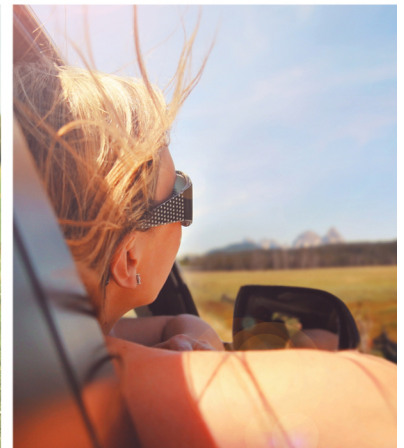




Plan for tomorrow

MAKE A SMART DECISION ABOUT YOUR FUTURE TODAY

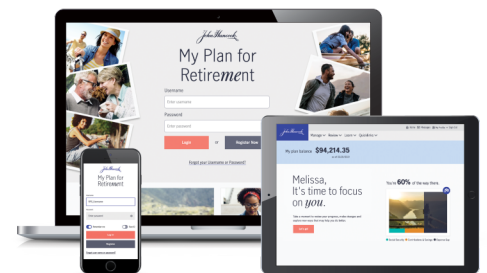


RENSA FILTRATION RETIREMENT SAVINGS PLAN

You will be automatically enrolled into your retirement savings plan.

Take control.

Visit myplan.johnhancock.com or download **John Hancock's retirement app** and personalize your account.



John Hancock Retirement Plan Services, LLC and Rensa Filtration Retirement Savings Plan are not affiliated and neither are responsible for the liabilities of the other.

Here is what you need to know.

Your plan sponsor has chosen the following automatic enrollment provisions for you unless you make a different election or decide not to participate in the plan.

- Based on your plan's provisions, you will be automatically enrolled as soon as administratively possible. Please refer to your Summary Plan Description (SPD) for your personalized automatic contribution rate.
- Based on your date of birth, your contributions will be invested in the plan's default fund, unless you select other investment options.

Year	Default Investment	Year	Default Investment
1947 or earlier	Schwab Idx Ret Trust 2010 I	1973 — 1977	Schwab Idx Ret Trust 2040 I
1948 — 1952	Schwab Idx Ret Trust 2015 I	1978 — 1982	Schwab Idx Ret Trust 2045 I
1953 — 1957	Schwab Idx Ret Trust 2020 I	1983 — 1987	Schwab Idx Ret Trust 2050 I
1958 — 1962	Schwab Idx Ret Trust 2025 I	1988 — 1992	Schwab Idx Ret Trust 2055 I
1963 — 1967	Schwab Idx Ret Trust 2030 I	1993 or later	Schwab Idx Ret Trust 2060 I
1968 — 1972	Schwab Idx Ret Trust 2035 I		

- You'll also be receiving in the mail additional investment information. Please review this information carefully.

Your contributions will begin to be withheld from your pay and contributed to your account as discussed above, unless you decide to change your contribution rate or choose not to contribute to the plan. To opt out or change your contribution rate, go to **myplan.johnhancock.com** or contact us at **800-294-3575** available 8 a.m. to 10 p.m. (ET), Monday to Friday or 1-888-440-0022 for assistance in Spanish between 10 a.m. to 8 p.m.

Let the benefits begin.

Your retirement plan can provide you with a number of savings advantages including:

- Saving on your taxes with tax deferred earnings¹
- Helping you realize your goals with the power of compound earnings
- Lowering average investment costs by dollar cost averaging²
- Effortlessly saving through automatic payroll deductions

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

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



View your plan's investment options.

To view all the available plan investment options, including individual fund fact sheets, visit **myplan.johnhancock.com/investment_info** and enter your plan code of RE3002.

Easily personalize your account.

Register for the website

Go to **myplan.johnhancock.com**. Click on 'First visit? Register here'.
Log in using your personal information.

Manage your account

- Tailor your personal goal
- Change your contribution amount and investment selection(s)
- Provide your beneficiary information by visiting 'My Profile, Beneficiaries & Settings' from the main menu

Access the tools and resources available to you

The website has something for everyone. Online you can:

- Review your statements
- Get tips, tools and information on becoming financially fit
- Access your Summary Plan Description, Fund Fact Sheets and Fund Prospectuses
- Receive Investment advice through **Morningstar Retirement ManagerSM**

Personalized Advice

The **Retirement Manager** tool provides you with personalized point-in-time

recommendations that's are based on your current situation, at no additional cost.

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



Consider consolidating your accounts.

You may be able to combine other retirement accounts with your 401(k) plan with John Hancock. Contact us at **1-800-555-5165** for more information. Speak with a Financial Representative to determine if combining your retirement accounts is suitable for you, as other options are available.

