



Welcome to *your* retirement savings plan

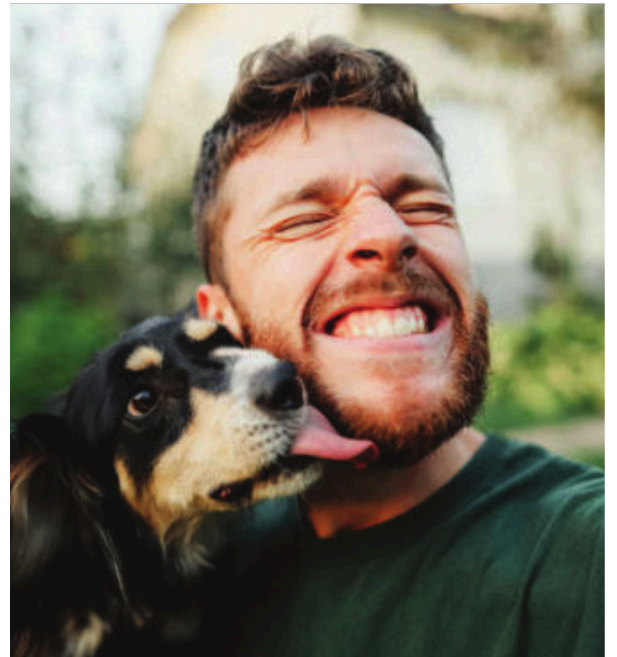
Advantive, LLC 401(k) Savings and Retirement Plan

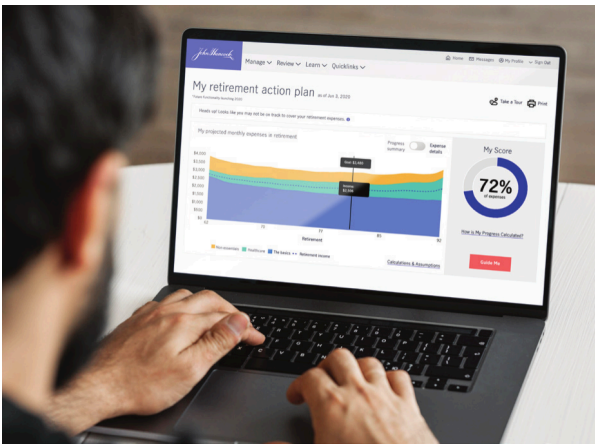
Your employer has partnered with John Hancock to offer you this retirement benefit - learn how to make the most of your new retirement savings plan account.



Please review the information enclosed about your plan's automatic enrollment feature, the plan's summary plan description (SPD) (as applicable), and any plan notices provided by your employer for important plan details. You'll also be receiving additional investment information in the mail. Please review this information carefully.

John Hancock Retirement Plan Services LLC and Advantive, LLC 401(k) Savings and Retirement Plan are not affiliated and neither are responsible for the liabilities of the other.





As part of your benefits at Advantive, LLC 401(k) Savings and Retirement Plan, you'll soon be enrolled in your new retirement savings plan. By taking just a couple more steps, you can register to secure your account and personalize your savings strategy!



Go to
myplan.johnhancock.com



Download John Hancock's
retirement app

Step 1: Register

Your first step is to register your account online.

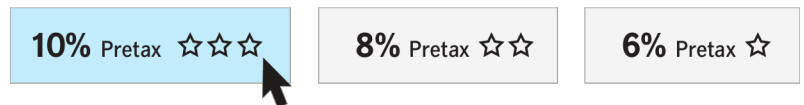
Go to **myplan.johnhancock.com** or download **John Hancock's retirement app**.

Choose "**Register now**" to get started.

Step 2: Choose your savings rate

Once you've registered, you'll be shown different contribution rates and what they could mean to your paycheck to help you save more for retirement.

To get you off to a strong start, here are some options for you.



Your plan gives you so much more than a way to save for retirement. When you save to your retirement account:

- You pay less income tax with tax-deferred earnings¹
- It helps you realize your goals with the power of compound earnings
- You can lower your average investment costs with dollar cost averaging²

Once you've registered, you can see personalized savings recommendations on your retirement website, including the impact on your take-home pay, to help you decide what's right for you.

Provide your beneficiary information by visiting "My profile, beneficiaries & settings" from the main menu.

¹ Ordinary income taxes are due at 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 eliminate the risk of a loss. Systematic investing involves continuous investment in securities, regardless of price-level fluctuation. You should consider your resources to continue the strategy over the long term.

Step 3: Select your investment options

When you choose investments for your retirement savings, it's important to find the right combination of potential reward and risk. To do this, it's helpful to mix the types of investments you choose.³ You can decide to have someone choose the investments for you, or you can do it yourself—so learn about your 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 IN3302.



Professionally managed investments

To select an investment that's aligned with your needs, you can choose a target-date fund, which is managed according to your expected retirement date.⁴



Do-it-yourself investments

Consider selecting a diverse group of investments that helps you balance the potential rewards and risks involved in investing. And check in on your investments from time to time to be sure they're still meeting your needs. If you're an experienced investor you may want to use a self-directed brokerage account, go online to myplan.johnhancock.com to learn more on how to establish this type of account.

Not sure what to choose?

Your plan offers a default investment option, which you can invest in now and change later or stay invested in for the long term.



Need advice?

