



Your Future — Our Focus

build your plan
to last a lifetime

CHICAGO REGIONAL COUNCIL OF CARPENTERS SUPPLEMENTAL RETIREMENT FUND

October 2016,

Dear Participant:

Enclosed you will find two documents that provide important information regarding the Chicago Regional Council of Carpenters Supplemental Retirement Fund.

- The “Qualified Default Investment Alternative Notice” explains which investment option that contributions will be placed in automatically, if you do not choose another option.
- The “Investment Disclosure Document” contains important information about the Plan and its investment options. This information includes investment performance, investment fees and expenses, as well as a breakdown of Plan fees and expenses.

We encourage you to read these documents carefully. If you have any questions, please don't hesitate to visit the John Hancock website mylife.jhrps.com, or call John Hancock at 855.312.CRCC (2722). Participant Service Representatives are available from 7:00 a.m. through 9:00 p.m. Central Time on New York Stock Exchange business days.



**ANNUAL NOTICE FOR THE CARPENTERS REGIONAL COUNCIL OF CARPENTERS
SUPPLEMENTAL RETIREMENT FUND (“Plan”)**

Date: October 2016

Plan Sponsor: Chicago Regional Council of Carpenters Supplemental Retirement Fund

This is an annual notice which only applies to the 2017 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review a copy of the Plan’s Summary Plan Description (“SPD”), a copy of which was provided to you. If you need an additional copy, see “FOR ADDITIONAL INFORMATION” below for information on how you can obtain one.

NOTE: *Many of your Plan elections are made by contacting John Hancock Life Retirement Plan Services, LLC (“John Hancock”). If you wish to contact John Hancock, you may do so:*

- *24 hours a day via either the internet at mylife.jhrps.com or an automated telephone system at 855.312.CRCC.*
- *8AM to 10PM Eastern Time by calling 855.312.CRCC to speak with a Participant Service Representative.*

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan’s default investment, Vanguard Institutional Target Retirement Fund, based on the following schedule:

Birth Date Range	Fund Name
1942 or Earlier	Vanguard Institutional Target Retirement Income Fund (Institutional Shares)
From 1943 To 1947	Vanguard Institutional Target Retirement 2010 Fund (Institutional Shares)
From 1948 To 1952	Vanguard Institutional Target Retirement 2015 Fund (Institutional Shares)
From 1953 To 1957	Vanguard Institutional Target Retirement 2020 Fund (Institutional Shares)
From 1958 To 1962	Vanguard Institutional Target Retirement 2025 Fund (Institutional Shares)
From 1963 To 1967	Vanguard Institutional Target Retirement 2030 Fund (Institutional Shares)
From 1968 To 1972	Vanguard Institutional Target Retirement 2035 Fund (Institutional Shares)
From 1973 To 1977	Vanguard Institutional Target Retirement 2040 Fund (Institutional Shares)
From 1978 To 1982	Vanguard Institutional Target Retirement 2045 Fund (Institutional Shares)
From 1983 To 1987	Vanguard Institutional Target Retirement 2050 Fund (Institutional Shares)
From 1988 To 1992	Vanguard Institutional Target Retirement 2055 Fund (Institutional Shares)
1993 or Later	Vanguard Institutional Target Retirement 2060 Fund (Institutional Shares)

In absence of a birth date, the default target date fund will be the Vanguard Institutional Target Retirement Income Fund (Institutional Shares). Upon receipt of a date of birth at John Hancock, provided the participant has not made an affirmative investment election, both future and existing assets will be invested in the appropriate target date fund.

This investment is intended to satisfy the requirements for a “qualified default investment alternative” (“QDIA”) under the Employee Retirement Income Security Act of 1974 (“ERISA”). A copy of the Fund Fact Sheet for the Plan’s default investment is attached to this Notice. The Fund Fact Sheet describes

ANNUAL NOTICE FOR THE CARPENTERS REGIONAL COUNCIL OF CARPENTERS SUPPLEMENTAL RETIREMENT FUND (“Plan”)

the investment objectives, risk and return characteristics (if applicable), and certain fees and expenses attendant to each QDIA.

In addition, amounts defaulted into the Plan’s Stable Value Option prior to December 24, 2007 will also be considered a QDIA pursuant to a special QDIA transition rule.

If you do not make an investment election and your account is invested in the QDIA, you may transfer all or any part of it from the QDIA into any other available investment options on any business day by contacting John Hancock. Information regarding all of the Plan’s investment options and procedures for changing investment elections is available by contacting John Hancock.

About Risk

Investing in Target Date Funds: 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.

