

Investment Comparative Chart

THE TRUSTEES OF HUBBARD & DRAKE GENERAL / MECHANICAL CONTRACTORS, INC. 401(K) PROFIT SHARING 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.jhpensions.com. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Keri Keller at (256) 353-9244 ext 102 and P.O. BOX 1867, DECATUR, AL, 35602

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.jhpensions.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 07/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 07/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 07/31/2017		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 Mid Cap Stock Fund (MCS) ^{13,23,41,90} Mid Cap Growth http://www.viewjhfunds.com/usa/C06/mcsa/index.html	19.77%	0.13%	12.64%	6.05%	5.82%	13.26%	7.32%	13.50%	7.83%	6.60%	1.39%	\$13.90	N/A
							Russell Mid Cap Growth TR USD						
AG Vanguard Mid-Cap Growth ETF (VOT) ^{76,118,119,123,139} Mid Cap Growth http://www.viewjhfunds.com/usa/C06/vota/index.html	12.98%	5.66%	11.47%	6.18%	6.68%	13.85%	6.77%	13.08%	7.68%	8.45%	1.10%	\$11.00	N/A
							CRSP US Mid Cap Growth TR USD						
AG DFA U.S. Targeted Value Fund (DUT) ²⁵ Small Cap Value http://www.viewjhfunds.com/usa/C06/duta/index.html	-0.01%	25.63%	14.91%	6.40%	10.97%	1.17%	31.74%	15.06%	6.26%	10.40%	1.34%	\$13.40	N/A
							Russell 2000 Value TR USD						
AG DFA US Small Cap Fund (SCP) ^{31,54} Small Cap Blend http://www.viewjhfunds.com/usa/C06/scpa/index.html	2.14%	22.32%	14.93%	7.46%	10.18%	5.77%	21.30%	14.45%	7.06%	9.66%	1.34%	\$13.40	N/A
							Russell 2000 TR USD						
AG § Small Cap Index Fund (SCI) ^{13,22,29,76,91} Small Cap Blend http://www.viewjhfunds.com/usa/C06/scia/index.html	5.31%	20.34%	13.67%	6.32%	7.00%	5.77%	21.30%	14.45%	7.06%	7.95%	1.05%	\$10.50	N/A
							Russell 2000 TR USD						
AG Small Cap Value Fund (SMV) ^{13,22,23,53,91} Small Cap Blend http://www.viewjhfunds.com/usa/C06/smva/index.html	-4.17%	22.09%	14.38%	8.46%	12.85%	1.17%	31.74%	15.06%	6.26%	9.96%	1.64%	\$16.40	N/A
							Russell 2000 Value TR USD						
AG Invesco Small Cap Growth Fund (SCO) ^{57,67,130} Small Cap Growth http://www.viewjhfunds.com/usa/C06/scoa/index.html	11.34%	11.02%	13.90%	7.97%	9.87%	10.90%	11.31%	13.74%	7.75%	6.81%	1.46%	\$14.60	N/A
							Russell 2000 Growth TR USD						
AG International Small Cap Fund (ISF) ^{13,41} International/Global Value http://www.viewjhfunds.com/usa/C06/isfa/index.html	25.16%	-3.19%	6.16%	1.64%	4.89%	18.54%	7.32%	7.49%	3.16%	6.48%	1.55%	\$15.50	N/A
							S&P Global Ex US Cap Rng<2 Bil TR USD						
AG International Value Fund (ITV) ^{9,13,23} International/Global Value http://www.viewjhfunds.com/usa/C06/itva/index.html	14.29%	12.14%	5.97%	0.67%	3.86%	17.09%	1.00%	6.53%	0.74%	3.20%	1.37%	\$13.70	N/A
							MSCI EAFE NR USD						

