Balanced/Asset Allocation

Morningstar Category[c41]:
Target-Date 2025

PORTFOLIO DETAILS

Ticker	LIBKX
Inception Date	2011-05-31
Gross Expense Ratio[f1] (%)	0.14
Net Expense Ratio[f1] (%)	0.09
Waiver Type	Contractual (2024-06-30)
Fund Total Net Assets ($M)	5,802.95
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Lisa Mears O'Connor Christopher Chung Paul Whitehead

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Ishares Russell 1000 Large-Cap Idx Inv A	25.25
iShares US Intermediate Gov Bd Idx	14.83
iShares US Securitized Bond Index	14.02
iShares Core MSCI Total Intl Stk ETF	13.85
iShares US Intermediate Credit Bond Idx	8.90
iShares TIPS Bond ETF	7.72
iShares US Long Government Bond Idx	7.37
iShares US Long Credit Bond Index	3.06
Blackrock Small Cap Index Fund	2.85
iShares Developed Real Estate Idx K	2.14

KEY STATISTICS

Turnover Ratio (%) (annualized)	64
Sharpe Ratio[b54] (3y)	-0.05

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, Income, Index Correlation/Tracking Error, Issuer, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Money Market Fund Ownership, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Pricing, Real Estate/REIT Sector, Sampling, Shareholder Activity, Small Cap, Structured Products, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2025 Fund	3.28	8.72	0.87	3.35	5.03	--
Dow Jones Target 2025 Index[i51]	1.76	6.91	-1.00	1.62	3.50	--
Target-Date 2025[b42]	3.83	9.84	1.76	3.50	5.09	--

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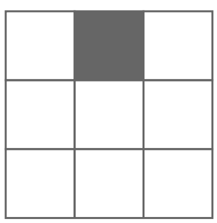
Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[m1]

OVERALL (Out of 196 Funds)
★★★

3 YEAR (Out of 196 Funds)
★★

5 YEAR (Out of 178 Funds)
★★★

10 YEAR (Out of 102 Funds)
★★★

Morningstar Volatility Analysis

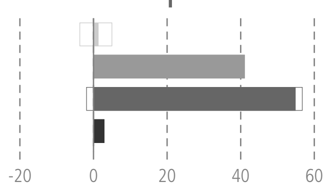
Investment

LOW	MODERATE	HIGH

Category

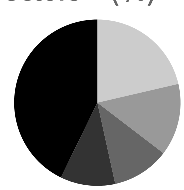
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot[b2]



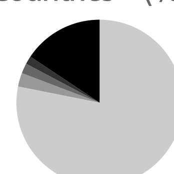
	Long %	Short %	Net %
Cash	5.00	3.72	1.28
Stocks	41.02	0.00	41.02
Bonds	56.73	1.89	54.84
Other	2.87	0.00	2.87

Top Sectors[b2] (%)



21.37	Technology
14.02	Financial Services
11.16	Healthcare
10.68	Consumer Cyclical
42.77	Other

Top Countries[b2] (%)



78.14	United States
2.66	Japan
1.98	United Kingdom
1.59	Canada
15.63	Other

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BlackRock Lifepath Index 2030 Fund (Class K)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, 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 its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

Fund Category:
Balanced/Asset Allocation

Morningstar Category[c42]:
Target-Date 2030

PORTFOLIO DETAILS

Ticker	LINKX
Inception Date	2011-05-31
Gross Expense Ratio[f1] (%)	0.14
Net Expense Ratio[f1] (%)	0.09
Waiver Type	Contractual (2024-06-30)
Fund Total Net Assets ($M)	8,461.55
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Lisa Mears O'Connor Christopher Chung Paul Whitehead

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Ishares Russell 1000 Large-Cap Idx Inv A	32.98
iShares Core MSCI Total Intl Stk ETF	18.68
iShares US Securitized Bond Index	10.56
iShares US Intermediate Gov Bd Idx	9.88
iShares TIPS Bond ETF	6.85
iShares US Intermediate Credit Bond Idx	5.74
iShares US Long Government Bond Idx	5.50
iShares US Long Credit Bond Index	4.38
Blackrock Small Cap Index Fund	2.62
iShares Developed Real Estate Idx K	2.62