Please access mylife.jhrps.com or call 1.855.312.CRCC for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus, and, if available, a summary prospectus contains this and other information about the investment company. Please read the prospectus, and, if available, a summary prospectus, carefully before investing. Prospectus may only be available in English.

FOR ADDITIONAL INFORMATION

You should consult the Plan document and SPD for a complete explanation of the Plan’s features and for information regarding your rights under the Plan. You may also view and/or obtain a copy of the SPD by contacting John Hancock. You can also obtain additional information about the Plan by contacting John Hancock or by contacting the Plan Sponsor.

John Hancock Retirement Plan Services, LLC offers plan administrative services and service programs through which a sponsor or administrator of a plan may invest in various investment options on behalf of plan participants. These investment options have not been individually selected by John Hancock Retirement Plan Services, LLC. John Hancock Trust Company, LLC provides trust and custodial services to such plans.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

©2015 All rights reserved

S-P27617-GE 10/16-255636

RS101415255636

Chicago Regional Council of Carpenters Supplemental Retirement Fund

August 31, 2016

Disclosure Document

This document includes important information to help you carefully compare the investment options available under your retirement plan. For participant directed individual account plans, it is being distributed and contains retirement plan fee information to comply with federal regulation. If you want additional information about your investment options, you can go to the specific web address shown in the tables below or you can contact John Hancock Retirement Plan Services, LLC ("John Hancock") at mylife.jhrps.com or at 855-312-CRCC from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days.

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

PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, mylife.jhrps.com/investment_info. Please enter code "LO8303" to view your plan investment option details.

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

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

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

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. For the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at 855-312-CRCC.

Variable Rate Investments-Average Annual Total Returns (%)										
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	CURRENT RETURNS AS OF 08/31/2016			STANDARD RETURNS AS OF 06/30/2016				SINCE INCEPTION	INCEPTION DATE
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS		
Stable Value										
Putnam Stable Value Fund		0.16	0.47	1.23	1.84	1.86	2.11	3.18	N/A	02/28/1991
BENCHMARK: Citigroup 3 Month T-Bill Index ¹⁰		0.02	0.07	0.16	0.14	0.07	0.06	0.96	N/A	
Income										
Baird Intermediate Bond Fund (Institutional Class)	BIMIX	-0.16	1.72	4.79	4.50	3.38	3.61	5.02	N/A	09/29/2000
BENCHMARK: Barclays US Aggregate Bond Index ⁸		-0.11	2.32	5.86	6.00	4.06	3.76	5.13	N/A	
Vanguard Total Bond Market Index Fund (Admiral Shares)	VBTLX	-0.16	2.44	6.04	6.12	4.03	3.73	5.12	N/A	11/12/2001
BENCHMARK: Barclays US Aggregate Bond Index ⁸		-0.11	2.32	5.86	6.00	4.06	3.76	5.13	N/A	
Target Date										
The "target date" in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.										
Vanguard Institutional Target Retirement 2010 Fund (Institutional Shares)	VIRTX	0.05	2.83	6.04	3.03	N/A	N/A	N/A	2.54	06/26/2015
BENCHMARK: Dow Jones Target 2010 Index ¹		-0.16	2.46	5.93	4.28	4.06	3.70	4.68	4.01	
Vanguard Institutional Target Retirement 2015 Fund (Institutional Shares)	VITVX	0.15	3.26	6.41	2.06	N/A	N/A	N/A	1.22	06/26/2015
BENCHMARK: Dow Jones Target 2015 Index ¹		-0.19	3.14	7.61	5.28	4.90	4.44	4.91	4.89	
Vanguard Institutional Target Retirement 2020 Fund (Institutional Shares)	VITWX	0.20	3.59	6.83	1.46	N/A	N/A	N/A	0.44	06/26/2015
BENCHMARK: Dow Jones Target 2020 Index ¹		-0.13	3.40	7.78	4.43	5.53	5.10	5.15	3.83	