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

Name/Type of Option	Return YTD as of 07/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 07/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 07/31/2017		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 [§] International Equity Index Fund (IIF) ^{13,15,22,29,76,91,110} International/Global Blend http://www.viewjhfunds.com/usa/C06/iifa/index.html	18.52%	3.71%	4.12%	0.08%	4.93%	N/A	N/A	N/A	N/A	N/A	1.09%	\$10.90	N/A
G Dodge & Cox Stock Fund (DCS) ⁹⁷ Large Cap Value http://www.viewjhfunds.com/usa/C06/dcsa/index.html	8.19%	20.22%	16.04%	5.08%	10.22%	11.58%	11.95%	14.66%	6.94%	N/A	1.39%	\$13.90	N/A
G [§] Fundamental Large Cap Value Fund (EQI) ^{5,13,102,117} Large Cap Value http://www.viewjhfunds.com/usa/C06/eqia/index.html	8.63%	9.65%	14.23%	4.42%	7.08%	6.04%	17.34%	14.79%	5.72%	8.97%	1.19%	\$11.90	N/A
G [§] John Hancock Disciplined Value Fund (DVA) ^{87,106,123,130} Large Cap Value http://www.viewjhfunds.com/usa/C06/dvaa/index.html	7.67%	13.47%	13.99%	6.60%	14.14%	6.04%	17.34%	14.79%	5.72%	14.86%	1.24%	\$12.40	N/A
G [§] T. Rowe Price Equity Income Fund (D&G) ^{31,54,130} Large Cap Value http://www.viewjhfunds.com/usa/C06/d_ga/index.html	6.88%	18.30%	11.85%	4.88%	10.09%	11.58%	11.95%	14.66%	6.94%	10.93%	1.48%	\$14.80	N/A
G [§] 500 Index Fund (IND) ^{9,13,22,76,91,110} Large Cap Blend http://www.viewjhfunds.com/usa/C06/inda/index.html	10.98%	10.81%	13.57%	5.98%	8.06%	11.58%	11.95%	14.66%	6.94%	9.18%	1.00%	\$10.00	N/A
G [§] JPMorgan U.S. Equity Fund (JPE) ^{138,147} Large Cap Blend http://www.viewjhfunds.com/usa/C06/jpea/index.html	10.91%	10.02%	14.39%	7.44%	8.26%	11.58%	11.95%	14.66%	6.94%	7.59%	1.33%	\$13.30	N/A
G [§] Blue Chip Growth Fund (BCF) ^{13,57,90,117,153} Large Cap Growth http://www.viewjhfunds.com/usa/C06/bcfa/index.html	24.17%	0.36%	14.83%	7.85%	7.64%	11.58%	11.95%	14.66%	6.94%	9.20%	1.31%	\$13.10	N/A
G [§] Capital Appreciation Fund (CPA) ^{12,13,15,57,106,115} Large Cap Growth http://www.viewjhfunds.com/usa/C06/cpaa/index.html	23.52%	-1.85%	13.42%	7.45%	3.99%	17.02%	7.07%	14.49%	8.33%	4.27%	1.26%	\$12.60	N/A

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

Name/Type of Option	Return YTD as of 07/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 07/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 07/31/2017		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
G Fundamental All Cap Core Fund (QAC) ^{5,13,22,38,91,103} Large Cap Growth http://www.viewjhfunds.com/usa/C06/qaca/index.html	14.68%	7.83%	15.29%	6.24%	8.60%	10.98%	12.73%	14.66%	7.07%	9.26%	Russell 3000 TR USD	1.22%	\$12.20	N/A
G WisdomTree MidCap Dividend ETF (DON) ^{76,119,126,139} Mid Cap Value http://www.viewjhfunds.com/usa/C06/dona/index.html	4.82%	18.94%	14.71%	7.36%	8.31%	5.78%	20.82%	16.32%	8.55%	9.48%		WisdomTree MidCap Dividend TR USD	1.41%	\$14.10
G [§] JPMorgan Mid Cap Value Fund (MID) ^{12,32,71} Mid Cap Blend http://www.viewjhfunds.com/usa/C06/mida/index.html	7.67%	13.62%	14.48%	7.64%	11.96%	6.57%	19.99%	15.70%	7.58%	9.82%	Russell Mid Cap Value TR USD	1.62%	\$16.20	N/A
G [§] Mid Cap Index Fund (MCI) ^{13,22,48,57,76,91} Mid Cap Blend http://www.viewjhfunds.com/usa/C06/mcia/index.html	6.36%	19.42%	14.27%	8.21%	8.34%	6.92%	20.73%	15.32%	9.15%	9.31%	S&P MidCap 400 TR	1.03%	\$10.30	N/A
G Franklin Mutual Global Discovery Fund (DIS) ⁶¹ International/Global Blend http://www.viewjhfunds.com/usa/C06/disa/index.html	7.80%	12.05%	9.66%	5.13%	11.23%	13.30%	7.51%	10.41%	3.82%	7.28%	MSCI World NR USD	1.71%	\$17.10	N/A
G EuroPacific Growth Fund (EPG) ^{38,40,41,61,65} International/Global Growth http://www.viewjhfunds.com/usa/C06/epga/index.html	22.12%	0.07%	6.23%	2.03%	9.80%	18.30%	4.49%	5.00%	0.96%	N/A	MSCI ACWI Ex USA NR USD	1.46%	\$14.60	N/A
G John Hancock International Growth Fund (IGR) ¹³ International/Global Growth http://www.viewjhfunds.com/usa/C06/igra/index.html	25.21%	-5.19%	8.42%	2.80%	3.28%	13.73%	2.55%	10.69%	3.33%	3.74%	MSCI ACWI Ex USA Growth GR LCL	1.43%	\$14.30	N/A
G New Perspective Fund (ANP) ^{37,61,65} International/Global Growth http://www.viewjhfunds.com/usa/C06/anpa/index.html	20.27%	1.20%	10.48%	5.15%	11.37%	14.59%	7.86%	9.36%	3.56%	N/A	MSCI ACWI NR USD	1.42%	\$14.20	N/A
G Oppenheimer Global Fund (WWF) ^{29,56,130} International/Global Growth http://www.viewjhfunds.com/usa/C06/wwfa/index.html	22.70%	-0.32%	9.74%	3.71%	10.85%	13.30%	7.51%	10.41%	3.82%	8.61%	MSCI World NR USD	1.62%	\$16.20	N/A