KEY STATISTICS

Turnover Ratio (%) (annualized)	50
Sharpe Ratio[b54] (3y)	0.08

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, ETF, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, Income, Index Correlation/Tracking Error, Issuer, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Money Market Fund Ownership, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Pricing, Real Estate/REIT Sector, Sampling, Shareholder Activity, Small Cap, Structured Products, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2030 Fund	4.59	11.35	2.30	4.11	5.75	--
Dow Jones Target 2030 Index[i52]	1.59	7.48	0.28	2.28	4.42	--
Target-Date 2030[b43]	4.68	11.52	2.73	4.10	5.74	--

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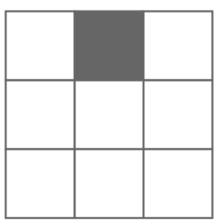
Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[m1]

OVERALL (Out of 198 Funds)

3 YEAR (Out of 198 Funds)

5 YEAR (Out of 176 Funds)

10 YEAR (Out of 100 Funds)

Morningstar Volatility Analysis

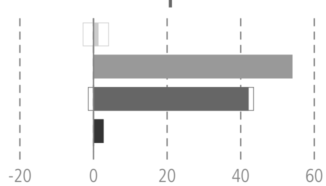
Investment

LOW	MODERATE	HIGH

Category

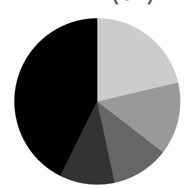
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending 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]



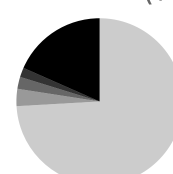
	Long %	Short %	Net %
Cash	4.11	2.83	1.28
Stocks	53.99	0.00	53.99
Bonds	43.50	1.42	42.08
Other	2.66	0.00	2.66

Top Sectors[b2] (%)



21.33	Technology
14.12	Financial Services
11.18	Healthcare
10.73	Consumer Cyclical
42.65	Other

Top Countries[b2] (%)



74.09	United States
3.35	Japan
2.33	United Kingdom
1.84	Canada
18.39	Other

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BlackRock Lifepath Index 2035 Fund (Class K)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, 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 its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

Fund Category:
Balanced/Asset Allocation

Morningstar Category[c43]:
Target-Date 2035

PORTFOLIO DETAILS

Ticker	LIJKX
Inception Date	2011-05-31
Gross Expense Ratio[f1] (%)	0.14
Net Expense Ratio[f1] (%)	0.09
Waiver Type	Contractual (2024-06-30)
Fund Total Net Assets ($M)	7,484.64
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Lisa Mears O'Connor Christopher Chung Paul Whitehead

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Ishares Russell 1000 Large-Cap Idx Inv A	39.88
iShares Core MSCI Total Intl Stk ETF	23.00
iShares US Securitized Bond Index	7.48
iShares US Intermediate Gov Bd Idx	5.78
iShares TIPS Bond ETF	5.68
iShares US Long Credit Bond Index	4.25
iShares US Long Government Bond Idx	4.07
iShares US Intermediate Credit Bond Idx	3.95
iShares Developed Real Estate Idx K	3.21
Blackrock Small Cap Index Fund	2.36

KEY STATISTICS

Turnover Ratio (%) (annualized)	39
Sharpe Ratio[b54] (3y)	0.18

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, Income, Index Correlation/Tracking Error, Issuer, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Money Market Fund Ownership, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Pricing, Real Estate/REIT Sector, Sampling, Shareholder Activity, Small Cap, Structured Products, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2035 Fund	5.82	13.73	3.68	4.83	6.45	--
Dow Jones Target 2035 Index[i53]	2.73	9.51	2.04	3.18	5.35	--
Target-Date 2035[b44]	5.72	13.68	3.90	4.68	6.33	--

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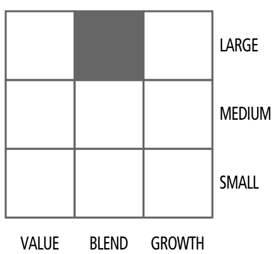
Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[m1]

