



March 13, 2017

TO: All 401-k participants

This letter is to inform you of changes in the designated investment alternatives (“Funds”) that will be offered under our qualified retirement plan’s investment line-up. These changes are scheduled to take place in April and conclude in May, 2017, subject to regulatory and other approvals. This notice is being provided to you in satisfaction of our regulatory requirement to notify you of these changes. A complete listing of these changes can be found in the chart at the end of this letter.

How to obtain additional information:

You may also obtain information about the changes through the following means:

-More information about the Funds referenced below can be found on the Fund Sheets, available on our participant website. There you will find additional important information about the Fund, such as its objectives or goals, updated performance data, and fee and expense information.

-A full listing of the existing Funds, including applicable investment-related information, such as expenses, performance and redemption fees, is available on the Investment Comparative Chart that was previously provided to you. This chart is also available on the Investment Options page of John Hancock’s Participant website at www.jhpensions.com

-John Hancock’s interactive voice response telephone (1-800-395-1113)

Next Steps:

If you would like your current investment in any of the affected Funds to be invested in the new Fund shown in the chart, no action is required on your part. You may also elect to transfer your assets between Funds including any of the affected Funds at any time, using the regular transfer procedures. If you have any questions or concerns about the changes to the plan's investment line-up, please feel free to contact me.

Also attached:

-Information regarding the plan and plan fees, 404a-5 Plan & Investment Notice.

If you have any questions or concerns about the proposed Fund changes or plan fees, please feel free to contact me at ext. 352, or Robert Brown and Ryan Brown, our 401-k representative at (618)-628-3400.

Sincerely,

Lois White

Lois White, Senior Accountant/ 401-k Plan Administrator

Spring 2017 Platform Fund Changes

The proposed mergers will be effective April 24, 2017 and all other changes will be effective on May 8, 2017.

Current Fund	New Fund	Change of Underlying Fund / Fund Name / Share Class / Manager Name / Asset Class		Impact To Expense Ratio (as of 12/31/2016)
		From	To	
All Cap Core Fund	Total Stock Market Index Fund viewihfunds.com/USA/C06/TSMa/	JHVIT - All Cap Core Trust	JHVIT - Total Stock Market Index Trust	Decrease of 0.29 %
Active Bond Fund	John Hancock Bond Fund viewihfunds.com/USA/C06/JHBa/	John Hancock Funds II - Active Bond Fund	John Hancock Bond Fund	Decrease of 0.01 %
Fidelity Advisor Total Bond Fund	N/A	High Quality Intermediate Term Fixed Income	Medium Quality Intermediate Term Fixed Income	No Change
Global Bond Fund	N/A	Intermediate Term Global Fixed Income	Global Long Term Fixed Income	No Change
Investment Quality Bond Fund	N/A	High Quality Intermediate Term Fixed Income	Medium Quality Intermediate Term Fixed Income	No Change
Real Return Bond Fund	N/A	High Quality Long Term Fixed Income	Medium Quality Long Term Fixed Income	No Change
Strategic Income Opportunities Fund	N/A	Medium Quality Intermediate Term Fixed Income	Low Quality Short Term Fixed Income	No Change
Vanguard Short-Term Federal Fund	N/A	High Quality Short Term Fixed Income	Medium Quality Short Term Fixed Income	No Change
Value Fund	N/A	Mid Cap Value	Mid Cap Blend	No Change
JH Retirement Through Active Strategies Suite	N/A	JH Retirement Through Active Strategies	John Hancock Multimanager Lifetime Portfolio	No Change
JH Lifestyle Aggressive - Active Strategies	N/A	JH Lifestyle Aggressive - Active Strategies	John Hancock Multimanager Aggressive Lifestyle Portfolio	No Change
JH Lifestyle Growth - Active Strategies	N/A	JH Lifestyle Growth - Active Strategies	John Hancock Multimanager Growth Lifestyle Portfolio	No Change
JH Lifestyle Balanced - Active Strategies	N/A	JH Lifestyle Balanced - Active Strategies	John Hancock Multimanager Balanced Lifestyle Portfolio	No Change
JH Lifestyle Moderate - Active Strategies	N/A	JH Lifestyle Moderate - Active Strategies	John Hancock Multimanager Moderate Lifestyle Portfolio	No Change
JH Lifestyle Conservative - Active Strategies	N/A	JH Lifestyle Conservative - Active Strategies	John Hancock Multimanager Conservative Lifestyle Portfolio	No Change

Please call 1-800-395-1113 to obtain Fund Sheets for the group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying mutual funds, that are available on request. The prospectuses for the sub-accounts' underlying funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying funds which should be carefully considered before investing.



RETIREMENT PLAN
SERVICES

404a-5 Plan & Investment Notice

THE TRUSTEES OF CARLINVILLE AREA HOSPITAL ASSOCIATION SAVINGS AND PROTECTION PLAN

As of February 09, 2017

This disclosure statement contains important information regarding your retirement plan that we, as Plan Sponsor, are required to provide under ERISA Reg. section 404a-5. You are receiving this disclosure because you are eligible to participate in the plan or you have the right to direct the investment of an account under the plan. In this document, you will find information about how the plan works, the expenses that may be charged, and information that will help you make informed decisions when selecting and managing the investment of your account.

General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

HOW TO PROVIDE YOUR INVESTMENT INSTRUCTIONS

You can direct your Plan investments using any of the following:

- Enrollment form
- Investment change form
- Participant website at www.jhpensions.com
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the attached Investment Comparative Chart.

TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

- Can be given using the options outlined above.
- Can be given at any time unless you are provided an addendum that states restrictions on the times at which you may provide investment instructions.
- Are generally processed on the same business day, provided they are received by John Hancock before 4 p.m. EST (or before the New York Stock Exchange closes, if earlier). If received on or after 4 p.m. EST, they will be processed the next business day.

SHORT-TERM TRADING POLICY

Changes to your investments under your qualified retirement plan account are subject to the following short-term trading guidelines of John Hancock and may be cancelled if not within these guidelines:

- Investment exchanges can be made up to a maximum of two exchanges per calendar month.
- In the event that there may be extreme market or personal circumstances requiring you to make an additional change, you may move 100% of your assets to the Money Market Fund after the exchange limit has been reached; no subsequent exchanges may be made for 30 days. Once the 30-day hold has expired, you can then trade again in accordance with the above guideline.
- At the request of the fund company of an underlying fund, and as outlined in their prospectus, the following additional restrictions may be imposed on your account, including but not limited to:
 - Applying redemption fees and/or trade restrictions which may be more restrictive than the above guidelines,
 - Restricting the number of exchanges made during a defined period,
 - Restricting the dollar amount of exchanges,
 - Restricting the method used to submit exchanges (i.e. requiring exchange requests to be submitted in writing via U.S. mail),
 - Restricting exchanges into and out of certain investment options.

REDEMPTION FEES

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

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

RESTRICTIONS REGARDING INVESTING IN THE GUARANTEED INTEREST ACCOUNTS

If you choose to invest in a Guaranteed Interest Account, the following restrictions apply:

- In each reporting year, you may transfer at book value up to 20% of your opening account balance of each Guaranteed Interest Account to any investment option outlined in the Investment Comparative Chart on the following dates Feb 15, May 15, Aug 15, Nov 15. All transfers from any Guaranteed Interest Account to the Money Market Fund may be subject to a Market Value Adjustment (lesser of book or market value).
- Any transfer that is in excess of the 20% limit (and any Guaranteed Interest Account transfer made on a date other than the dates specified above) may be subject to a Market Value Adjustment (lesser of book or market value).
- A market value formula will apply to the following withdrawals which may result in a Market Value Adjustment (lesser of book or market value):
 - Plan Discontinuances
 - In-service Withdrawals
 - Pre-retirement withdrawals at 59 1/2
 - Withdrawals of employee voluntary (after-tax) monies
- Hardship Withdrawals issued from the Guaranteed Interest Accounts will be at book value.
- Loans issued from the Guaranteed Interest Accounts will be at book value.
- For questions or more details on whether a market value adjustment will be applied, call the John Hancock participant services toll free line at 800-395-1113 or 800-363-0530 for Spanish.