BOND FUNDS

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

Name/Type of Option	Return YTD as of 07/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 07/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 07/31/2017		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
C Strategic Income Opportunities Fund (SIM) ^{8,13,15,22,39,48,91} Low Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C06/sima/index.html	4.42%	4.65%	5.18%	6.24%	6.10%	2.71%	2.64%	2.23%	4.34%	4.42%	1.21%	\$12.10	N/A
							Barclays US Agg Bond TR USD						
C Fidelity Advisor Total Bond Fund (FBF) ^{138,147} Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C06/fbfa/index.html	2.90%	4.94%	2.46%	4.07%	4.12%	2.71%	2.64%	2.23%	4.34%	4.39%	1.22%	\$12.20	N/A
							Barclays US Agg Bond TR USD						
C High Yield Fund (HYF) ^{13,45,54,115} Low Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C06/hyfa/index.html	5.25%	16.97%	6.16%	5.97%	5.14%	5.66%	17.82%	6.94%	7.05%	6.97%	1.26%	\$12.60	N/A
							Citi HY Market TR USD						
C T. Rowe Price Spectrum Income Fund (INC) Low Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C06/inca/index.html	4.53%	7.30%	3.74%	4.34%	6.22%	2.71%	2.64%	2.23%	4.34%	6.13%	1.51%	\$15.10	N/A
							Barclays US Agg Bond TR USD						
C [§] PIMCO Global Bond Fund (PFB) ³⁴ Global Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C06/pfba/index.html	7.04%	3.25%	0.04%	3.80%	4.85%	6.16%	2.08%	0.20%	3.28%	4.88%	1.52%	\$15.20	N/A
							Barclays Global Aggregate TR USD						
C [§] Money Market Fund (MMR) ^{13,22,83,91,142,143,158,166} High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C06/mmra/index.html	-0.13%	-0.56%	-0.71%	0.05%	2.79%	0.38%	0.27%	0.09%	0.72%	3.50%	1.00%	\$10.00	N/A
							Citi Treasury Bill 3 Mon USD						

Money Market Fund current 7-day yield is 0.12% 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.

C Vanguard Short-Term Federal Fund (GOV) ^{15,83,120,125,142,143} Medium Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C06/gova/index.html	0.47%	0.27%	-0.03%	1.82%	4.05%	1.08%	1.01%	0.79%	2.75%	5.12%	1.07%	\$10.70	N/A
							Barclays Government 1-5 Yr TR USD						

OTHER FUNDS

TR John Hancock Multimanager Aggressive Lifestyle Portfolio (ALS) ^{13,125,179} Target Risk http://www.viewjhfunds.com/usa/C06/alsa/index.html	14.44%	6.77%	9.78%	3.78%	4.14%	11.58%	11.95%	14.66%	6.94%	6.47%	1.51%	\$15.10	N/A
							S&P 500 TR USD						