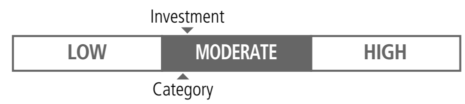
OVERALL (Out of 189 Funds)
★★★

3 YEAR (Out of 189 Funds)
★★

5 YEAR (Out of 175 Funds)
★★★

10 YEAR (Out of 99 Funds)
★★★

Morningstar Volatility Analysis



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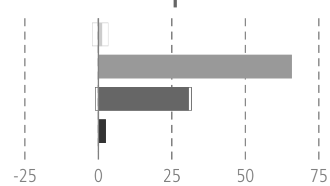
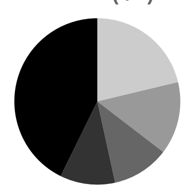
Portfolio Snapshot[b2]



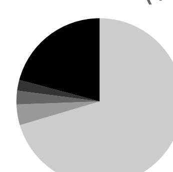
	Long %	Short %	Net %
Cash	3.33	2.09	1.24
Stocks	65.72	0.00	65.72
Bonds	31.64	1.01	30.63
Other	2.40	0.00	2.40

Top Sectors[b2] (%)



21.26	Technology
14.14	Financial Services
11.16	Healthcare
10.73	Consumer Cyclical
42.71	Other

Top Countries[b2] (%)



70.40	United States
4.02	Japan
2.66	United Kingdom
2.09	Canada
20.83	Other

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BlackRock Lifepath Index 2040 Fund (Class K)

AS OF 2023-09-30

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Fund Category: **Balanced/Asset Allocation**

Morningstar Category[c44]: **Target-Date 2040**

PORTFOLIO DETAILS

Ticker	LIKKX
Inception Date	2011-05-31
Gross Expense Ratio[f1] (%)	0.15
Net Expense Ratio[f1] (%)	0.09
Waiver Type	Contractual (2024-06-30)
Fund Total Net Assets ($M)	7,840.88
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Lisa Mears O'Connor Christopher Chung Paul Whitehead

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Ishares Russell 1000 Large-Cap Idx Inv A	46.47
iShares Core MSCI Total Intl Stk ETF	27.24
iShares US Securitized Bond Index	4.63
iShares TIPS Bond ETF	4.22
iShares US Long Credit Bond Index	4.09
iShares Developed Real Estate Idx K	3.78
iShares US Long Government Bond Idx	2.63
iShares US Intermediate Gov Bd Idx	2.41
Blackrock Small Cap Index Fund	2.18
iShares US Intermediate Credit Bond Idx	2.04

KEY STATISTICS

Turnover Ratio (%) (annualized)	29
Sharpe Ratio[b54] (3y)	0.26

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, Income, Index Correlation/Tracking Error, Issuer, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Money Market Fund Ownership, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Pricing, Real Estate/REIT Sector, Sampling, Shareholder Activity, Small Cap, Structured Products, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

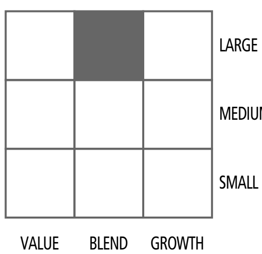
As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2040 Fund	6.98	15.98	4.93	5.45	7.05	--
Dow Jones Target 2040 Index[i54]	3.85	11.53	3.67	4.02	6.16	--
Target-Date 2040[b45]	6.59	15.44	4.83	5.16	6.78	--

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.

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[m1]

OVERALL (Out of 192 Funds)
★★★

3 YEAR (Out of 192 Funds)
★★★

5 YEAR (Out of 176 Funds)
★★★

10 YEAR (Out of 100 Funds)
★★★

Morningstar Volatility Analysis

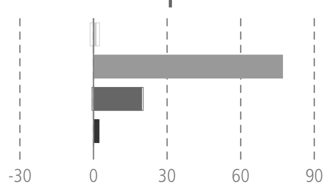
Investment

LOW	MODERATE	HIGH

Category

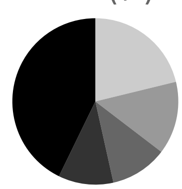
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending 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]



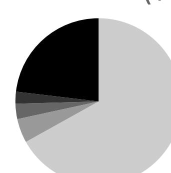
	Long %	Short %	Net %
Cash	2.46	1.39	1.07
Stocks	77.06	0.00	77.06
Bonds	20.27	0.63	19.64
Other	2.23	0.00	2.23

Top Sectors[b2] (%)



21.20	Technology
14.16	Financial Services
11.14	Healthcare
10.73	Consumer Cyclical
42.77	Other

Top Countries[b2] (%)



66.92	United States
4.67	Japan
2.97	United Kingdom
2.33	Canada
23.11	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.