Variable Rate Investments-Average Annual Total Returns (%)											
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	CURRENT RETURNS AS OF 08/31/2016			STANDARD RETURNS AS OF 06/30/2016					INCEPTION DATE	
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION		
Vanguard Institutional Target Retirement 2025 Fund (Institutional Shares)	VRIVX	0.29	3.82	6.97	0.81	N/A	N/A	N/A	-0.39	06/26/2015	
BENCHMARK: Dow Jones Target 2025 Index ¹		-0.06	3.67	7.90	3.16	6.10	5.71	5.40	2.30		
Vanguard Institutional Target Retirement 2030 Fund (Institutional Shares)	VTTWX	0.30	3.90	6.97	0.04	N/A	N/A	N/A	-1.35	06/26/2015	
BENCHMARK: Dow Jones Target 2030 Index ¹		0.03	3.95	7.85	1.61	6.55	6.19	5.59	0.49		
Vanguard Institutional Target Retirement 2035 Fund (Institutional Shares)	VITFX	0.35	4.03	6.96	-0.68	N/A	N/A	N/A	-2.24	06/26/2015	
BENCHMARK: Dow Jones Target 2035 Index ¹		0.10	4.21	7.80	-0.02	6.82	6.53	5.72	-1.41		
Vanguard Institutional Target Retirement 2040 Fund (Institutional Shares)	VIRSX	0.40	4.17	6.96	-1.46	N/A	N/A	N/A	-3.19	06/26/2015	
BENCHMARK: Dow Jones Target 2040 Index ¹		0.16	4.42	7.76	-1.29	7.00	6.77	5.82	-2.88		
Vanguard Institutional Target Retirement 2045 Fund (Institutional Shares)	VITLX	0.40	4.22	6.96	-1.51	N/A	N/A	N/A	-3.24	06/26/2015	
BENCHMARK: Dow Jones Target 2045 Index ¹		0.20	4.56	7.74	-2.10	7.06	6.89	5.91	-3.80		
Vanguard Institutional Target Retirement 2050 Fund (Institutional Shares)	VTRLX	0.40	4.22	7.01	-1.47	N/A	N/A	N/A	-3.20	06/26/2015	
BENCHMARK: Dow Jones Target 2050 Index ¹		0.22	4.61	7.74	-2.36	7.04	6.89	5.91	-4.10		
Vanguard Institutional Target Retirement 2055 Fund (Institutional Shares)	VIVLX	0.40	4.22	7.01	-1.47	N/A	N/A	N/A	-3.20	06/26/2015	
BENCHMARK: Dow Jones Target 2055 Index ¹		0.22	4.61	7.75	-2.36	7.04	6.89	5.91	-4.10		
Vanguard Institutional Target Retirement 2060 Fund (Institutional Shares)	VILVX	0.40	4.23	6.96	-1.54	N/A	N/A	N/A	-3.27	06/26/2015	
BENCHMARK: Dow Jones Target 2055 Index ¹		0.22	4.61	7.75	-2.36	7.04	6.89	5.91	-4.10		
Vanguard Institutional Target Retirement Income Fund (Institutional Shares)	VITRX	0.05	2.81	6.05	3.37	N/A	N/A	N/A	3.02	06/26/2015	
BENCHMARK: Dow Jones Target Today Index ¹		-0.15	2.26	5.41	3.94	3.60	3.25	4.62	3.71		
Growth & Income											
Dodge & Cox Balanced Fund	DODBX	1.61	4.31	8.24	-1.69	7.25	8.88	5.58	N/A	06/26/1931	
BENCHMARK: S&P 500 Index ¹⁴		0.14	4.10	7.82	3.99	11.66	12.10	7.42	N/A		
Vanguard Balanced Index Fund (Admiral Shares)	VBIAX	0.10	3.70	7.46	4.01	8.36	8.63	6.92	N/A	11/13/2000	
BENCHMARK: Dow Jones U.S. Moderate Index ¹¹		-0.06	3.57	7.51	2.53	8.08	8.39	6.89	N/A		
Vanguard Institutional Index Fund (Institutional Shares)	VINIX	0.14	4.10	7.80	3.97	11.63	12.07	7.43	N/A	07/31/1990	
BENCHMARK: S&P 500 Index ¹⁴		0.14	4.10	7.82	3.99	11.66	12.10	7.42	N/A		
Growth											
Columbia Small Cap Value Fund II (Class Y)	CRRYX	1.44	6.49	9.71	-4.05	7.95	N/A	N/A	13.56	11/08/2012	
BENCHMARK: Russell 2000 Value Index ⁴		2.49	8.34	14.58	-2.58	6.36	8.15	5.15	11.07		
Janus Research Fund (Class N)	JRANX	-1.02	3.07	2.64	-0.82	12.67	N/A	N/A	15.09	05/31/2012	
BENCHMARK: Russell 1000 Growth Index ²		-0.50	3.79	5.62	3.02	13.07	12.35	8.78	14.34		