If you'd like guidance choosing your investments, Retirement Manager⁵ provides you with a step-by-step action plan based on your current needs, right on your plan website. Get point-in-time advice based on your current needs. Available at no additional cost, you can use this tool to request and implement guidance for how much you should save and what types of investments can help you reach your goals.

Managing your investments: How involved do you want it to be?



Choose a professionally managed portfolio targeted closest to your expected retirement date.

Choose and manage your investments.

³ Neither asset allocation nor diversification guarantees a profit or protects against a loss. ⁴ A target-date portfolio is an investment option comprising a fund of funds that allocates its investments among multiple asset classes that can include U.S. and foreign equity and fixed-income securities. The target date is the approximate date an investor plans to start withdrawing money. The portfolio's ability to achieve its investment objective will depend largely on the ability of the subadvisor to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. The portfolio managers control security selection and asset allocation. There can be no assurance that either a fund or the underlying funds will achieve their investment objectives. Investors should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance. A fund is subject to the same risks as the underlying funds in which it invests. 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 manage risk, it does not guarantee earnings growth. An investment in a target-date fund is not guaranteed, and you may experience losses, including principal value, 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. For a more complete description of these and other risks, please see the fund's prospectus.

What happens if I don't do anything?

Based on your plan's provisions, you will be automatically enrolled as soon as administratively possible.

Please refer to your Summary Plan Description (SPD) for your personalized automatic contribution rates.

Based on your date of birth, your contributions will be invested in the plan's default fund, unless you select other investment options.

Year	Default Investment
1957 or earlier	JHancock 2020 Lifetime Bld R6
1958 — 1962	JHancock 2025 Lifetime Bld R6
1963 — 1967	JHancock 2030 Lifetime Bld R6
1968 — 1972	JHancock 2035 Lifetime Bld R6
1973 — 1977	JHancock 2040 Lifetime Bld R6
1978 — 1982	JHancock 2045 Lifetime Bld R6
1983 — 1987	JHancock 2050 Lifetime Bld R6
1988 — 1992	JHancock 2055 Lifetime Bld R6
1993 — 1997	JHancock 2060 Lifetime Bld R6
1998 or later	JHancock 2065 Lifetime Bld R6

If you prefer not to participate, you may opt out at any time by selecting a 0% contribution rate online.



Take control of your financial future—register, participate, and personalize your plan today.

Visit myplan.johnhancock.com or download **John Hancock's retirement app** to get started.



Have questions?

Get one-on-one support to help you make simple, but smart, choices about your account. Our specialists are available Monday through Friday, from 8:00 A.M. to 10:00 P.M., Eastern time.

Enrolling in your plan **855-543-6765**

If you'd like help understanding or enrolling in your retirement plan, we provide personalized support to help you enroll, decide on a savings rate, and choose investments that are right for you.

Combining outside accounts **877-525-7655**

If you have other accounts that you'd like to combine, we can handle the details—at no additional cost to you.

And as you approach retirement, or possibly decide to change jobs, our team can provide the support to help you make a simple, but smart choice about your account - such as staying in your plan or rolling over to an IRA.

Advantive, LLC 401(k) Savings and Retirement Plan ("Plan") QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

You have the right to direct the investment of your account among 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 upon on your date of birth, according to the following chart:

Year	Default Investment
1957 or earlier	JHancock 2020 Lifetime Bld R6
1958 — 1962	JHancock 2025 Lifetime Bld R6
1963 — 1967	JHancock 2030 Lifetime Bld R6
1968 — 1972	JHancock 2035 Lifetime Bld R6
1973 — 1977	JHancock 2040 Lifetime Bld R6
1978 — 1982	JHancock 2045 Lifetime Bld R6
1983 — 1987	JHancock 2050 Lifetime Bld R6
1988 — 1992	JHancock 2055 Lifetime Bld R6
1993 — 1997	JHancock 2060 Lifetime Bld R6
1998 or later	JHancock 2065 Lifetime Bld R6

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 myplan.johnhancock.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 myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.

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

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

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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John Hancock 2020 Lifetime Blend Portfolio (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. Under normal market conditions, the fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2020. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁰:
Target-Date 2020

PORTFOLIO DETAILS

Ticker	JRTAX
Inception Date	2013-11-07
Gross Expense Ratio ^{f1} (%)	0.73
Net Expense Ratio ^{f1} (%)	0.35
Waiver Type	Contractual (2025-12-31)
Fund Total Net Assets (\$M)	65.48
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Geoffrey G. Kelley David Kobuszewski Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2025-06-30

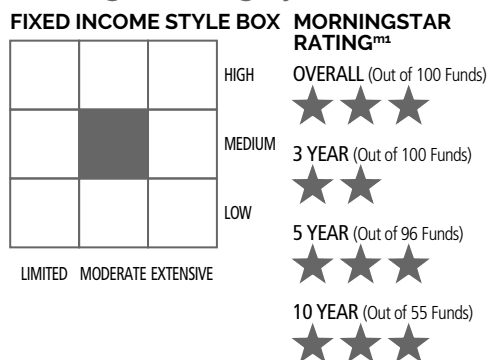
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2020 Lifetime Blend Portfolio	6.23	10.21	8.38	6.23	6.00	--
S&P Target Date 2020 Total Ret ⁶	6.28	9.91	9.20	6.39	5.97	--
Target-Date 2020 ^{b41}	6.36	9.72	8.65	6.19	5.85	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