Note: Transfers between Guaranteed Interest Accounts (e.g. 3-yr to 5-yr) are not permitted.

DESIGNATED INVESTMENT ALTERNATIVES

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

- For a full listing of these Funds, including applicable important information, refer to the attached Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed under the investment options tab on the Participant website at www.jhpensions.com.

Administrative Expenses

The following administrative charges are applied to your account for services related to the operation of the plan. Percentage-based expenses shown below are annual charges which will be converted to a monthly rate and applied to your month-end account balance (i.e. calculated on a **'pro-rata'** basis). Dollar-based expenses are annual amounts which will be converted to a monthly charge unless specified otherwise (i.e. calculated on a **'per participant'** basis). Expenses that are actually deducted from your account will appear on your quarterly benefit statements.

- Your plan has engaged John Hancock to provide record-keeping services such as educational resources, transaction processing, investment platform, quarterly statements and website tools. Dollar-based charges* are currently waived. Percentage-based charges*, if applicable, are offset by credits that have been negotiated by your plan sponsor. As a result, a credit of 0.02%** is currently being applied to your account on a pro-rata basis. Any charges and/or credits will appear on your quarterly benefit statements.

* Charges may fluctuate or be waived based on the total assets in the plan, according to a pre-set fee schedule and other conditions agreed to by your plan sponsor and John Hancock. Total applicable percentage-based charges for your plan are currently waived.

**The credit rate is an annual rate which will be converted to a monthly rate and applied to your month-end account balance. The rate may vary depending on the applicable percentage-based charges. If the rate of the charge that applies is higher than the rate of the negotiated credits, a net charge equal to the difference between such rates will be converted into a monthly rate and applied to your account balance at the end of each month.

If you have any questions, please contact your plan sponsor.

Individual Expenses

The following transaction fees apply. These fees will be deducted from your account at the time the transaction is processed. Fees deducted from your account will appear on your quarterly benefit statements.

As of February 09, 2017 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount
Loan Fee	\$2.00 per loan, per month
Withdrawal Processing Fee + ~	Per withdrawal request
Death	\$25.00
Disability	\$25.00
Hardship	\$25.00
Mandatory distribution	\$25.00
Minimum distribution	\$25.00
Pre-retirement	\$25.00
Qualified domestic relations order	\$25.00
Retirement	\$25.00
Termination	\$25.00
Withdrawal of employee rollover money	\$25.00
Mailed Detailed Statement Fee	\$1.00 per statement per quarter

+ Fee is effective January 1, 2017

~ Applicable John Hancock fees will be waived on withdrawal payments made payable to the Trustee of the plan or to a John Hancock entity including but not limited to rollovers to a John Hancock IRA.

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

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York).

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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RETIREMENT PLAN
SERVICES

Investment Comparative Chart

THE TRUSTEES OF CARLINVILLE AREA HOSPITAL ASSOCIATION SAVINGS AND PROTECTION PLAN

This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to www.jhpenpensions.com. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Lois White at (217) 854-3141 ext 352 and Attention: Lois White, 20733 North Broad, CARLINVILLE, IL, 62626

DOCUMENT OVERVIEW

This document is comprised of two sections; Performance Information and Fee and Expense Information.

Performance Information

This section outlines your retirement plan investment options, how they have performed over time and allows you to compare with an appropriate benchmark for the same time period. Benchmark returns are shown for comparative purposes only. Benchmark returns represent the performance of market indices, which cannot be invested in directly, and their returns are calculated without taking into account any investment fees and/or expenses. Hypothetical Returns are shown in bold.

The data presented represents past performance and does not guarantee future performance. Current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Participants can call 1-800-395-1113 or visit www.jhpenpensions.com for more information.

Fee and Expense Information

This section shows fee and expense information for the investment options available under your contract. Total Annual Operating Expenses and Shareholder-type Fees (if applicable) are outlined as they relate to each investment option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It is important to understand that the investment rate of return, as set out in the Performance Information section, is calculated net of the Total Annual Operating Expenses of the investment option. However, such returns do not take into account any applicable Shareholder-type fees, which are in addition to the Total Annual Operating Expenses of the investment option.

The Total Annual Operating Expenses ("TAOE") is made up in part by the expenses of the underlying fund based on the underlying fund's expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund is the mutual fund, collective trust, or exchange traded fund in which the sub-account invests. § The underlying fund of this sub-account has either waived a portion of, or capped, its fees. The TAOE is that of the sub account and reflects the net expense ratio of the underlying fund after such expense waiver or cap is applied. Please see the Fund Sheet for details, including gross expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

VARIABLE RETURN INVESTMENTS*

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return.

Name/Type of Option	Return YTD as of 12/31/2016			Average Annual Total Return as of 12/31/2016			Benchmark YTD as of 12/31/2016			Benchmark ¹ Return as of 12/31/2016			Total Annual Operating Expenses as of 12/31/2016		Shareholder-Type Fees
	1 yr.	5 yr.	10 yr.	1 yr.	5 yr.	10 yr.	1 yr.	5 yr.	10 yr.	1 yr.	5 yr.	10 yr.	As a %	Per \$1,000	
AG American Century Heritage Fund (HER) ^{54,87} Mid Cap Growth http://www.viewjifunds.com/usa/C06/hera/index.html	2.56%	10.94%	8.00%	10.52%	7.32%	7.32%	7.32%	13.50%	7.83%	10.77%	1.62%	\$16.20	N/A		
AG Mid Cap Stock Fund (MCS) ^{13,23,41,47,73,90} Mid Cap Growth http://www.viewjifunds.com/usa/C06/mcsa/index.html	0.13%	12.64%	6.05%	5.82%	7.32%	7.32%	7.32%	13.50%	7.83%	6.60%	1.38%	\$13.80	N/A		
AG DFA U.S. Targeted Value Fund (DUT) ²⁵ Small Cap Value http://www.viewjifunds.com/usa/C06/duta/index.html	25.63%	14.91%	6.40%	10.97%	31.74%	31.74%	31.74%	15.06%	6.26%	10.40%	1.34%	\$13.40	N/A		
AG ⁵ New Opportunities Fund (SPO) ^{13,16,38,41,47,49,73,75,123,149} Small Cap Blend http://www.viewjifunds.com/usa/C06/spoa/index.html	19.91%	13.18%	4.99%	8.85%	21.30%	21.30%	21.30%	14.45%	7.06%	10.66%	1.31%	\$13.10	N/A		
AG Small Cap Value Fund (SMV) ^{13,22,23,53,91} Small Cap Blend http://www.viewjifunds.com/usa/C06/smva/index.html	22.09%	14.38%	8.46%	12.85%	31.74%	31.74%	31.74%	15.06%	6.26%	9.96%	1.64%	\$16.40	N/A		
AG Small Company Value Fund (SMF) ^{13,73} Small Cap Blend http://www.viewjifunds.com/usa/C06/smfal/index.html	31.53%	13.31%	7.33%	7.74%	31.74%	31.74%	31.74%	15.06%	6.26%	8.44%	1.75%	\$17.50	N/A		
AG Invesco Small Cap Growth Fund (SCO) ^{7,18,44,57,67,130} Small Cap Growth http://www.viewjifunds.com/usa/C06/scoa/index.html	11.02%	13.90%	7.97%	9.87%	11.31%	11.31%	11.31%	13.74%	7.75%	6.81%	1.44%	\$14.40	N/A		
AG Small Cap Growth Fund (SCF) ^{13,22,41,53,91} Small Cap Growth http://www.viewjifunds.com/usa/C06/scfal/index.html	1.81%	10.54%	5.48%	5.01%	11.31%	11.31%	11.31%	13.74%	7.75%	6.04%	1.61%	\$16.10	N/A		