Variable Rate Investments-Average Annual Total Returns (%)											
INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	CURRENT RETURNS AS OF 08/31/2016			STANDARD RETURNS AS OF 06/30/2016					INCEPTION DATE	
		1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION		
LSV Value Equity Fund	LSVEX	1.17	3.89	6.49	-2.73	9.66	11.82	5.75	N/A	03/31/1999	
BENCHMARK: Russell 1000 Value Index ³		0.77	4.59	10.23	2.86	9.87	11.35	6.13	N/A		
Prudential Jennison Small Company Fund (Class Q)	PJSQX	0.97	4.10	7.72	-5.99	8.36	7.91	N/A	10.00	11/29/2010	
BENCHMARK: Russell 2500 Index ⁷		0.80	6.01	10.27	-3.67	8.61	9.48	7.32	11.25		
Vanguard Mid-Cap Index Fund (Admiral Shares)	VIMAX	0.16	4.73	8.50	-0.89	10.77	10.56	7.80	N/A	11/12/2001	
BENCHMARK: MSCI US Mid Cap 450 Index ¹²		-0.19	4.54	9.46	0.45	11.73	11.18	8.11	N/A		
Vanguard Selected Value Fund (Investor Shares)	VASVX	0.55	2.12	6.15	-4.99	7.66	9.84	7.55	N/A	02/15/1996	
BENCHMARK: Russell Midcap Value Index ⁶		-0.21	4.96	13.24	3.25	11.00	11.70	7.79	N/A		
Vanguard Small-Cap Index Fund (Admiral Shares)	VSMAX	0.64	6.02	11.05	-2.90	8.94	9.90	7.75	N/A	11/13/2000	
BENCHMARK: MSCI US Small Cap 1750 Index ¹³		1.10	6.49	11.12	-4.27	8.26	9.53	7.51	N/A		
Wells Fargo Enterprise Fund (Class R6)	WENRX	-1.20	3.61	4.60	-5.43	N/A	N/A	N/A	0.98	10/31/2014	
BENCHMARK: Russell Midcap Growth Index ⁵		-0.29	4.63	6.89	-2.14	10.52	9.98	8.12	3.80		
International											
Hartford International Opportunities Fund (Class R6)	IHOVX	0.26	2.09	1.00	-7.57	N/A	N/A	N/A	-1.32	11/07/2014	
BENCHMARK: MSCI EAFE Index ⁹		0.07	1.61	0.49	-10.16	2.06	1.68	1.58	-4.03		
Vanguard Developed Markets Index Fund (Admiral Shares)	VTMGX	0.51	2.58	2.52	-8.55	2.74	2.05	1.92	N/A	08/17/1999	
BENCHMARK: MSCI EAFE Index ⁹		0.07	1.61	0.49	-10.16	2.06	1.68	1.58	N/A		

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

¹ The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

² Russell 1000 Growth Index: The Russell 1000 Growth Index is an unmanaged index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

³ Russell 1000 Value Index: The Russell 1000 Value Index is an unmanaged index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

⁴ Russell 2000 Value Index: The Russell 2000 Value Index is an unmanaged index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

⁵ Russell Midcap Growth Index: The Russell Midcap Growth Index is an unmanaged index that measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

⁶ Russell Midcap Value Index: A market-weighted total return index that measures the performance of companies within the Russell Midcap Index having lower price-to-book ratios and lower forecasted growth values. The Russell Midcap Index includes firms 201 through 1000, based on market capitalization, from the Russell 3000 Index. The Russell 3000 Index represents 98% of the investable US equity market. An investment cannot be made directly into an index.

⁷ Russell 2500 Index: The Russell 2500 Index is an unmanaged index that measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which includes the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

- ⁸ Barclays US Aggregate Bond Index: The Barclays US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- ⁹ MSCI EAFE Index: The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the 22 developed market country indices in Europe, Australasia and the Far East. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- ¹⁰ Citigroup 3 Month T-Bill Index is an unmanaged index generally considered representative of the average yield of three-month Treasury Bills. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.
- ¹¹ The Dow Jones U.S. Moderate Index is a weighted average of other stock, bond, and cash indexes. It is reconstructed monthly and represents 60% of the risk of the U.S. equities market. The equities position (which is close to 60% of the portfolio) is constructed by equally weighting six Dow Jones U.S. Style Indexes (Large Growth, Large Value, Mid Growth, Mid Value, Small Growth and Small Value). The bond and cash position (which is close to 40% of the portfolio) is composed of various Barclays U.S. fixed income indexes. An investment cannot be made directly into an index.
- ¹² MSCI US Mid Cap 450 Index: The MSCI US Mid Cap 450 Index represents the universe of medium capitalization companies in the US equity market. This index targets for inclusion 450 companies and represents, as of October 29, 2004, approximately 15% of the capitalization of the US equity market. An investment cannot be made directly into an index.
- ¹³ MSCI US Small Cap 1750 Index: The MSCI US Small Cap 1750 Index represents the universe of small capitalization companies in the US equity market. This index targets for inclusion 1,750 companies and represents, as of October 29, 2004, approximately 12% of the capitalization of the US equity market. An investment cannot be made directly into an index.
- ¹⁴ S&P 500 Index TR: S&P 500® is a trademark of The McGraw-Hill Companies, Inc. The S&P 500 is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

An investment cannot be made directly into an index.