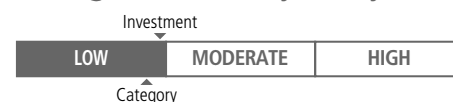
TOP TEN HOLDINGS AS OF 2025-04-30

	% of Assets
JHancock U.S. Sector Rotation NAV	15.14
JHancock Bond NAV	14.39
Vanguard Total Bond Market ETF	14.37
JHancock International Stra Eq Allc NAV	8.25
Vanguard Short-Term Corporate Bond ETF	7.70
JHancock Emerging Markets Debt NAV	5.42
Vanguard FTSE Developed Markets ETF	4.16
iShares MSCI Global Min Vol Factor ETF	3.75
JHancock High Yield NAV	3.67
Fidelity Mid Cap Index	3.35

Morningstar Category



Morningstar Volatility Analysis



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

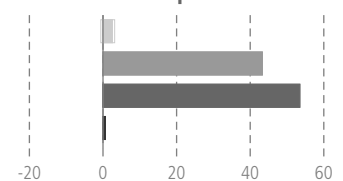
KEY STATISTICS

Turnover Ratio (%) (annualized)	59
Sharpe Ratio ^{b54} (3y)	0.36
# of Stock Holdings	2
# of Bond Holdings	8

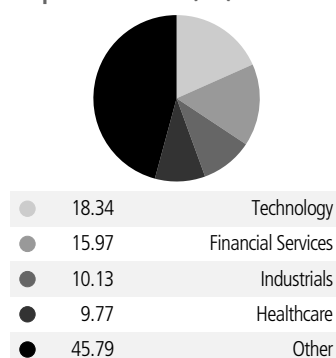
PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap, Socially Conscious, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

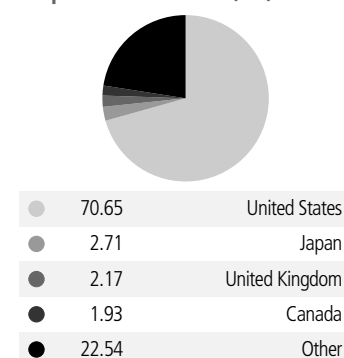
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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.

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

Marketing support services are provided by John Hancock Distributors LLC.

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.



John Hancock 2025 Lifetime Blend Portfolio (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2025. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴¹:
Target-Date 2025

PORTFOLIO DETAILS

Ticker	JRTFX
Inception Date	2013-11-07
Gross Expense Ratio ^{f1} (%)	0.70
Net Expense Ratio ^{f1} (%)	0.35
Waiver Type	Contractual (2025-12-31)
Fund Total Net Assets (\$M)	155.11
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Geoffrey G. Kelley David Kobuszewski Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2025 Lifetime Blend Portfolio	6.53	10.75	9.08	7.24	6.71	--
S&P Target Date 2025 Total Ret ⁷	6.80	10.52	9.92	7.44	6.63	--
Target-Date 2025 ^{b42}	6.48	10.00	9.28	6.80	6.25	--

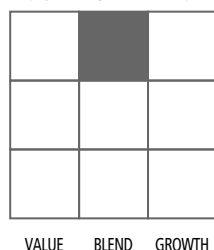
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-04-30

	% of Assets
JHancock U.S. Sector Rotation NAV	17.34
Vanguard Total Bond Market ETF	13.37
JHancock Bond NAV	13.37
JHancock International Stra Eq Allc NAV	12.16
Vanguard Short-Term Corporate Bond ETF	5.84
JHancock Emerging Markets Debt NAV	5.10
Fidelity Mid Cap Index	4.34
iShares MSCI Global Min Vol Factor ETF	3.67
JHancock High Yield NAV	3.48
Vanguard FTSE Developed Markets ETF	2.90

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING⁴⁴

OVERALL (Out of 159 Funds)



3 YEAR (Out of 159 Funds)



5 YEAR (Out of 139 Funds)



10 YEAR (Out of 91 Funds)



Morningstar Volatility Analysis



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

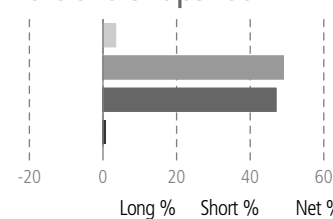
KEY STATISTICS

Turnover Ratio (%) (annualized)	49
Sharpe Ratio ^{b54} (3y)	0.40
# of Stock Holdings	2
# of Bond Holdings	8

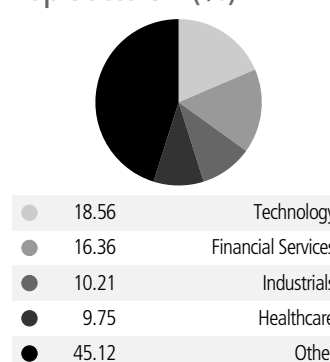
PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap, Socially Conscious, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

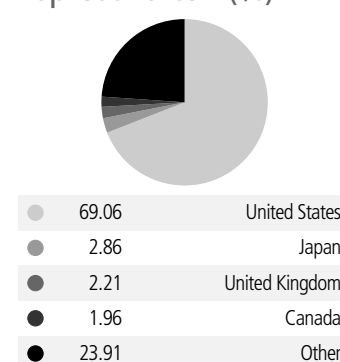
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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.