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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.

BlackRock Lifepath Index 2045 Fund (Class K)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, 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 its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

Fund Category:
Balanced/Asset Allocation

Morningstar Category[c45]:
Target-Date 2045

PORTFOLIO DETAILS

Ticker	LIHKX
Inception Date	2011-05-31
Gross Expense Ratio[f1] (%)	0.15
Net Expense Ratio[f1] (%)	0.09
Waiver Type	Contractual (2024-06-30)
Fund Total Net Assets ($M)	6,275.14
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Lisa Mears O'Connor Christopher Chung Paul Whitehead

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Ishares Russell 1000 Large-Cap Idx Inv A	52.48
iShares Core MSCI Total Intl Stk ETF	31.06
iShares US Long Credit Bond Index	4.35
iShares Developed Real Estate Idx K	4.26
iShares TIPS Bond ETF	2.54
iShares US Securitized Bond Index	2.18
Blackrock Small Cap Index Fund	1.85
iShares US Long Government Bond Idx	0.73
BlackRock Cash Funds Treasury SL Agency	0.24
iShares US Intermediate Credit Bond Idx	0.13

KEY STATISTICS

Turnover Ratio (%) (annualized)	16
Sharpe Ratio[b54] (3y)	0.31

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, ETF, Emerging Markets, Equity Securities, Foreign Securities, Income, Index Correlation/Tracking Error, Issuer, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Money Market Fund Ownership, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Pricing, Real Estate/REIT Sector, Sampling, Shareholder Activity, Small Cap, Structured Products, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2045 Fund	8.11	18.10	6.01	6.03	7.56	--
Dow Jones Target 2045 Index[i55]	4.89	13.47	5.05	4.71	6.78	--
Target-Date 2045[b46]	7.36	16.84	5.56	5.52	7.05	--

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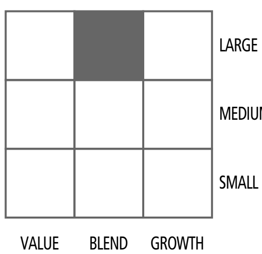
Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[m1]

OVERALL (Out of 189 Funds)
★★★★

3 YEAR (Out of 189 Funds)
★★★

5 YEAR (Out of 175 Funds)
★★★

10 YEAR (Out of 99 Funds)
★★★★

Morningstar Volatility Analysis

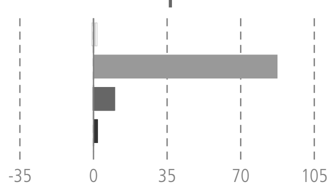
Investment

LOW	MODERATE	HIGH

Category

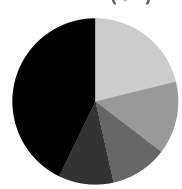
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending 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]



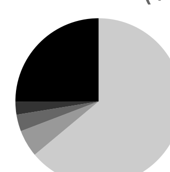
	Long %	Short %	Net %
Cash	1.70	0.79	0.91
Stocks	87.33	0.00	87.33
Bonds	10.15	0.29	9.86
Other	1.91	0.00	1.91

Top Sectors[b2] (%)



21.17	Technology
14.18	Financial Services
11.14	Healthcare
10.73	Consumer Cyclical
42.79	Other

Top Countries[b2] (%)



63.94	United States
5.25	Japan
3.25	United Kingdom
2.54	Canada
25.02	Other

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BlackRock Lifepath Index 2050 Fund (Class K)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, 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 its custom benchmark index, the LifePath Index 2050 Fund Custom Benchmark.