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

Name/Type of Option	Return YTD as of 07/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 07/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 07/31/2017		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
TR John Hancock Multimanager Growth Lifestyle Portfolio (GLS) ^{13,123,125,179} Target Risk http://www.viewjhfunds.com/usa/C06/glsa/index.html	12.09%	6.55%	8.91%	4.22%	4.82%	11.58%	11.95%	14.66%	6.94%	6.47%	S&P 500 TR USD	1.46%	\$14.60	N/A
TR John Hancock Multimanager Balanced Lifestyle Portfolio (BLS) ^{9,13,123,125,179} Target Risk http://www.viewjhfunds.com/usa/C06/blsa/index.html	9.67%	6.67%	7.44%	4.24%	5.12%	11.58%	11.95%	14.66%	6.94%	6.47%		S&P 500 TR USD	1.42%	\$14.20
TR John Hancock Multimanager Moderate Lifestyle Portfolio (MLS) ^{13,31,125,179} Target Risk http://www.viewjhfunds.com/usa/C06/mlsa/index.html	7.26%	6.36%	5.91%	4.33%	5.17%	2.71%	2.64%	2.23%	4.34%	5.13%	Barclays US Agg Bond TR USD		1.38%	\$13.80
TR John Hancock Multimanager Conservative Lifestyle Portfolio (CLS) ^{13,125,179} Target Risk http://www.viewjhfunds.com/usa/C06/clsa/index.html	5.15%	5.40%	4.23%	4.19%	5.06%	2.71%	2.64%	2.23%	4.34%	5.13%		Barclays US Agg Bond TR USD	1.34%	\$13.40
AG Oppenheimer Developing Markets Fund (DMK) ^{56,71} Specialty http://www.viewjhfunds.com/usa/C06/dmka/index.html	24.72%	6.39%	2.35%	3.79%	11.02%	25.49%	11.18%	1.27%	1.84%	N/A	MSCI EM NR USD		1.79%	\$17.90
AG Financial Industries Fund (FSF) ^{12,13,15,22,91} Sector http://www.viewjhfunds.com/usa/C06/fsfa/index.html	7.46%	18.80%	13.79%	3.32%	4.75%	8.72%	22.79%	19.46%	-0.35%	2.42%		S&P 500 Sec/Financials TR USD	1.64%	\$16.40
AG Real Estate Securities Fund (REF) ^{13,57} Sector http://www.viewjhfunds.com/usa/C06/refa/index.html	4.18%	6.40%	10.60%	4.39%	9.87%	3.96%	8.59%	11.86%	4.96%	N/A	MSCI US REIT GR USD		1.26%	\$12.60
AG Science & Technology Fund (STF) ^{13,22,57,91} Sector http://www.viewjhfunds.com/usa/C06/stfa/index.html	26.35%	7.88%	15.16%	9.58%	5.40%	11.58%	11.95%	14.66%	6.94%	7.15%		S&P 500 TR USD	1.60%	\$16.00
AG T. Rowe Price Health Sciences Fund (HLS) ^{12,57} Sector http://www.viewjhfunds.com/usa/C06/hlsa/index.html	20.87%	-11.09%	20.75%	13.57%	13.17%	11.58%	11.95%	14.66%	6.94%	11.36%	S&P 500 TR USD		1.59%	\$15.90