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

Investment Options as of Feb/09/2017

Aggressive Growth

Growth

Growth & Income

Income

Conservative

Lifestyle

Target Date

Name/Type of Option	Return YTD as of 12/31/2016	Average Annual Total Return as of 12/31/2016			Benchmark YTD as of 12/31/2016	Benchmark ¹ Return as of 12/31/2016				Total Annual Operating Expenses as of 12/31/2016		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.		Since Inception	1 yr.	5 yr.	10 yr.	Since Inception	As a %		Per \$1,000
AG Vanguard Small Cap Growth Index Fund (VSG) ^{41,120,125} Small Cap Growth http://www.viewjhfunds.com/usa/C06/vsga/index.html	9.65%	11.69%	7.16%	7.35%	10.62%	10.62%	12.34%	7.76%	N/A	1.05%	\$10.50	N/A	
AG International Small Cap Fund (ISF) ^{13,41,71,73} International/Global Value http://www.viewjhfunds.com/usa/C06/isfa/index.html	-3.19%	6.16%	1.64%	4.89%	7.32%	7.32%	7.49%	3.16%	6.48%	1.54%	\$15.40	N/A	
AG International Value Fund (ITV) ^{9,13,23,47,73} International/Global Value http://www.viewjhfunds.com/usa/C06/itva/index.html	12.14%	5.97%	0.67%	3.86%	1.00%	1.00%	6.53%	0.74%	3.20%	1.37%	\$13.70	N/A	
AG John Hancock Disciplined Value International Fund (ITS) ^{13,20,73,74,79,159} International/Global Value http://www.viewjhfunds.com/usa/C06/itsa/index.html	-1.21%	4.42%	-0.27%	1.59%	1.00%	1.00%	6.53%	0.74%	6.81%	1.47%	\$14.70	N/A	
G Equity Income Fund (EIF) ^{13,31,54,73} Large Cap Value http://www.viewjhfunds.com/usa/C06/eifa/index.html	18.34%	12.17%	5.15%	8.34%	17.34%	17.34%	14.79%	5.72%	9.82%	1.31%	\$13.10	N/A	
G Fundamental Large Cap Value Fund (EQI) ^{5,13,73,101,102,117} Large Cap Value http://www.viewjhfunds.com/usa/C06/eqia/index.html	9.65%	14.23%	4.42%	7.08%	17.34%	17.34%	14.79%	5.72%	8.97%	1.18%	\$11.80	N/A	
G Washington Mutual Investors Fund (WMI) ^{38,40,61,65} Large Cap Value http://www.viewjhfunds.com/usa/C06/wmia/index.html	12.64%	12.61%	5.85%	7.48%	11.95%	11.95%	14.66%	6.94%	N/A	1.27%	\$12.70	N/A	
G Fundamental Investors (AFI) ^{31,37,61,65} Large Cap Blend http://www.viewjhfunds.com/usa/C06/afia/index.html	11.77%	13.62%	6.53%	11.64%	11.95%	11.95%	14.66%	6.94%	11.51%	1.27%	\$12.70	N/A	
G JPMorgan U.S. Equity Fund (JPE) ^{138,147} Large Cap Blend http://www.viewjhfunds.com/usa/C06/jpea/index.html	10.02%	14.39%	7.44%	8.26%	11.95%	11.95%	14.66%	6.94%	7.59%	1.33%	\$13.30	N/A	

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

Investment Options as of Feb/09/2017

AG Aggressive Growth

G Growth





GI Growth & Income

I Income

C Conservative

L Lifestyle

S1 Target Date










Name/Type of Option	Return YTD as of 12/31/2016	Average Annual Total Return as of 12/31/2016			Benchmark YTD as of 12/31/2016	Benchmark ¹ Return as of 12/31/2016				Total Annual Operating Expenses as of 12/31/2016		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.		Since Inception	1 yr.	5 yr.	10 yr.	Since Inception	As a %		Per \$1,000
 The Investment Company of America (ICA) ^{38,40,61,65,160} Large Cap Blend http://www.viewijifunds.com/usa/C06/icaal/index.html	13.81%	13.43%	5.72%	11.03%	11.95%	11.95%	14.66%	6.94%	N/A	1.26%	\$12.60	N/A	
 U.S. Growth Fund (LRC) ^{9,13,53,57,73,107,161} Large Cap Blend http://www.viewijifunds.com/usa/C06/lrca/index.html	3.84%	10.97%	3.76%	5.17%	12.73%	12.73%	14.66%	7.07%	8.20%	1.31%	\$13.10	N/A	
 Blue Chip Growth Fund (BCF) ^{13,57,73,90,117,153} Large Cap Growth http://www.viewijifunds.com/usa/C06/lbcaal/index.html	0.36%	14.83%	7.85%	7.64%	11.95%	11.95%	14.66%	6.94%	9.20%	1.33%	\$13.30	N/A	
 Capital Appreciation Fund (CPA) ^{12,13,15,57,73,85,106,115} Large Cap Growth http://www.viewijifunds.com/usa/C06/cpaal/index.html	-1.85%	13.42%	7.45%	3.99%	7.07%	7.07%	14.49%	8.33%	4.27%	1.25%	\$12.50	N/A	
 The Growth Fund of America (GFA) ^{9,38,40,61,65,154} Large Cap Growth http://www.viewijifunds.com/usa/C06/gfaal/index.html	7.74%	14.36%	6.32%	8.40%	11.95%	11.95%	14.66%	6.94%	7.26%	1.30%	\$13.00	N/A	
 Mid Value Fund (MVF) ^{13,22,31,41,53,91} Mid Cap Value http://www.viewijifunds.com/usa/C06/mvfaal/index.html	23.43%	15.29%	7.79%	8.54%	19.99%	19.99%	15.70%	7.58%	9.13%	1.53%	\$15.30	N/A	
 Value Fund (VLF) ^{13,22,27,91,106,123} Mid Cap Value http://www.viewijifunds.com/usa/C06/vlfaal/index.html	15.21%	12.46%	7.01%	7.97%	19.99%	19.99%	15.70%	7.58%	10.58%	1.36%	\$13.60	N/A	
 All Cap Core Fund (GRF) ^{3,22,58,91} Multi Cap Blend http://www.viewijifunds.com/usa/C06/grfaal/index.html	10.04%	13.77%	5.39%	5.69%	12.73%	12.73%	14.66%	7.07%	8.44%	1.34%	\$13.40	N/A	
 Fundamental All Cap Core Fund (QAC) ^{5,13,22,38,50,91,101,103} Multi Cap Blend http://www.viewijifunds.com/usa/C06/qacaal/index.html	7.83%	15.29%	6.24%	8.60%	12.73%	12.73%	14.66%	7.07%	9.26%	1.23%	\$12.30	N/A	
 Templeton World Fund (DIV) ^{41,80,81} International/Global Value http://www.viewijifunds.com/usa/C06/divaal/index.html	11.97%	9.21%	3.08%	10.94%	9.14%	9.14%	11.60%	4.26%	N/A	1.53%	\$15.30	N/A	