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

Returns for 1-month, 3-month and YTD are cumulative total returns. Returns for 1-year, 3-years, 5-years, 10-years and since inception are average annual total returns through the most recent calendar quarter.

FEE AND EXPENSE INFORMATION

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

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

Fees and Expenses					
NAME/TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Stable Value					
Putnam Stable Value Fund	0.28%	\$ 2.80	N/A	N/A	
Income					
Baird Intermediate Bond Fund (Institutional Class)	0.30%	\$ 3.00	N/A	N/A	
Vanguard Total Bond Market Index Fund (Admiral Shares)	0.06%	\$ 0.60	N/A	N/A	
Target Date					
Vanguard Institutional Target Retirement 2010 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2015 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2020 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	

Fees and Expenses					
NAME/TYPE OF OPTION	TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES		Additional Information
	As a %	Per \$1,000	%	# Days	
Vanguard Institutional Target Retirement 2025 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2030 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2035 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2040 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2045 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2050 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2055 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement 2060 Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Vanguard Institutional Target Retirement Income Fund (Institutional Shares)	0.10%	\$ 1.00	N/A	N/A	
Growth & Income					
Dodge & Cox Balanced Fund	0.53%	\$ 5.30	N/A	N/A	
Vanguard Balanced Index Fund (Admiral Shares)	0.08%	\$ 0.80	N/A	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
Growth					
Columbia Small Cap Value Fund II (Class Y)	0.84%	\$ 8.40	N/A	N/A	
Janus Research Fund (Class N)	0.76%	\$ 7.60	N/A	N/A	
LSV Value Equity Fund	0.66%	\$ 6.60	N/A	N/A	
Prudential Jennison Small Company Fund (Class Q)	0.69%	\$ 6.90	N/A	N/A	
Vanguard Mid-Cap Index Fund (Admiral Shares)	0.08%	\$ 0.80	N/A	N/A	
Vanguard Selected Value Fund (Investor Shares)	0.39%	\$ 3.90	N/A	N/A	
Vanguard Small-Cap Index Fund (Admiral Shares)	0.08%	\$ 0.80	N/A	N/A	
Wells Fargo Enterprise Fund (Class R6)	0.82%	\$ 8.20	N/A	N/A	
International					
Hartford International Opportunities Fund (Class R6)	0.86%	\$ 8.60	N/A	N/A	
Vanguard Developed Markets Index Fund (Admiral Shares)	0.09%	\$ 0.90	N/A	N/A	

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://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.

Please visit mylife.jhrps.com for a glossary of investment terms relevant to this plan. The glossary is intended to help you better understand your options.

PLAN-RELATED INFORMATION

PLAN ADMINISTRATIVE EXPENSES

The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. To the extent not paid from revenue sharing payments that the plan receives from plan investment options, such amounts may be paid from a segregated account under the plan and/or may be charged against participants' accounts on a pro rata basis, per capita basis, or as a specific dollar amount subject to the terms of the plan. Any amounts assessed against your account will be disclosed on a quarterly basis. The plan's named fiduciary, or its delegatee, exercises voting, tender and any similar rights associated with the plan's designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction.

PARTICIPANT EXPENSES

The following expenses apply to all participants in the plan if used by the participant. If any of these expenses apply to you, they will appear on your quarterly account statement. u

Annual Fee	\$58.00
------------	---------

ACCESS TO INFORMATION

As a participant in the plan, you have the right to request paper copies, free of charge, of any information required to be available on the Plan website. To request this information, please contact John Hancock at 1-855-312-CRCC or visit mylife.jhrps.com.

ABILITY TO DIRECT INVESTMENTS

You have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed in the Fees and Expenses section above. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. Please review the funds' prospectuses for more information. To change any of your investments, you can go to mylife.jhrps.com at any time, or you can call us at 855-312-CRCC from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

ABOUT RISK

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

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

Please contact John Hancock at 855-312-CRCC for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus, contains this and other information about the investment company. Please read this information carefully before investing.

Marketing support services are provided by John Hancock Distributors LLC.

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

RS120715225908