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

Name/Type of Option	Return YTD as of 07/31/2017	Average Annual Total Return as of 12/31/2016				Benchmark YTD as of 07/31/2017	Benchmark [†] Return as of 12/31/2016				Total Annual Operating Expenses as of 07/31/2017		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 T. Rowe Price Science & Technology Fund (SCT) Sector http://www.viewjhfunds.com/usa/C06/scta/index.html	24.99%	10.91%	15.01%	9.08%	10.67%	11.58%	11.95%	14.66%	6.94%	10.14%	S&P 500 TR USD	1.63%	\$16.30	N/A
AG Vanguard Energy Fund (VEN) ^{34,120,125} Sector http://www.viewjhfunds.com/usa/C06/vena/index.html	-7.49%	31.88%	0.77%	1.84%	10.10%	-4.64%	28.62%	0.67%	1.67%	N/A		MSCI ACWI/Energy GR USD	1.30%	\$13.00
G&I Utilities Fund (ULT) ^{12,13,22,91,115} Sector http://www.viewjhfunds.com/usa/C06/ulta/index.html	13.89%	10.83%	7.47%	5.98%	6.46%	11.58%	11.95%	14.66%	6.94%	5.04%	S&P 500 TR USD	1.40%	\$14.00	N/A
G&I American Balanced Fund (ABF) ^{31,38,40,61,65,160} Balanced http://www.viewjhfunds.com/usa/C06/abfa/index.html	8.28%	7.87%	10.14%	5.92%	9.98%	11.58%	11.95%	14.66%	6.94%	11.15%		S&P 500 TR USD	1.26%	\$12.60
G&I § BlackRock Global Allocation Fund (BGA) ^{3,57,63} Balanced http://www.viewjhfunds.com/usa/C06/bgaa/index.html	9.37%	3.33%	5.23%	4.22%	9.13%	14.46%	8.64%	10.36%	4.31%	N/A	FTSE World TR USD	1.52%	\$15.20	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 08/01/2017	Term	Other	Total Annual Operating Expenses as of 07/31/2017		Shareholder-Type Fees
				As a %	Per \$1,000	
C 3-Year Guaranteed (3YC) ^{66,71,78,83,142,143,166} Three Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C06/giaa/index.html	0.48%	3-year	"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. 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.	N/A	N/A	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.
C 5-Year Guaranteed (5YC) ^{66,71,78,83,142,143,166} Five Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C06/giaa/index.html	0.73%	5-year		N/A	N/A	
C 10-Year Guaranteed (10YC) ^{66,71,78,83,142,143,166} Ten Year Guaranteed Interest Account http://www.viewjhfunds.com/usa/C06/giaa/index.html	0.88%	10-year		N/A	N/A	

Please visit www.ps.jhancockpensions.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 Funds offered on the JH Signature platform are classified into five risk categories. The risk category in which a Fund is placed is determined based on where the 5 year Standard Deviation (defined below) of the underlying fund's Morningstar asset class falls on the following scale: if the 5 year Standard Deviation of the underlying fund's Morningstar asset class is 15.00 or higher, the Fund is classified as "Aggressive;" between 12.00 and 14.99 as "Growth;" between 7.00 and 11.99 as "Growth & Income;" between 2.00 and 6.99 as "Income;" and 1.99 and below as "Conservative." (If a 5 year Standard Deviation is not available for a Morningstar asset class, then the 3 year Standard Deviation of the underlying fund's Morningstar asset class is used to determine the Fund's risk category. If a 3 Year Standard Deviation is not available for a Morningstar asset class, then the average of the Standard Deviation of the funds within the Morningstar asset class is used to determine the Fund's risk category. Standard Deviation is defined by Morningstar as a statistical measurement of dispersion about an average, which, for a mutual fund, depicts how widely the returns varied over a certain period of time.

[†]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.

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.

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).

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.

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. Consult your John Hancock representative for more information.

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.

³²This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective June 1, 2009. 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 June 1, 2009 to more accurately reflect the name of the underlying fund.

³⁴This sub-account was introduced September 6, 2002.

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.

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.

⁴⁸Account 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.

⁵³This 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.

⁵⁶This 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 10, 2008. Performance shown for periods prior to that date is based on the performance of the current share class.

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.

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.

⁶³The 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.

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

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.

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.

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.

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.

⁹⁷This sub-account was introduced May 6, 2011.

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.

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.

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.

¹¹⁸This sub-account was introduced November 8, 2013.

¹¹⁹The underlying fund expense ratio shown includes an annualized charge of 0.06% accrued daily, and deducted monthly out of the unitized version of the underlying fund provided by and traded through the trading platform of an unaffiliated third party.

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.

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.

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.

¹³⁹The returns of the sub-account may differ from the returns of the ETF in which the sub-account invests (referred to as 'tracking error'). Tracking error results from certain fees and transaction expenses incurred by the sub-account, from differences between the timing of purchases and redemptions of sub-account shares and corresponding transactions in the shares of the underlying ETF, and from the fact that the sub-account holds a small amount of cash (less than 1% of the value of the sub-account) in addition to shares of the ETF.

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.

¹⁵³Account 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.

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.

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.

¹⁶⁶This 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.

¹⁷⁹The underlying fund changed its name effective on or about February 1, 2017. 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 6, 2017 to more accurately reflect the name of the underlying fund.

[§]The 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.

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.

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