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

Investment Options as of Feb/09/2017

Legend

-  Aggressive Growth
-  Growth
-  Growth & Income
-  Income
-  Conservative
-  Lifestyle
-  Target Date

Name/Type of Option	Return YTD as of 12/31/2016	Average Annual Total Return as of 12/31/2016			Benchmark YTD as of 12/31/2016	Benchmark ¹ Return as of 12/31/2016				Total Annual Operating Expenses as of 12/31/2016		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.		Since Inception	As a %	Per \$ 1,000	1 yr.			
									1 yr.	5 yr.	10 yr.	
 EuroPacific Growth Fund (EPG) ^{38,40,41,47,61,65,85} International/Global Growth http://www.viewijifunds.com/usa/C06/epga/index.html	0.07%	0.07%	6.23%	2.03%	9.80%	4.49%	5.00%	0.96%	N/A	1.46%	\$14.60	N/A
 ⁵ Invesco International Growth Fund (IOF) ^{53,57,73,110} International/Global Growth http://www.viewijifunds.com/usa/C06/iola/index.html	-1.13%	-1.13%	4.95%	-0.23%	3.47%	4.49%	5.00%	0.96%	5.82%	1.60%	\$16.00	N/A
BOND FUNDS												
 Active Bond Fund (DVB) ^{10,13,69,73,162} High Quality Intermediate Term Fixed Income http://www.viewijifunds.com/usa/C06/dvba/index.html	3.40%	3.40%	3.36%	4.84%	4.94%	2.64%	2.23%	4.34%	5.14%	1.15%	\$11.50	N/A
 Core Bond Fund (COR) ^{13,53,73,106} High Quality Intermediate Term Fixed Income http://www.viewijifunds.com/usa/C06/cora/index.html	2.02%	2.02%	2.07%	4.30%	3.97%	2.64%	2.23%	4.34%	4.25%	1.16%	\$11.60	N/A
 Fidelity Advisor Total Bond Fund (FBF) ^{38,147} High Quality Intermediate Term Fixed Income http://www.viewijifunds.com/usa/C06/fbfa/index.html	4.94%	4.94%	2.46%	4.07%	4.12%	2.64%	2.23%	4.34%	4.39%	1.22%	\$12.20	N/A
 Investment Quality Bond Fund (IQB) ^{3,73} High Quality Intermediate Term Fixed Income http://www.viewijifunds.com/usa/C06/iqba/index.html	3.58%	3.58%	2.32%	4.10%	5.65%	1.04%	1.22%	3.85%	6.64%	1.15%	\$11.50	N/A
 ⁵ Real Return Bond Fund (RRB) ^{13,38,73} High Quality Long Term Fixed Income http://www.viewijifunds.com/usa/C06/rrba/index.html	4.35%	4.35%	0.16%	3.85%	3.55%	4.68%	0.89%	4.36%	4.45%	1.27%	\$12.70	N/A
 Strategic Income Opportunities Fund (SIM) ^{8,13,15,22,39,48,91,101} Medium Quality Intermediate Term Fixed Income http://www.viewijifunds.com/usa/C06/sima/index.html	4.65%	4.65%	5.18%	6.24%	6.10%	2.64%	2.23%	4.34%	4.42%	1.22%	\$12.20	N/A
 High Yield Fund (HYF) ^{13,45,54,69,73,115} High Yield Bond http://www.viewijifunds.com/usa/C06/hyfa/index.html	16.97%	16.97%	6.16%	5.97%	5.14%	17.82%	6.94%	7.05%	6.97%	1.24%	\$12.40	N/A

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

Name/Type of Option	Return YTD as of 12/31/2016	Average Annual Total Return as of 12/31/2016			Benchmark YTD as of 12/31/2016	Benchmark Return as of 12/31/2016			Total Annual Operating Expenses as of 12/31/2016		Shareholder-Type Fees		
		1 yr.	5 yr.	10 yr.		Since Inception	1 yr.	5 yr.	10 yr.	Since Inception		As a %	Per \$1,000
U.S. High Yield Bond Fund (USH) ^{13,41,45,53,73} High Yield Bond http://www.viewjhfunds.com/usa/C06/usha/index.html	14.17%	14.17%	5.75%	6.10%	6.30%	17.48%	17.48%	7.35%	7.44%	7.76%	1.30%	\$13.00	N/A
Global Bond Fund (GIB) ^{13,73} Global Bond http://www.viewjhfunds.com/usa/C06/glbai/index.html	2.97%	2.97%	0.29%	3.69%	4.45%	2.08%	2.08%	0.20%	3.28%	4.36%	1.30%	\$13.00	N/A
⁵ Money Market Fund (MMR) ^{1,3,2,82,83,91,101,142,143,158,166} High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C06/mmra/index.html	-0.56%	-0.56%	-0.71%	0.05%	2.79%	0.27%	0.27%	0.09%	0.72%	3.50%	1.00%	\$10.00	N/A

Money Market Fund current 7-day yield is -0.38% as of the performance date indicated above. The current yield quotation more closely reflects the current earnings of the Money Market Fund as of the date this report was prepared while the Annualized returns above refer to a specific past holding period reflecting the period covered by this report. Although the fund strives to maintain a positive yield, there is no guarantee the fund will be able to do so. The subaccount's actual current yield may be lower or higher than that of the underlying trust. An investment in the underlying Money Market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The underlying fund seeks to preserve a value of \$1.00 per share but it is possible to lose money by investing in the Money Market Fund that invests in the underlying fund. The Sponsor of the underlying fund has no legal obligation to provide financial support, and you should not expect that the Sponsor will provide financial support to the underlying fund at any time.

Vanguard Short-Term Federal Fund (GOV) ^{15,83,120,125,142,143} High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C06/gova/index.html	0.27%	0.27%	-0.03%	1.82%	4.05%	1.01%	1.01%	0.79%	2.75%	5.12%	1.07%	\$10.70	N/A
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OTHER FUNDS													
⁵ JH Retirement Through 2060 - Active Strategies (LX) ^{13,114,157} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lkai/index.html	N/A	N/A	N/A	N/A	7.98%	11.95%	11.95%	14.66%	6.94%	10.85%	1.36%	\$13.60	N/A
⁵ JH Retirement Through 2055 - Active Strategies (LX) ^{13,114,126} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lkka/index.html	7.90%	7.90%	N/A	N/A	3.80%	11.95%	11.95%	14.66%	6.94%	9.09%	1.36%	\$13.60	N/A
⁵ JH Retirement Through 2050 - Active Strategies (LX) ^{13,97,111,114,125} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lkja/index.html	8.00%	8.00%	9.59%	N/A	5.90%	11.95%	11.95%	14.66%	6.94%	11.51%	1.36%	\$13.60	N/A