John Hancock 2030 Lifetime Blend Portfolio (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2030. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴²:
Target-Date 2030

PORTFOLIO DETAILS

Ticker	JRTJX
Inception Date	2013-11-07
Gross Expense Ratio ^{f1} (%)	0.67
Net Expense Ratio ^{f1} (%)	0.32
Waiver Type	Contractual (2025-12-31)
Fund Total Net Assets (\$M)	255.98
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Geoffrey G. Kelley David Kobuszewski Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2030 Lifetime Blend Portfolio	7.25	11.88	10.48	8.47	7.50	--
S&P Target Date 2030 Total Ret ⁴⁸	7.16	11.37	11.28	8.74	7.37	--
Target-Date 2030 ^{b43}	6.95	10.67	10.47	7.99	6.99	--

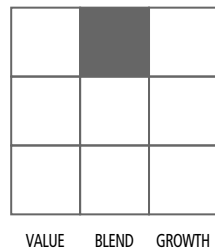
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-04-30

	% of Assets
JHancock U.S. Sector Rotation NAV	22.60
JHancock International Stra Eq Alloc NAV	15.63
JHancock Bond NAV	10.04
Vanguard Total Bond Market ETF	10.02
Fidelity Mid Cap Index	5.94
JHancock Emerging Markets Debt NAV	4.02
Vanguard Short-Term Corporate Bond ETF	3.93
Vanguard S&P 500 ETF	3.59
Vanguard FTSE Developed Markets ETF	3.45
iShares MSCI Global Min Vol Factor ETF	2.94

Morningstar Category

EQUITY STYLE BOX



VALUE BLEND GROWTH

MORNINGSTAR RATING⁴⁴

OVERALL (Out of 186 Funds)



3 YEAR (Out of 186 Funds)



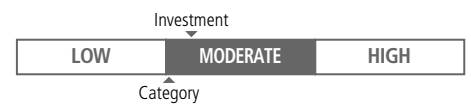
5 YEAR (Out of 161 Funds)



10 YEAR (Out of 107 Funds)



Morningstar Volatility Analysis



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

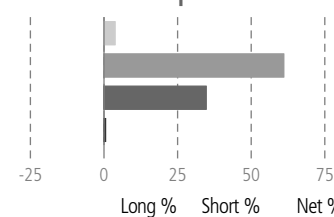
KEY STATISTICS

Turnover Ratio (%) (annualized)	37
Sharpe Ratio ^{b54} (3y)	0.47
# of Stock Holdings	2
# of Bond Holdings	8

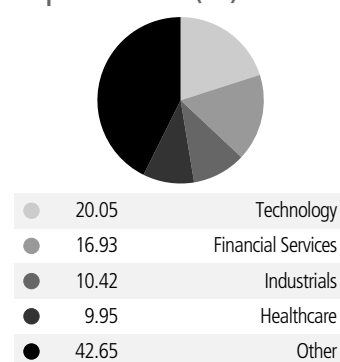
PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap, Socially Conscious, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

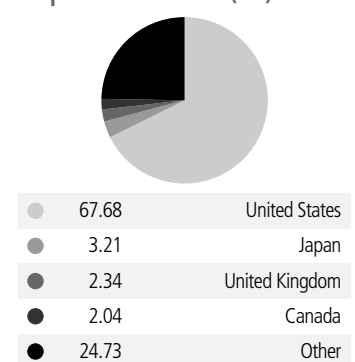
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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.



John Hancock 2035 Lifetime Blend Portfolio (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2035. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴³:
Target-Date 2035

PORTFOLIO DETAILS

Ticker	JRTNX
Inception Date	2013-11-07
Gross Expense Ratio ^{f1} (%)	0.66
Net Expense Ratio ^{f1} (%)	0.32
Waiver Type	Contractual (2025-12-31)
Fund Total Net Assets (\$M)	249.52
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Geoffrey G. Kelley David Kobuszewski Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2035 Lifetime Blend Portfolio	7.90	12.90	11.82	9.74	8.22	--
S&P Target Date 2035 Total Ret ⁹	7.86	12.40	12.78	10.18	8.16	--
Target-Date 2035 ^{b44}	7.62	11.79	12.11	9.46	7.75	--

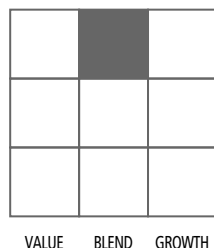
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-04-30

	% of Assets
JHancock U.S. Sector Rotation NAV	25.41
JHancock International Stra Eq Alloc NAV	18.45
Vanguard Total Bond Market ETF	9.00
JHancock Bond NAV	9.00
Vanguard S&P 500 ETF	7.52
Fidelity Mid Cap Index	7.45
Vanguard FTSE Developed Markets ETF	4.15
JHancock Emerging Markets Debt NAV	2.91
Fidelity Small Cap Index	2.62
iShares MSCI Global Min Vol Factor ETF	2.23

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATINGtm

OVERALL (Out of 178 Funds)



3 YEAR (Out of 178 Funds)



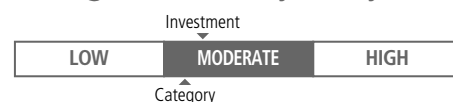
5 YEAR (Out of 155 Funds)



10 YEAR (Out of 108 Funds)



Morningstar Volatility Analysis



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

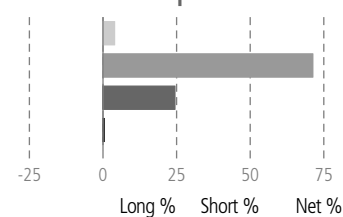
KEY STATISTICS

Turnover Ratio (%) (annualized)	31
Sharpe Ratio ^{b54} (3y)	0.54
# of Stock Holdings	2
# of Bond Holdings	4