Fund Category:
Balanced/Asset Allocation

Morningstar Category[c48]:
Target-Date 2050

PORTFOLIO DETAILS

Ticker	LIPKX
Inception Date	2011-05-31
Gross Expense Ratio[f1] (%)	0.15
Net Expense Ratio[f1] (%)	0.09
Waiver Type	Contractual (2024-06-30)
Fund Total Net Assets ($M)	6,074.66
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Lisa Mears O'Connor Christopher Chung Paul Whitehead

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Ishares Russell 1000 Large-Cap Idx Inv A	56.45
iShares Core MSCI Total Intl Stk ETF	33.62
iShares Developed Real Estate Idx K	4.29
iShares US Long Credit Bond Index	2.48
Blackrock Small Cap Index Fund	1.77
iShares TIPS Bond ETF	1.00
BlackRock Cash Funds Treasury SL Agency	0.24
iShares US Long Government Bond Idx	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	11
Sharpe Ratio[b54] (3y)	0.34

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, ETF, Emerging Markets, Equity Securities, Foreign Securities, Income, Index Correlation/Tracking Error, Issuer, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Money Market Fund Ownership, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Pricing, Real Estate/REIT Sector, Sampling, Shareholder Activity, Small Cap, Structured Products, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2050 Fund	8.84	19.35	6.59	6.34	7.82	--
Dow Jones Target 2050 Index[i4]	5.67	14.92	6.00	5.20	7.14	--
Target-Date 2050[b48]	7.67	17.47	5.80	5.61	7.15	--

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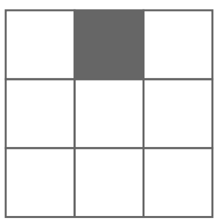
Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[m1]

OVERALL (Out of 190 Funds) ★★★★

3 YEAR (Out of 190 Funds) ★★★★

5 YEAR (Out of 176 Funds) ★★★★

10 YEAR (Out of 100 Funds) ★★★★

Morningstar Volatility Analysis

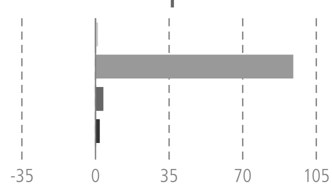
Investment

LOW	MODERATE	HIGH

Category

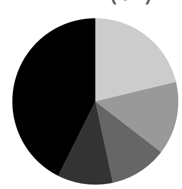
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending 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]



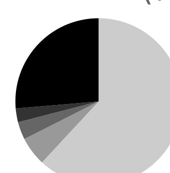
	Long %	Short %	Net %
Cash	1.06	0.26	0.80
Stocks	93.85	0.00	93.85
Bonds	3.53	0.00	3.53
Other	1.83	0.00	1.83

Top Sectors[b2] (%)



21.22	Technology
14.23	Financial Services
11.17	Healthcare
10.77	Consumer Cyclical
42.62	Other

Top Countries[b2] (%)



61.91	United States
5.64	Japan
3.43	United Kingdom
2.68	Canada
26.34	Other

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BlackRock Lifepath Index 2055 Fund (Class K)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, 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 its custom benchmark index, the LifePath Index 2055 Fund Custom Benchmark.

Fund Category:
Balanced/Asset Allocation

Morningstar Category[c46]:
Target-Date 2055

PORTFOLIO DETAILS

Ticker	LIVKX
Inception Date	2011-05-31
Gross Expense Ratio[f1] (%)	0.15
Net Expense Ratio[f1] (%)	0.09
Waiver Type	Contractual (2024-06-30)
Fund Total Net Assets ($M)	4,093.72
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Lisa Mears O'Connor Christopher Chung Paul Whitehead

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Ishares Russell 1000 Large-Cap Idx Inv A	58.04
iShares Core MSCI Total Intl Stk ETF	34.48
iShares Developed Real Estate Idx K	4.35
Blackrock Small Cap Index Fund	1.80
iShares US Long Credit Bond Index	0.75
iShares TIPS Bond ETF	0.26
BlackRock Cash Funds Treasury SL Agency	0.25