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

Name/Type of Option	Return YTD as of 12/31/2016	Average Annual Total Return as of 12/31/2016			Benchmark YTD as of 12/31/2016	Benchmark ¹ Return as of 12/31/2016				Total Annual Operating Expenses as of 12/31/2016		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.		Since Inception	1 yr.	5 yr.	10 yr.	Since Inception	As a %		Per \$1,000
5 JH Retirement Through 2045 - Active Strategies (LX) ^{13,46,101,11,114,125} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lxal/index.html	8.01%	9.59%	4.27%	4.62%	11.95%	11.95%	14.66%	6.94%	7.17%	1.34%	\$13.40	N/A	
5 JH Retirement Through 2040 - Active Strategies (LXH) ^{13,46,101,11,114,125} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lxal/index.html	7.98%	9.58%	4.27%	4.63%	11.95%		14.66%	6.94%	7.17%	1.34%	\$13.40	N/A	
5 JH Retirement Through 2035 - Active Strategies (LXG) ^{13,46,101,11,114,125} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lxga/index.html	7.91%	9.49%	4.24%	4.59%	11.95%		14.66%	6.94%	7.17%	1.34%	\$13.40	N/A	
5 JH Retirement Through 2030 - Active Strategies (LXF) ^{13,46,101,11,114,125} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lxfa/index.html	7.66%	9.13%	4.06%	4.40%	11.95%		14.66%	6.94%	7.17%	1.34%	\$13.40	N/A	
5 JH Retirement Through 2025 - Active Strategies (LXE) ^{13,46,101,11,114,125} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lxea/index.html	7.63%	8.59%	4.02%	4.34%	11.95%		14.66%	6.94%	7.17%	1.33%	\$13.30	N/A	
5 JH Retirement Through 2020 - Active Strategies (LXD) ^{13,46,101,11,114,125} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lxda/index.html	7.35%	7.74%	3.98%	4.28%	11.95%		14.66%	6.94%	7.17%	1.33%	\$13.30	N/A	
5 JH Retirement Through 2015 - Active Strategies (LXC) ^{13,46,101,11,114,125} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lxca/index.html	6.92%	6.88%	3.86%	4.13%	11.95%		14.66%	6.94%	7.17%	1.34%	\$13.40	N/A	
5 JH Retirement Through 2010 - Active Strategies (LXB) ^{13,46,57,101,11,114,125} Asset Allocation - Target Date http://www.viewjhfunds.com/usa/C06/lxba/index.html	6.63%	6.17%	3.83%	4.09%	2.64%	Barclays US Agg Bond TR USD				1.34%	\$13.40	N/A	

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

Investment Options as of Feb/09/2017

Aggressive Growth
Growth
Growth & Income
Income
Conservative
Lifestyle
Target Date

Name/Type of Option	Return YTD as of 12/31/2016	Average Annual Total Return as of 12/31/2016			Benchmark YTD as of 12/31/2016	Benchmark ¹ Return as of 12/31/2016				Total Annual Operating Expenses as of 12/31/2016		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.		Since Inception	As a %	Per \$1,000	1 yr.			
									1 yr.	5 yr.	10 yr.	
L5 JH Lifestyle Aggressive - Active Strategies (ALS) ^{13,68,101,125} Asset Allocation - Lifestyle http://www.viewjhfunds.com/usa/C06/alsal/index.html	6.77%	9.78%	3.78%	4.14%	11.95%	11.95%	14.66%	6.94%	6.47%	1.48%	\$14.80	N/A
						S&P 500 TR USD						
L5 JH Lifestyle Growth - Active Strategies (GLS) ^{13,68,101,123,125} Asset Allocation - Lifestyle http://www.viewjhfunds.com/usa/C06/glsal/index.html	6.55%	8.91%	4.22%	4.82%	11.95%	11.95%	14.66%	6.94%	6.47%	1.45%	\$14.50	N/A
						S&P 500 TR USD						
L5 JH Lifestyle Balanced - Active Strategies (BLS) ^{9,13,68,101,123,125} Asset Allocation - Lifestyle http://www.viewjhfunds.com/usa/C06/blsal/index.html	6.67%	7.44%	4.24%	5.12%	11.95%	11.95%	14.66%	6.94%	6.47%	1.42%	\$14.20	N/A
						S&P 500 TR USD						
L5 JH Lifestyle Moderate - Active Strategies (MLS) ^{13,31,68,101,125} Asset Allocation - Lifestyle http://www.viewjhfunds.com/usa/C06/mlsal/index.html	6.36%	5.91%	4.33%	5.17%	2.64%	2.64%	2.23%	4.34%	5.13%	1.36%	\$13.60	N/A
						Barclays US Agg Bond TR USD						
L5 JH Lifestyle Conservative - Active Strategies (CLS) ^{13,68,101,125} Asset Allocation - Lifestyle http://www.viewjhfunds.com/usa/C06/clsal/index.html	5.40%	4.23%	4.19%	5.06%	2.64%	2.64%	2.23%	4.34%	5.13%	1.34%	\$13.40	N/A
						Barclays US Agg Bond TR USD						
AG International Equity Index Fund (IIF) ^{13,15,21,22,29,6,91,110} Index http://www.viewjhfunds.com/usa/C06/iifal/index.html	3.71%	4.12%	0.08%	4.93%	N/A	N/A	N/A	N/A	N/A	1.09%	\$10.90	N/A
						MSCI AC World Free ex US						
AG Small Cap Index Fund (SCI) ^{3,22,29,7,6,91,101} Index http://www.viewjhfunds.com/usa/C06/scial/index.html	20.34%	13.67%	6.32%	7.00%	21.30%	21.30%	14.45%	7.06%	7.95%	1.05%	\$10.50	N/A
						Russell 2000 TR USD						
AG Financial Industries Fund (FSF) ^{2,1,3,14,15,22,91,131,132} Sector http://www.viewjhfunds.com/usa/C06/fsfal/index.html	18.80%	13.79%	3.32%	4.75%	22.79%	22.79%	19.46%	-0.35%	2.42%	1.54%	\$15.40	N/A
						S&P 500 Sec/Financials TR USD						
AG Natural Resources Fund (RES) ^{13,14,38,73,112,131} Sector http://www.viewjhfunds.com/usa/C06/resal/index.html	33.16%	-5.88%	-3.08%	5.69%	24.08%	24.08%	-1.89%	-0.52%	6.36%	1.46%	\$14.60	N/A
						MSCI World/Energy 10/40 PR USD						

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

Investment Options as of Feb/09/2017

Legend
 Aggressive Growth AG
 Growth G
 Growth & Income GR
 Income I
 Conservative C
 Lifestyle L
 Target Date TD

Name/Type of Option	Return YTD as of 12/31/2016	Average Annual Total Return as of 12/31/2016			Benchmark YTD as of 12/31/2016	Benchmark' Return as of 12/31/2016				Total Annual Operating Expenses as of 12/31/2016		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.		Since Inception	1 yr.	5 yr.	10 yr.	Since Inception	As a %		Per \$1,000
AG Real Estate Securities Fund (REF) ^{13,14,57,73} Sector http://www.viewijhfunds.com/usa/C06/refa/index.html	6.40%	6.40%	10.60%	4.39%	9.87%	8.59%	8.59%	11.86%	4.96%	N/A	1.26%	\$12.60	N/A
AG Science & Technology Fund (STF) ^{13,14,22,57,62,91,92,122} Sector http://www.viewijhfunds.com/usa/C06/stfa/index.html	7.88%	7.88%	15.16%	9.58%	5.40%	9.78%	9.78%	15.12%	8.75%	7.15%	1.60%	\$16.00	N/A
AG T. Rowe Price Health Sciences Fund (HLS) ^{12,14,57} Sector http://www.viewijhfunds.com/usa/C06/hlsa/index.html	-11.09%	-11.09%	20.75%	13.57%	13.17%	-11.06%	-11.06%	18.78%	11.66%	11.36%	1.58%	\$15.80	N/A
G \$ 500 Index Fund (IND) ^{9,13,22,76,91,101,110} Index http://www.viewijhfunds.com/usa/C06/inda/index.html	10.81%	10.81%	13.57%	5.98%	8.06%	11.95%	11.95%	14.66%	6.94%	9.18%	1.00%	\$10.00	N/A
G \$ Mid Cap Index Fund (MCI) ^{3,22,48,57,76,82,91,101} Index http://www.viewijhfunds.com/usa/C06/mcia/index.html	19.42%	19.42%	14.27%	8.21%	8.34%	20.73%	20.73%	15.32%	9.15%	9.31%	1.03%	\$10.30	N/A
G Total Stock Market Index Fund (TSM) ^{13,22,29,76,91,101} Index http://www.viewijhfunds.com/usa/C06/tsma/index.html	11.85%	11.85%	13.42%	6.30%	4.63%	13.37%	13.37%	14.71%	7.17%	5.45%	1.05%	\$10.50	N/A
GR1 American Balanced Fund (ABF) ^{31,38,40,50,61,65,160} Balanced http://www.viewijhfunds.com/usa/C06/abfa/index.html	7.87%	7.87%	10.14%	5.92%	9.98%	11.95%	11.95%	14.66%	6.94%	11.15%	1.25%	\$12.50	N/A
GR1 BlackRock Global Allocation Fund (BGA) ^{3,57,63} Balanced http://www.viewijhfunds.com/usa/C06/bgaa/index.html	3.33%	3.33%	5.23%	4.22%	9.13%	8.64%	8.64%	10.36%	4.31%	N/A	1.59%	\$15.90	N/A
GR1 Utilities Fund (ULT) ^{12,13,14,22,91,115} Sector http://www.viewijhfunds.com/usa/C06/ulta/index.html	10.83%	10.83%	7.47%	5.98%	6.46%	16.28%	16.28%	10.35%	6.98%	5.04%	1.39%	\$13.90	N/A
I \$ Total Bond Market Fund (BTF) ^{6,13,22,24,72,91,110,162} Index http://www.viewijhfunds.com/usa/C06/bfta/index.html	1.64%	1.64%	1.26%	3.37%	3.60%	2.64%	2.64%	2.23%	4.34%	4.60%	1.03%	\$10.30	N/A