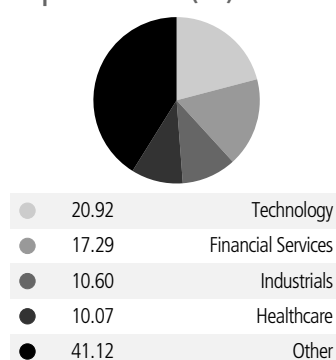
PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap, Socially Conscious, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

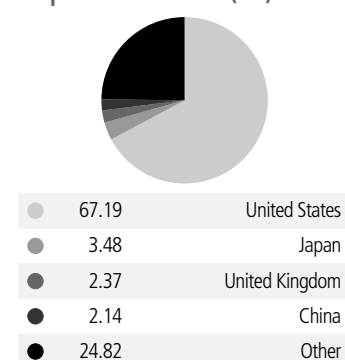
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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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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.



John Hancock 2045 Lifetime Blend Portfolio (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2045. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁵:
Target-Date 2045

PORTFOLIO DETAILS

Ticker	JRLVX
Inception Date	2013-11-07
Gross Expense Ratio ^{f1} (%)	0.65
Net Expense Ratio ^{f1} (%)	0.32
Waiver Type	Contractual (2025-12-31)
Fund Total Net Assets (\$M)	181.96
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Geoffrey G. Kelley David Kobuszewski Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2045 Lifetime Blend Portfolio	8.57	14.48	14.30	11.88	9.28	--
S&P Target Date 2045 Total Ret ^{f1}	8.88	13.97	14.98	12.08	9.17	--
Target-Date 2045 ^{b46}	8.74	13.58	14.59	11.61	8.81	--

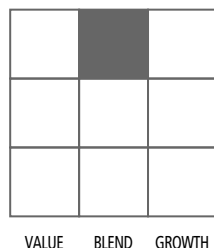
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-04-30

	% of Assets
JHancock U.S. Sector Rotation NAV	31.01
JHancock International Stra Eq Alloc NAV	24.19
Vanguard S&P 500 ETF	12.10
Fidelity Mid Cap Index	10.75
Vanguard FTSE Developed Markets ETF	3.93
Fidelity Small Cap Index	3.82
Vanguard Total Bond Market ETF	2.64
JHancock Bond NAV	2.64
Vanguard FTSE Emerging Markets ETF	2.49
JHancock Emerging Markets Debt NAV	1.06

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATINGTM

OVERALL (Out of 178 Funds)



3 YEAR (Out of 178 Funds)



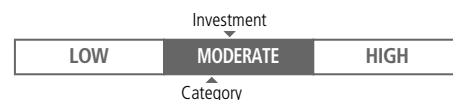
5 YEAR (Out of 155 Funds)



10 YEAR (Out of 108 Funds)



Morningstar Volatility Analysis



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

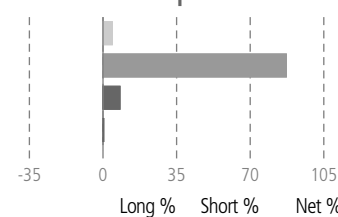
KEY STATISTICS

Turnover Ratio (%) (annualized)	22
Sharpe Ratio ^{b54} (3y)	0.66
# of Stock Holdings	2
# of Bond Holdings	4

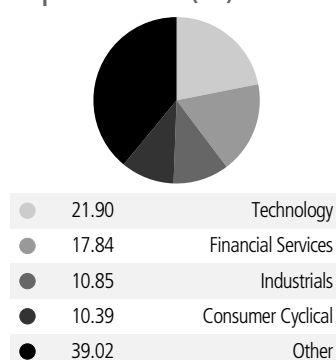
PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap, Socially Conscious, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

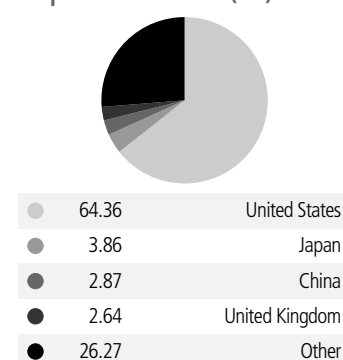
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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John Hancock 2050 Lifetime Blend Portfolio (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2050. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁸:
Target-Date 2050

PORTFOLIO DETAILS

Ticker	JRLZX
Inception Date	2013-11-07
Gross Expense Ratio ^{f1} (%)	0.65
Net Expense Ratio ^{f1} (%)	0.32
Waiver Type	Contractual (2025-12-31)
Fund Total Net Assets (\$M)	163.91
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Geoffrey G. Kelley David Kobuszewski Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2050 Lifetime Blend Portfolio	8.78	15.08	14.88	12.18	9.44	--
S&P Target Date 2050 Total Ret ²	8.71	14.10	15.37	12.42	9.38	--
Target-Date 2050 ^{b48}	8.92	13.68	15.11	11.97	9.00	--

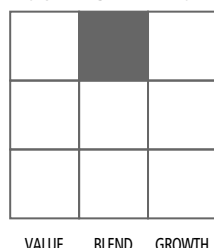
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TOP TEN HOLDINGS AS OF 2025-04-30

	% of Assets
JHancock U.S. Sector Rotation NAV	32.69
JHancock International Stra Eq Alloc NAV	25.73
Vanguard S&P 500 ETF	14.40
Fidelity Mid Cap Index	11.93
Fidelity Small Cap Index	4.19
Vanguard FTSE Developed Markets ETF	3.54
Vanguard FTSE Emerging Markets ETF	3.18
JHancock Bond NAV	2.51
JHancock Emerging Markets Debt NAV	0.54
JHancock High Yield NAV	0.41