KEY STATISTICS

Turnover Ratio (%) (annualized)	10
Sharpe Ratio[b54] (3y)	0.34

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, ETF, Emerging Markets, Equity Securities, Foreign Securities, Income, Index Correlation/Tracking Error, Issuer, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Money Market Fund Ownership, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Pricing, Real Estate/REIT Sector, Sampling, Shareholder Activity, Small Cap, Structured Products, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2055 Fund	9.05	19.73	6.71	6.41	7.92	--
Dow Jones Target 2055 Index[i1]	6.19	15.79	6.42	5.44	7.27	--
Target-Date 2055[b47]	7.78	17.68	5.91	5.67	7.20	--

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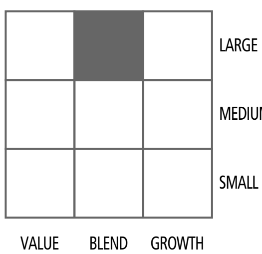
Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[m1]

OVERALL (Out of 189 Funds)
★★★★

3 YEAR (Out of 189 Funds)
★★★★

5 YEAR (Out of 175 Funds)
★★★★

10 YEAR (Out of 87 Funds)
★★★★

Morningstar Volatility Analysis

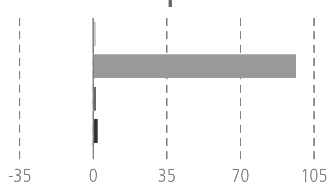
Investment

LOW	MODERATE	HIGH

Category

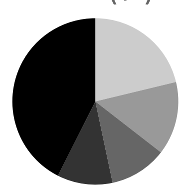
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending 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]



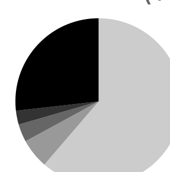
	Long %	Short %	Net %
Cash	1.05	0.25	0.80
Stocks	96.34	0.00	96.34
Bonds	1.01	0.00	1.01
Other	1.86	0.00	1.86

Top Sectors[b2] (%)



21.24	Technology
14.24	Financial Services
11.18	Healthcare
10.77	Consumer Cyclical
42.56	Other

Top Countries[b2] (%)



61.30	United States
5.77	Japan
3.45	United Kingdom
2.70	Canada
26.78	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.

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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.

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.

b32. Target-Date Retirement Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date Retirement 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.

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.

Index Description:

i1. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i4. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i48. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i51. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i52. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

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i54. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i55. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

Morningstar Category Description:

c30. Retirement income portfolios provide a mix of stocks, bonds, and cash for those investors already in or entering retirement. These portfolios tend to be managed to more of a conservative asset-allocation strategy. These portfolios aim to provide investors with steady income throughout retirement.

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) 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

Conflict of Interest: A conflict of interest may arise if the advisor makes an investment in certain underlying funds based on the fact that those funds are also managed by the advisor or an affiliate or because certain underlying funds may pay higher fees to the advisor do than others. In addition, an advisor's participation in the primary or secondary market for loans may be deemed a conflict of interest and limit the ability of the investment to acquire those assets.

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.

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.

Depositary Receipts: Investments in depositary receipts generally reflect the risks of the securities they represent, although they may be subject to increased liquidity risk and higher expenses and may not pass through voting and other shareholder rights. Depositary receipts cannot be directly exchanged for the securities they represent and may trade at either a discount or premium to those securities.

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.

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.

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.

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.

Issuer: A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

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.

Mid-Cap: Concentrating assets in mid-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Mid-cap companies may be subject to increased liquidity risk compared with large-cap companies and may experience greater price volatility than do those securities because of more-limited product lines or financial resources, among other factors.

Money Market Fund Ownership: An investment in a money market fund is not a deposit in a bank and is not guaranteed by the FDIC, any other governmental agency, or the advisor itself. Money market funds report investment characteristics in SEC Form N-MFP. Institutional money market funds have a net asset value that may fluctuate on a day-to-day basis in ordinary conditions. All are subject to the risk that they may not be able to maintain a stable NAV of $1.00 per share. Money market funds may opt to maintain liquidity through imposing fees on certain redemptions or a suspension of redemptions because of market conditions. Only exempt government money market funds are permitted to opt out of incorporating these liquidity maintenance measures to support the stable share price of $1.00.