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

FIXED RETURN INVESTMENTS

The table below focuses on the performance as well as the fees and expenses of investment options that have a fixed or stated return. The table also shows the annual 'new money' rate for each Guaranteed Interest Account, the term or length of the option, and other information relevant to performance.

Name/Type of Option	Return as of 02/01/2017	Term	Other	Total Annual Operating Expenses as of 12/31/2016		Shareholder-Type Fees
				As a %	Per \$1,000	
3-Year Guaranteed (3YC)^{66,71,78,83,142,143,166} Three Year Guaranteed Interest Account	0.33%	3-year	<p>"Return" shown represents the annual interest rates that is established on the first day of the month indicated. That interest rate is applied to all contributions made to the account in that month. John Hancock may adjust the rate of return prospectively, as each month, a new rate is declared and applied to contributions made that month. You may call 1-800-395-1113 to obtain the most recent rate.</p> <p>At the end of each reporting year, a "composite interest rate" is determined. The composite interest rate is a dollar-weighted average rate of all contributions to that Guaranteed Interest Account during that reporting year. A separate composite interest rate is calculated for each GIA term and each reporting year, if applicable. For example, separate composite interest rates would be calculated for deposits made to the 3-year and 10-year GIAs. Further, separate composite interest rates would be calculated for the 3-year GIAs from one reporting year to another. The GIA balance will continue to earn that reporting year's composite interest rate until the end of the guaranteed term. Participants with assets in a Guaranteed Interest Account can obtain more information on the composite interest rate that applies to their account by calling Participant Services at 1-800-395-1113 or viewing their most current Participant Statement.</p>	N/A	N/A	<p>Transfers between a Guaranteed Interest Account and other investment options (except for transfers between Guaranteed Interest Accounts) may be permitted (at book value) under the terms of your plan's contract with John Hancock. Some conditions apply, including limitations as to permitted transfer dates, noted on your quarterly statement, if applicable. Transfers that are initiated on dates other than those specified in the contract may be subject to a market value adjustment. Similarly, withdrawals taken from Guaranteed Interest Accounts prior to the end of the guarantee period, may be subject to a market value adjustment. Book value transfers are subject to an annual 20% book value transfer limit for each Guaranteed Interest Account balance. Transfers in excess of this limit are made at the lesser of book and market value.</p>
5-Year Guaranteed (5YC)^{66,71,78,83,142,143,166} Five Year Guaranteed Interest Account	0.83%	5-year		N/A	N/A	
10-Year Guaranteed (10YC)^{66,71,78,83,142,143,166} Ten Year Guaranteed Interest Account	1.13%	10-year		N/A	N/A	

Please visit www.ps.jhcnockpensions.com/assets/pdfs/SPARK_Glossary.pdf for a glossary of investment terms relevant to the investment options under this plan.

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

IMPORTANT NOTES

The performance data for a sub-account for any period prior to the sub-account inception date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund or collective trust), reinvestment of dividends and capital gains and deductions for the expense ratio.

Your company's qualified retirement plan offers participants the opportunity to contribute to investment options available under a group annuity contract with John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). These investment options may be sub-accounts (pooled funds) investing directly in underlying mutual funds, or they may be Guaranteed Interest Accounts.

The placement of investment options within style boxes and according to potential risk/return shows John Hancock USA's assessment of those options relative to one another and should not be used to compare these investment options available outside of John Hancock USA. John Hancock USA determines peer groups and indexes based on what it believes is the closest match in terms of investment objectives, policies, processes and style. Each investment option's peer group, index and style box and risk/return spectrum placement is subject to change.

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

³This sub-account was introduced November 7, 2008.

⁵The underlying fund changed its name effective on or about May 5, 2008. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 5, 2008 to more accurately reflect the name of the underlying fund.

⁶The name of this sub-account changed effective on or about May 5, 2008.

⁸The underlying fund changed its name effective on or about May 10, 2010. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 10, 2010 to more accurately reflect the name of the underlying fund.

⁹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 30, 2007. Contact your John Hancock representative for more information.

¹⁰The underlying fund changed its sub-advisor on December 15, 2010 from Declaration Management & Research LLC/MFC Global Investment Management (U.S.A.) Limited to Declaration Management & Research LLC/John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.

¹²This sub-account was introduced April 27, 2001.

¹³The total revenue John Hancock receives on this Fund is higher than those advised or sub-advised exclusively by unaffiliated entities. John Hancock and its affiliates provide exclusive advisory and sub-advisory services for the underlying fund. For these services, John Hancock and its affiliates receive additional fees which are included in the underlying fund expense ratio (i.e. Fund Expense Ratio or FER).

¹⁴The underlying fund concentrates its investments in a sector of the market. A portfolio of this type may be riskier or more volatile in price than one that invests in more market sectors.

¹⁵Account balance reported for this Fund may include assets transferred from another Fund, which will be permanently closed on or about April 26, 2010. Consult your John Hancock representative for more information.

¹⁶The underlying fund's manager or subadvisor changed its name from DFA & Invesco AIM to DFA & Invesco Advisers, Inc. on or about May 10, 2010. Contact your John Hancock representative for more information.

¹⁷This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 5, 2003. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

¹⁸The underlying fund's manager or subadvisor changed its name from Invesco AIM Capital Management to Invesco Advisers, Inc. on or about May 10, 2010. Contact your John Hancock representative for more information.

²¹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective May 17, 2004. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

²²The underlying fund changed its name effective on or about May 9, 2011. Performance shown for periods prior to that date reflect the results under its former name.

²³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 29, 2007. Contact your John Hancock representative for more information.

²⁴Effective on or about November 5, 2007, the underlying fund changed its name to the John Hancock Trust - Total Bond Market Trust.

²⁵This sub-account was recently introduced on November 5, 2007 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²⁹This sub-account was introduced August 21, 2000.

³¹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 27, 2009. Contact your John Hancock representative for more information.

³⁷This sub-account was introduced July 25, 2008.

³⁸This sub-account was introduced May 2, 2003.