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATINGTM

OVERALL (Out of 179 Funds)



3 YEAR (Out of 179 Funds)



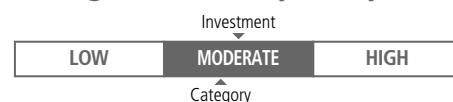
5 YEAR (Out of 156 Funds)



10 YEAR (Out of 107 Funds)



Morningstar Volatility Analysis



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

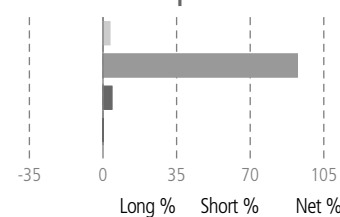
KEY STATISTICS

Turnover Ratio (%) (annualized)	20
Sharpe Ratio ^{b54} (3y)	0.68
# of Stock Holdings	2
# of Bond Holdings	4

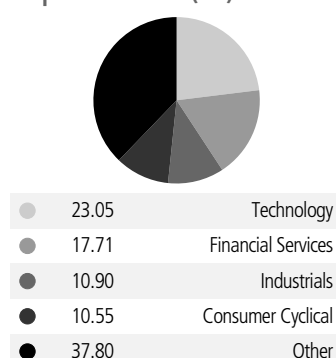
PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap, Socially Conscious, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

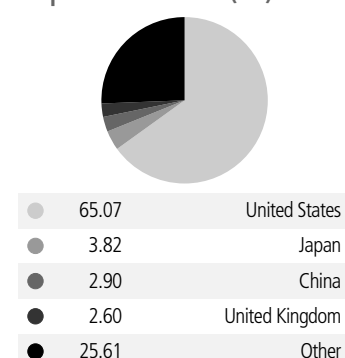
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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John Hancock 2055 Lifetime Blend Portfolio (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2055. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. The fund has a target asset allocation of 95% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁶:
Target-Date 2055

PORTFOLIO DETAILS

Ticker	JLKYX
Inception Date	2014-03-26
Gross Expense Ratio ¹ (%)	0.66
Net Expense Ratio ¹ (%)	0.32
Waiver Type	Contractual (2025-12-31)
Fund Total Net Assets (\$M)	123.81
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Geoffrey G. Kelley David Kobuszewski Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2055 Lifetime Blend Portfolio	8.73	15.09	14.87	12.18	9.43	--
S&P Target Date 2055+ Total Re ³	8.97	14.37	15.51	12.57	9.47	--
Target-Date 2055 ⁴⁷	9.12	14.15	15.31	12.13	9.05	--

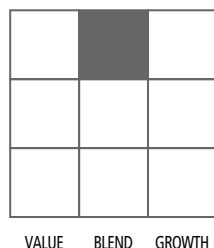
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-04-30

	% of Assets
JHancock U.S. Sector Rotation NAV	32.68
JHancock International Stra Eq Alloc NAV	25.81
Vanguard S&P 500 ETF	14.40
Fidelity Mid Cap Index	11.90
Fidelity Small Cap Index	4.17
Vanguard FTSE Developed Markets ETF	3.55
Vanguard FTSE Emerging Markets ETF	3.19
JHancock Bond NAV	2.50
JHancock Emerging Markets Debt NAV	0.53
JHancock High Yield NAV	0.40

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING⁴⁸

OVERALL (Out of 178 Funds)



3 YEAR (Out of 178 Funds)



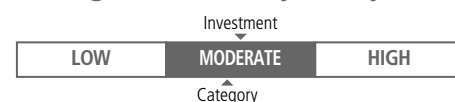
5 YEAR (Out of 155 Funds)



10 YEAR (Out of 107 Funds)



Morningstar Volatility Analysis



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

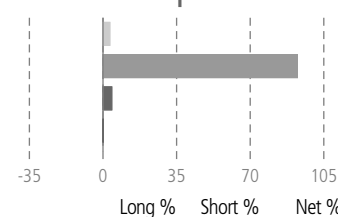
KEY STATISTICS

Turnover Ratio (%) (annualized)	21
Sharpe Ratio ⁵⁴ (3y)	0.68
# of Stock Holdings	2
# of Bond Holdings	4

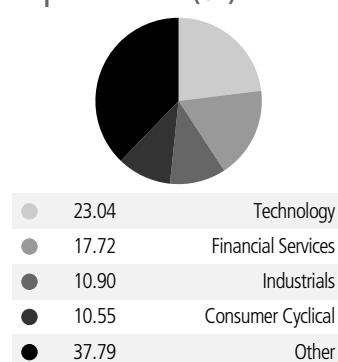
PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap, Socially Conscious, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

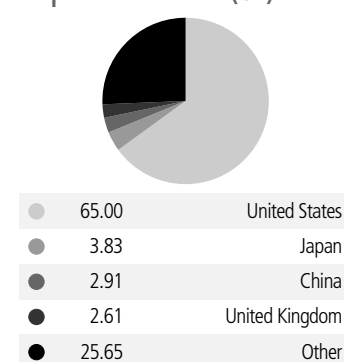
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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John Hancock 2060 Lifetime Blend Portfolio (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. The fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2060. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time.