Mortgage-Backed and Asset-Backed Securities: Investments in mortgage-backed and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.

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.

Portfolio Diversification: Investments that concentrate their assets in a relatively small number of issuers, or in the securities of issuers in a particular market, industry, sector, country, or asset class, may be subject to greater risk of loss than is a more widely diversified investment.

Preferred Stocks: Investments in preferred stocks may be subject to the risks of deferred distribution payments, involuntary redemptions, subordination to debt instruments, a lack of liquidity compared with common stocks, limited voting rights, and sensitivity to interest-rate changes.

Pricing: Some investments may not have a market observed price; therefore, values for these assets may be determined through a subjective valuation methodology. Fair values determined by a subjective methodology may differ from the actual value realized upon sale. Valuation methodologies may also be used to calculate a daily net asset value.

Real Estate/REIT Sector: Concentrating assets in the real estate sector or REITs may disproportionately subject the portfolio to the risks of that industry, including loss of value because of changes in real estate values, interest rates, and taxes, as well as changes in zoning, building, environmental, and other laws, among other factors. Investments in REITs may be subject to increased price volatility and liquidity risk, and shareholders indirectly bear their proportionate share of expenses because of their management fees.

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.

Shareholder Activity: Frequent purchases or redemptions by one or multiple investors may harm other shareholders by interfering with the efficient management of the portfolio, increasing brokerage and administrative costs and potentially diluting the value of shares. Additionally, shareholder purchase and redemption activity may have an impact on the per-share net income and realized capital gains distribution amounts, if any, potentially increasing or reducing the tax burden on the shareholders who receive those distributions.

Small Cap: Concentrating assets in small-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Smaller, less-seasoned companies may be subject to increased liquidity risk compared with mid- and large-cap companies and may experience greater price volatility than do those securities because of limited product lines, management experience, market share, or financial resources, among other factors.

Structured Products: Investments in structured products may be more volatile, less liquid, and more difficult to price than other assets. These securities bear the risk of the underlying investment as well as counterparty risk. Securitized structured products including CMOs, CDOs, and other securitized products may increase volatility and be subject to increased liquidity and pricing risks compared with investing directly in the assets securitized within the product. Assets invested in structured products may be subject to full loss of value if the counterparty defaults on its obligation.

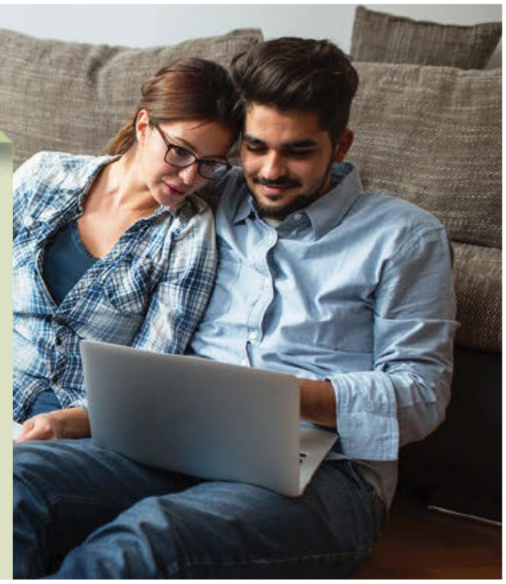
Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

U.S. Government Obligations: Investments in U.S. government obligations are subject to varying levels of government support. In the event of default, some U.S. government securities, including U.S. Treasury obligations and Ginnie Mae securities, are issued and guaranteed as to principal and interest by the full faith and credit of the U.S. government. Other securities are obligations of U.S. government-sponsored entities but are neither issued nor guaranteed by the U.S. government.

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.

Notes

Our website



John Hancock is committed to providing you with the tools and resources to help you make informed retirement planning decisions.

The website has something for everyone. Go online to myplan.johnhancock.com to:

- 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.

Consider consolidating your accounts.
You may be able to combine your other retirement accounts with your 401(k) plan with John Hancock. Contact us at **1-800-555-5165** for more information.

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

MS-P32188-GE 04/17-32188 MS0306173377032