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

⁴⁰This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about July 28, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

⁴¹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 27, 2008. Contact your John Hancock representative for more information.

⁴⁴The underlying fund's manager or subadvisor changed its name from AIM Investments, Inc. to Invesco AIM Capital Management on or about November 10, 2008. Contact your John Hancock representative for more information.

⁴⁵The portfolio concentrates its investments in high yield/high risk fixed income securities, also known as junk bonds, which carry a much greater risk of default and tend to be more volatile than higher rated bonds.

⁴⁶The name of this sub-account changed effective on or about August 2, 2010.

⁴⁷Account balance reported may include assets transferred from another sub-account which was permanently closed between April 22, 2005 and May 7, 2005.

⁴⁹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 25, 2010. Please contact your John Hancock representative for more information.

⁴⁹The underlying fund added Invesco AIM Capital Management as a co-sub-advisor on or about November 10, 2008. Contact your John Hancock representative for more information.

⁵⁰Account balance reported may include assets transferred from another Fund which was permanently closed between April 25, 2004 and May 1, 2004.

⁵¹This sub-account was introduced on or about May 6, 2005.

⁵⁴Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 18, 2011. Please contact your John Hancock representative for more information.

⁵⁷Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 26, 2009. Contact your John Hancock representative for more information.

⁵⁸The underlying fund changed its sub-advisor on May 9, 2011 from Deutsche Asset Management, Inc. to QS Investors, LLC.

⁶¹This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 9, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

⁶²Account balance reported may include assets transferred from another Fund which was permanently closed between April 25, 2003 and May 5, 2003.

⁶⁵The underlying fund share class was recently renamed on June 1, 2009. There was no impact to the share class pricing or any material impact to the underlying fund as a result of this renaming.

⁶⁵This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about June 1, 2009. Performance shown for periods prior to that date is based on the performance of the current share class.

⁶⁶Effective November 5, 2012, these Funds will no longer be available to New Business. Please contact your John Hancock representative for more details.

⁶⁷The underlying fund changed its name effective on or about November 8, 2010. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about November 8, 2010 to more accurately reflect the name of the underlying fund.

⁶⁸This sub-account previously invested in another underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. Performance shown for all periods has been adjusted to reflect the current sub-account charge and would be lower if it reflected the sub-account charge that was in effect prior to October 14, 2005, which was .20% higher than the current sub-account charge.

⁶⁹The sub-advisor or manager changed its name on or about May 6, 2006. Performance shown for periods prior to that date reflect the results under the sub-advisor's former name.

⁷⁰The underlying fund changed its sub-advisor effective August 1, 2005. Performance shown for periods prior to that date reflect the results under the former sub-advisor.

⁷¹Only available under certain limited circumstances. Consult your John Hancock representative for more information.

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

⁷³This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective October 14, 2005.

⁷⁴The name of this sub-account changed effective on or about May 6, 2006 to more accurately reflect the name of the underlying fund. Contact your John Hancock representative for more information.

⁷⁵The underlying fund changed its sub-advisor on June 1, 2009 from Munder Capital Management and Invesco AIM Capital Management to Dimensional Fund Advisors, Inc. (DFA) and Invesco AIM Capital Management.

⁷⁶None of the Index Funds or the underlying John Hancock Trust Index Trusts or ETFs are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in the Index Fund.

⁷⁷The underlying fund changed its sub-advisor on November 8, 2010 from Van Kampen Investments to Invesco Advisors, Inc.

⁷⁸Guaranteed Interest rates shown are gross ARA rates and assume the issuance of a contract at the beginning of each period shown. Actual return may vary depending on the administrative expense and, if applicable, the Sales and Service fee for the contract. The sales and service fee for the contract is the same as that shown for the sub-accounts under the contract. For regular ongoing contributions, interest rates are published at the beginning of each month and apply to all such contributions in that month. For other types of contributions, interest rates may change during

the month. An investment in a guaranteed interest account is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the guaranteed interest accounts seek to preserve the value of an investment, it is possible to lose money by investing in these portfolios. Guaranteed interest rates are based upon the claims paying ability of the issuing company.

⁷⁹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about November 6, 2006.

⁸⁰This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective April 30, 2001. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

⁸¹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective February 9, 2004. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio.

⁸²Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 30, 2006. Contact your John Hancock representative for more information.

⁸³This investment option is deemed a "Competing" investment option with the John Hancock Stable Value Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

⁸⁵Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2006. Contact your John Hancock representative for more information.

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

⁹⁰Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 28, 2008. Contact your John Hancock representative for more information.

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

⁹⁷The underlying fund changed its sub-adviser from T. Rowe Price solely to T. Rowe Price and RCM on or about November 6, 2006. Performance shown for periods prior to that date reflect the results under the former sub-adviser.

⁹⁸This sub-account was introduced May 6, 2011.

¹⁰⁰The underlying fund changed its sub-advisor on December 15, 2010 from MFC Global Investment Management (U.S.A.) Limited to John Hancock Asset Management, a division of Manulife Asset Management (North America) Limited.

¹⁰²This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 7, 2011. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. The name of this sub-account changed effective on or about November 7, 2011 to more accurately reflect the name of the underlying fund.

¹⁰³The underlying fund changed its name effective on or about November 7, 2011. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about November 7, 2011 to more accurately reflect the name of the underlying fund.

¹⁰⁶Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 23, 2012. Please contact your John Hancock representative for more information.

¹⁰⁸This sub-account previously invested in a different underlying fund. It began investing in the current underlying fund effective May 4, 2012. Performance shown for periods prior to that date is based on the performance of the current underlying fund. The name of this sub-account changed effective on or about May 4, 2012 to more accurately reflect the name of the underlying fund.

¹¹⁰This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 2, 2012. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio/sub-account. The name of this sub-account may change effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

¹¹¹The underlying fund changed its name effective on or about November 2, 2012. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

¹¹²The underlying fund changed its sub-advisor on November 2, 2012 from Wellington Management Company, LLP to Wellington Management Company, LLP/RS Investments.

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

¹¹⁵Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2013. Please contact your John Hancock representative for more information.

¹¹⁷Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 21, 2013. Please contact your John Hancock representative for more information.

¹²⁰This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2013. Performance shown for periods prior to that date is based on the performance of the current share class.

¹²²The underlying fund changed its sub-advisor on November 8, 2013 from T.Rowe Price Associates, Inc. & RCM to T. Rowe Price Associates, Inc. & Allianz Global Investors U.S., LLC.

¹²³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 11, 2014. Please contact your John Hancock representative for more information.

¹²⁵The name of this sub-account changed effective on or about May 3, 2014.

¹²⁶This sub-account was introduced May 3, 2014.

¹³⁰This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

¹³¹The sub-adviser or manager changed its name on or about November 8, 2014. Performance shown for periods prior to that date reflect the results under the sub-adviser's former name.

¹³²The name of this sub-account changed effective on or about November 8, 2014.

¹³⁸This sub-account was recently introduced on May 8, 2015 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

¹⁴²This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available if the Reliance Trust New York Life Anchor Account is selected. For further

details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

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

¹⁴⁷Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 16, 2015. Please contact your John Hancock representative for more information.

¹⁴⁸The sub-account and underlying fund changed its name effective on or about November 7, 2015. Performance shown for periods prior to that date reflect the results under its former name.

¹⁵²Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2016. Please contact your John Hancock representative for more information.

¹⁵⁴This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about June 11, 2016. Performance shown for periods prior to that date is based on the performance of the current share class.

¹⁵⁷This sub-account was recently introduced on June 11, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

¹⁵⁸Effective April 6, 2016, the underlying holdings of the Money Market Fund were modified in order to comply with the definition of a Government money market fund as set out by the SEC. That ruling takes effect October 14, 2016.