Fund Category:
Balanced/Asset Allocation

Morningstar Category^{b2}:
Target-Date 2060+

PORTFOLIO DETAILS

Ticker	JIEHX
Inception Date	2016-03-30
Gross Expense Ratio ^{f1} (%)	0.69
Net Expense Ratio ^{f1} (%)	0.31
Waiver Type	Contractual (2025-12-31)
Fund Total Net Assets (\$M)	81.58
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Geoffrey G. Kelley David Kobuszewski Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2060 Lifetime Blend Portfolio	8.80	15.12	14.87	12.20	--	10.51
S&P Target Date 2055+ Total Re ³	8.97	14.37	15.51	12.57	9.47	--
Target-Date 2060+ ^{b52}	9.17	14.19	15.39	12.24	9.21	--

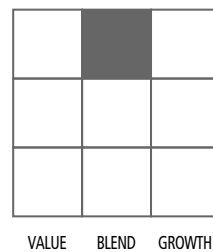
Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-04-30

	% of Assets
JHancock U.S. Sector Rotation NAV	32.76
JHancock International Stra Eq Alloc NAV	25.74
Vanguard S&P 500 ETF	14.41
Fidelity Mid Cap Index	11.91
Fidelity Small Cap Index	4.19
Vanguard FTSE Developed Markets ETF	3.51
Vanguard FTSE Emerging Markets ETF	3.17
JHancock Bond NAV	2.53
JHancock Emerging Markets Debt NAV	0.53
JHancock High Yield NAV	0.40

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{ma}

OVERALL (Out of 178 Funds)



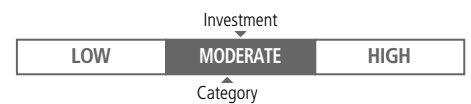
3 YEAR (Out of 178 Funds)



5 YEAR (Out of 150 Funds)



Morningstar Volatility Analysis



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

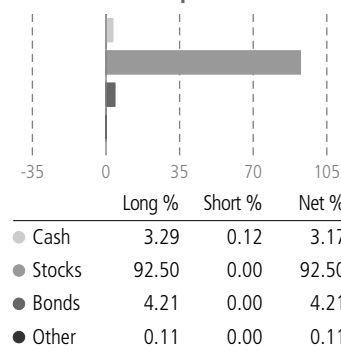
KEY STATISTICS

Turnover Ratio (%) (annualized)	21
Sharpe Ratio ^{b54} (3y)	0.68
# of Stock Holdings	2
# of Bond Holdings	4

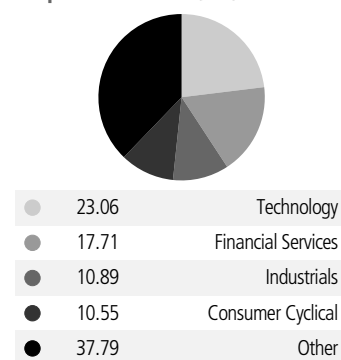
PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap, Socially Conscious, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

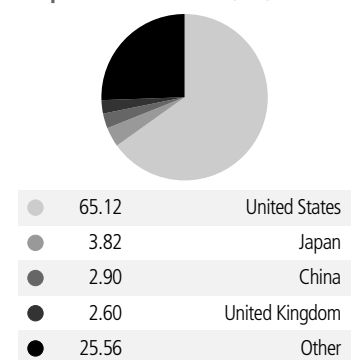
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{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.

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

Marketing support services are provided by John Hancock Distributors LLC.

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.



John Hancock 2065 Lifetime Blend Portfolio (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks high total return through the fund's target retirement date, with a greater focus on income beyond the target date. Under normal market conditions, the fund invests substantially all of its assets in underlying funds using an asset allocation strategy designed for investors expected to retire around the year 2065. The managers of the fund allocate assets among the underlying funds according to an asset allocation strategy that becomes increasingly conservative over time. It has a target asset allocation of 95% of its assets in underlying funds that invest primarily in equity securities.

Fund Category:
Balanced/Asset Allocation

Morningstar Category^{†107}:
Target-Date 2065+

PORTFOLIO DETAILS

Ticker	JAAKX
Inception Date	2020-09-23
Gross Expense Ratio ^{†1} (%)	0.88
Net Expense Ratio ^{†1} (%)	0.32
Waiver Type	Contractual (2025-12-31)
Fund Total Net Assets (\$M)	20.67
Management Company	John Hancock Investment Management LLC
Portfolio Managers	Geoffrey G. Kelley David Kobuszewski Nathan W. Thooff Robert E. Sykes

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
John Hancock 2065 Lifetime Blend Portfolio	8.81	15.20	14.91	--	--	11.85
S&P Target Date 2055+ Total Re ³	8.97	14.37	15.51	12.57	9.47	--
Target-Date 2065+ ^{b92}	9.44	14.37	15.58	12.38	0.00	--

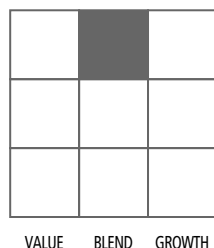
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TOP TEN HOLDINGS AS OF 2025-04-30

	% of Assets
JHancock U.S. Sector Rotation NAV	32.70
JHancock International Stra Eq Alloc NAV	25.79
Vanguard S&P 500 ETF	14.38
Fidelity Mid Cap Index	11.92
Fidelity Small Cap Index	4.20
Vanguard FTSE Developed Markets ETF	3.40
Vanguard FTSE Emerging Markets ETF	3.19
JHancock Bond NAV	2.60
JHancock Emerging Markets Debt NAV	0.59
JHancock High Yield NAV	0.44

Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING[™]

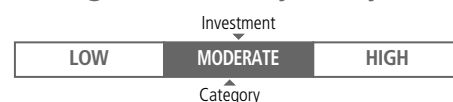
OVERALL (Out of 148 Funds)



3 YEAR (Out of 148 Funds)



Morningstar Volatility Analysis



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

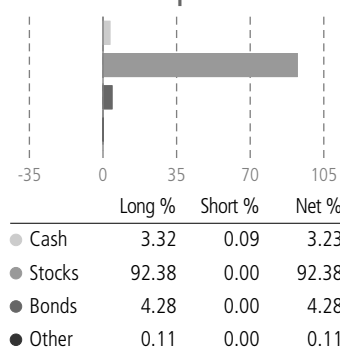
KEY STATISTICS

Turnover Ratio (%) (annualized)	41
Sharpe Ratio ^{b54} (3y)	0.69
# of Stock Holdings	2
# of Bond Holdings	4

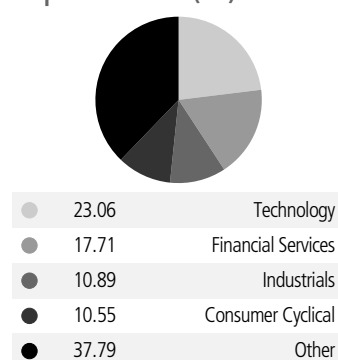
PRINCIPAL RISKS

Principal Risks include: Commodity, Conflict of Interest, Convertible Securities, Credit and Counterparty, Derivatives, ETF, ETN, Equity Securities, Fixed-Income Securities, Foreign Securities, Hedging Strategies, High-Yield Securities, IPO, Industry and Sector Investing, Inflation-Protected Securities, Large Cap, Loss of Money, Management, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Nondiversification, Not FDIC Insured, Other, Preferred Stocks, Restricted/Illiquid Securities, Short Sale, Small Cap, Socially Conscious, Target Date, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

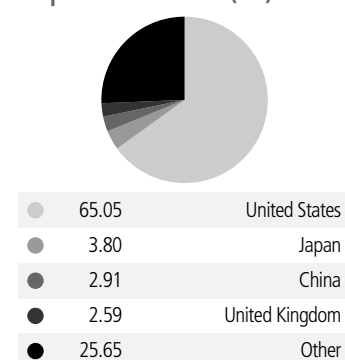
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

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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.

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.

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

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

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

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

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

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

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

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

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

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.

b92. Target-Date 2065+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2065+ category.

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Index Description:

i2. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i3. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i6. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i7. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i8. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i9. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i10. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i11. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

Morningstar Category Description:

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

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

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

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

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

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

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

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

c52. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) 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.

c107. 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 2061-2065 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Principal Risks

Commodity: Investments in commodity-related instruments are subject to the risk that the performance of the overall commodities market declines and that weather, disease, political, tax, and other regulatory developments adversely impact the value of commodities, which may result in a loss of principal and interest. Commodity-linked investments face increased price volatility and liquidity, credit, and issuer risks compared with their underlying measures.

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 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.

Convertible Securities: Investments in convertible securities may be subject to increased interest-rate risks, rising in value as interest rates decline and falling in value when interest rates rise, in addition to their market value depending on the performance of the common stock of the issuer. Convertible securities, which are typically unrated or rated lower than other debt obligations, are secondary to debt obligations in order of priority during a liquidation in the event the issuer defaults.

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

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.

ETN: Investments in exchange-traded notes may be subject to the risk that their value is reduced because of poor performance of the underlying index or a downgrade in the issuer's credit rating, potentially resulting in default. The value of these securities may also be impacted by time to maturity, level of supply and demand, and volatility and lack of liquidity in underlying markets, among other factors. The portfolio bears its proportionate share of fees and expenses associated with investment in ETNs, and its decision to sell these holdings may be limited by the availability of a secondary market.

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.

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

High-Yield Securities: Investments in below-investment-grade debt securities and unrated securities of similar credit quality, commonly known as "junk bonds" or "high-yield securities," may be subject to increased interest, credit, and liquidity risks.

IPO: Investing in initial public offerings may increase volatility and have a magnified impact on performance. IPO shares may be sold shortly after purchase, which can increase portfolio turnover and expenses, including commissions and transaction costs. Additionally, IPO shares are subject to increased market, liquidity, and issuer risks.

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

Inflation-Protected Securities: Unlike other fixed-income securities, the values of inflation-protected securities are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.

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

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/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.

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.

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

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

Other: The investment's performance may be impacted by its concentration in a certain type of security, adherence to a particular investing strategy, or a unique aspect of its structure and costs.

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.

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

Short Sale: Selling securities short may be subject to the risk that an advisor does not correctly predict the movement of the security, resulting in a loss if a security must be purchased on the market above its initial borrowing price to return to the lender, in addition to interest paid to the lender for borrowing the security.

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.

Socially Conscious: Adhering to social, moral, or environmental criteria may preclude potentially profitable opportunities in sectors or firms that would otherwise be consistent with the investment objective and strategy.

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.

5 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 adviser 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.

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As other options are available, participants are encouraged to review whether consolidating accounts, staying in a retirement plan, rolling over into an IRA, or another option is best, as there are advantages and disadvantages to each.

All investing involves risk including possible loss of principal. There is no guarantee that any investment strategy will achieve its objectives.

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

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