Rensa Filtration Retirement Savings Plan (“Plan”)

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

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

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

Year	Default Investment
1947 or earlier	Schwab Idx Ret Trust 2010 I
1948 — 1952	Schwab Idx Ret Trust 2015 I
1953 — 1957	Schwab Idx Ret Trust 2020 I
1958 — 1962	Schwab Idx Ret Trust 2025 I
1963 — 1967	Schwab Idx Ret Trust 2030 I
1968 — 1972	Schwab Idx Ret Trust 2035 I
1973 — 1977	Schwab Idx Ret Trust 2040 I
1978 — 1982	Schwab Idx Ret Trust 2045 I
1983 — 1987	Schwab Idx Ret Trust 2050 I
1988 — 1992	Schwab Idx Ret Trust 2055 I
1993 or later	Schwab Idx Ret Trust 2060 I

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

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

About Risk

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

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

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

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

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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Schwab Indexed Retirement Trust Fund 2010 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2010. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-05
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	25
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2010	3.87	13.24	8.67	7.34	6.30	--
S&P Target Date 2010 Total Ret ^{f73}	4.09	13.89	8.24	7.24	6.16	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



Schwab Indexed Retirement Trust Fund 2015 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2015. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-08
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	29
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2015	4.28	14.32	8.98	7.66	6.64	--
S&P Target Date 2015 Total Ret ⁱ⁷⁴	4.95	16.08	8.74	8.01	6.82	--

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

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



Schwab Indexed Retirement Trust Fund 2020 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2020. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-05
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	32
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2020	4.55	15.06	9.14	8.38	7.34	--
S&P Target Date 2020 Total Ret ^{f6}	5.42	17.42	9.02	8.63	7.35	--

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

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Marketing support services are provided by John Hancock Distributors LLC.

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



Schwab Indexed Retirement Trust Fund 2025 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2025. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-08
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	30
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2025	6.12	20.20	10.37	9.81	8.30	--
S&P Target Date 2025 Total Ret ⁱ⁷	6.92	21.67	10.06	9.76	8.07	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



Schwab Indexed Retirement Trust Fund 2030 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2030. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-05
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	25
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2030	7.69	24.65	11.43	10.96	9.05	--
S&P Target Date 2030 Total Ret ⁸	8.31	25.71	10.95	10.76	8.72	--

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

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



Schwab Indexed Retirement Trust Fund 2035 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2035. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-08
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	23
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2035	8.84	28.11	12.14	11.82	9.65	--
S&P Target Date 2035 Total Ret ⁹	9.91	30.35	11.93	11.82	9.37	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



Schwab Indexed Retirement Trust Fund 2040 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2040. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-05
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	20
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2040	9.86	31.19	12.75	12.59	10.13	--
S&P Target Date 2040 Total Ret ⁱ¹⁰	11.00	33.56	12.60	12.55	9.82	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



Schwab Indexed Retirement Trust Fund 2045 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2045. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-08
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	17
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2045	10.79	34.09	13.29	13.18	10.48	--
S&P Target Date 2045 Total Ret ¹¹	11.66	35.51	12.97	12.99	10.10	--

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

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

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



Schwab Indexed Retirement Trust Fund 2050 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2050. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2009-01-05
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	15
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2050	11.39	35.85	13.65	13.54	10.68	--
S&P Target Date 2050 Total Ret ²	12.00	36.49	13.15	13.30	10.33	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



Schwab Indexed Retirement Trust Fund 2055 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2055. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2013-08-29
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	14
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2055	11.73	36.95	13.81	13.79	--	11.67
S&P Target Date 2055+ Total Re ³	12.17	37.01	13.23	13.46	10.49	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



Schwab Indexed Retirement Trust Fund 2060 (Class I)

AS OF 2021-06-30

INVESTMENT STRATEGY: The Fund seeks to provide total return for investors retiring approximately at or near the year 2060. The Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses predominantly passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2015-12-21
Gross Expense Ratio ^{f1} (%)	0.07
Net Expense Ratio ^{f1} (%)	0.07

KEY STATISTICS

Turnover Ratio (%) (annualized)	19
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PRINCIPAL RISKS

Principal Risks include: Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2021-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Indexed Retirement Trust Fund 2060	12.05	38.03	14.15	14.03	--	13.74
S&P Target Date 2055+ Total Re ³	12.17	37.01	13.23	13.46	10.49	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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

Important Notes

Index Description:

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

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

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

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

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

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

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

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

i73. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i74. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

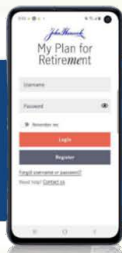
Principal Risks

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

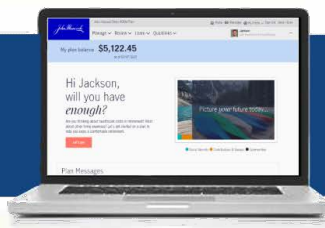
Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they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

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