¹⁵⁹This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective on or about November 4, 2016. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio.

¹⁶⁰This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 4, 2016. Performance shown for periods prior to that date is based on the performance of the old share class.

¹⁶¹The underlying fund changed its sub-advisor on November 4, 2016 from Granttham, Mayo, Van Otterloo & Co. LLC (GMO) to Wellington Management Company, LLP. In addition, the underlying fund changed its name and objectives. Performance shown for periods prior to that date reflect the results under its former name.

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

¹⁶⁵This investment option is deemed a 'Competing' investment option with the Reliance MetLife Stable Value Fund and may not be available if the Reliance MetLife Stable Value Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

⁵The Total Annual Operating Expenses ("TAOE") is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund of this sub-account has either waived a portion of, or capped, its fees; the FER used to determine the TAOE of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. Refer to the Fund Sheet for details.



To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

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Important information about Target Date Funds

Retirement planning based on your age and retirement date

A type of designated investment alternative (DIA) available to you through your qualified retirement plan is called a Target Date Fund (TDF). Below is a general description of how a TDF may be managed. For details about the TDFs available to you, review the Fund sheets associated with each TDF as they may have unique objectives, characteristics, fees and expenses.

How to access a Fund sheet

Fund sheets are accessible from the URL that is listed under the Fund's name in the ICC section of this notice, or on the "Investment Options" page of John Hancock's participant website. It's important that you review the information on a Fund sheet before making any investment decisions.

How Target Date portfolios work

Generally, a target date Fund (TDF) is a type of Fund that rebalances its asset allocation and risk levels on an ongoing basis, with an objective of becoming more conservative over time as the target date approaches. The target date is referred to as the date at which the investor expects to retire and cease making new contributions to the Fund. The asset mix within these Funds can be a combination of investment products like stocks, bonds and mutual funds. In most cases, the weighting of these components will shift over time, from a higher concentration in equities to a higher concentration in fixed income as the target date nears.

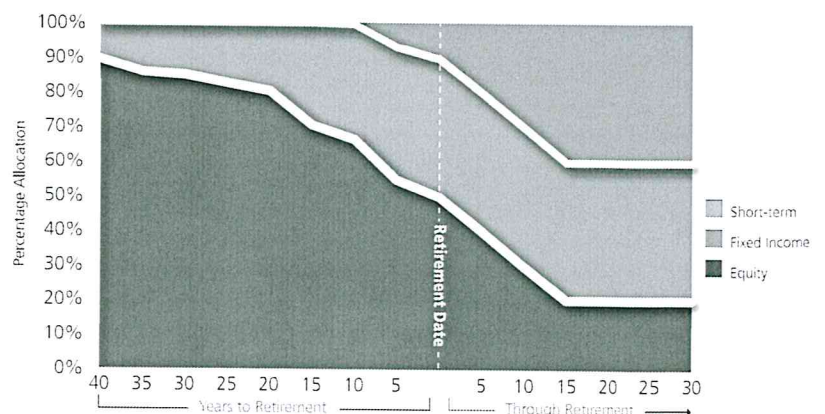
The process by which the Fund shifts from being more aggressive to becoming more conservative over time is captured in the glide path shown below. As the TDF 'glides' over time, its asset mix is adjusted based on the target date, for example:

- If the TDF seeks high total return up **to** its target date, its asset allocation will have a higher correlation to fixed income as the retirement date approaches, and its most conservative point on the glide path occurs at the retirement date.
- If the TDF seeks high total return **through** its target date, its asset allocation will have a higher relation to equities up to and through the retirement date, and its most conservative point on the glide path occurs many years after the retirement date.

To learn more about each TDF offered through your plan, please review the information provided on the Funds sheets.

Things to consider when reviewing glide-paths

- 1 What is the Fund's equity to fixed income ratio as the glide path approaches and then surpasses the target date?
- 2 When does the glide path reach its most conservative point?
- 3 What exposure to equities matches your risk tolerance in the years leading up to retirement and in retirement?



Other important notes on TDFs

- They are regularly rebalanced by asset allocation professionals to maintain an investment mix that reflects each Fund's strategy according to its target date.
- They can be invested in actively managed or index Funds. An actively managed Fund is monitored by a team of investment professionals that decide how to adjust the Fund's holdings based on analytical research, forecasts and experience. Index Funds are constructed to track the components of a market index and are said to provide lower operating expenses and lower portfolio turnover.
- **Assumptions:** In developing the glide path, certain assumptions are also made about the participant's ongoing contributions during the years leading up to retirement, as well as when they would stop making those contributions when the target date is reached. Refer to TDF Fund sheets for details about these assumptions.

How do I know if a TDF is right for me?

Generally, TDFs are selected by participants who want:

- One-step Diversification
- A team of asset allocation professionals that rebalance and adjust the portfolio.
- A Fund that is both risk and age appropriate based on the participant's retirement date and the Fund's strategy.

If this sounds like you, then you may want to consider a TDF. However, if you prefer to personally select and rebalance your portfolio, or if you want less exposure to equities in the years leading up to retirement, a TDF may not be right for you. Speak to your financial representative if you have questions about target date Funds.



To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

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A Target Date Portfolio is subject to the same risks as the underlying funds in which it invests, which include the following risks. Stocks can decline due to market, regulatory or economic development. Investing in foreign securities is subject to certain risks not associated with domestic investing, such as currency

Selecting a TDF

If you've decided on a TDF and know which TDF option is right for you, you'll then need to decide on which portfolio to invest in. This selection is based on birth year, i.e., you select the TDF that best matches your date of birth and desired retirement age.

For example, Joe was born in 1971.

Looking at the years available for the suites of TDFs available, the Fund with a target date of **2040** is selected.

BIRTH YEAR	NAME OF FUND BASED ON TARGET DATE
1986 or later	2055 Fund
1981 – 1985	2050 Fund
1976 – 1980	2045 Fund
1971 – 1975	2040 Fund
1966 – 1970	2035 Fund
1961 – 1965	2030 Fund
1956 – 1960	2025 Fund
1951 – 1955	2020 Fund
1946 – 1950	2015 Fund
1945 or earlier	2010 Fund

Important Considerations

When making investment decisions, it's important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile. The principal value of your investment in any TDF, as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. Also, neither asset allocation nor diversification ensures a profit or protection against a loss. These TDFs can suffer losses at any time (including near, at, or after the target retirement date), and there is no guarantee that any of them will provide adequate income at and through your retirement.

fluctuations and changes in political and economic conditions. The securities of small capitalization companies are subject to higher volatility than those of larger, more established companies. For additional information on these and other risk considerations, please see the prospectus for the sub-accounts' underlying mutual fund portfolio.

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404a-5 Addendum

CARLINVILLE AREA HOSPITAL ASSOCIATION SAVINGS AND PROTECTION PLAN

As of February 9, 2017

While your Plan offers numerous benefits, it's important to understand that every retirement plan has fees as part of its make up. That's why the Department of Labor (DOL) introduced ERISA Regulation §404a-5, which regulates how plan and investment-related information is provided to you with the intent to make it easier for you to understand.

The **404a-5 Addendum** ("Addendum") supplements the information found in the **404a-5 Plan & Investment Notice** ("404a-5 Notice"). Specifically, the "Important Plan Information" (IPI) section of the 404a-5 Notice only contains plan-related and fee information collected by John Hancock, whereas the Addendum includes additional plan-related disclosures based on the plan document. As such, to fully understand the plan and investment-related information and fees associated with your Plan, you should review both the Addendum and the 404a-5 Notice, together. If you have any questions about the information, contact your plan administrator.