



Updates to 408(b)(2) Disclosure Information

This report updates John Hancock's investment and indirect compensation disclosures as required under ERISA 408(b)(2). Information is based on the data available as of the date of this report. Unless otherwise specified, charges for any plan year are determined in accordance with asset charges set out in your Contract. For a detailed explanation of the terms used in the following charts, review the information at the bottom of this page.

Small differences between figures shown on this page may occur due to rounding. The information shown below is updated monthly and is continuously available on the Plan Sponsor website.

Summary as of : 03/31/2025

Number of Funds Selected: 41

Class of Funds: Signature-0

Shown: Selected investment options

The following chart is a summary of investment information and indirect compensation that John Hancock receives from the underlying funds. The meaning of each of the terms used in the chart is described in the paragraphs below. For each Fund, the chart shows:

- (1) "Underlying Fund Net Cost" - calculated as the underlying fund's expense ratio minus column (2)
- (2) "Revenue From Underlying Fund (12b-1, STA, Other)" - the sum of columns (1) and (2) equals the underlying fund's expense ratio
- (3) "Revenue From Sub-account"
- (4) "Total Revenue Used Towards Plan Cost" - calculated as the sum of columns (2) and (3)
- (5) "Expense Ratio" - calculated as the sum of columns (1) and (4) or, alternatively, the sum of columns (1), (2) and (3)

Some Funds may be marked with a "*". In these cases, the underlying fund (the mutual fund, collective trust, or exchanged traded fund ("ETF") in which the investment option invests) has either waived a portion of, or capped, its fees. The Expense Ratio (ER) for these funds is that of the sub account and reflects the net expense ratio of the underlying fund after such expense waiver or cap. Please see the Fund Sheet for details, including gross expenses.

Investment Information and John Hancock's Indirect Compensation

Fund Code	Fund Name	Investment Services	(2)	Plan Services			(4)	(5)	Redemption Fee (%) ^{N20}
		(1)		(3)					
		Underlying Fund Net Cost (%)	Revenue From Underlying Fund (%) (12b-1, STA, Other)	+	Revenue From Sub-account (%)	=	Total Revenue Used Towards Plan Cost (%)	Expense Ratio (%)	
Asset Allocation - Target Date									
TCT	•Nuveen Lifecycle Index 2065	0.10	0.00	+	0.00	=	0.00	0.10	0
TCR	•Nuveen Lifecycle Index 2060	0.10	0.00	+	0.00	=	0.00	0.10	0
TCQ	•Nuveen Lifecycle Index 2055	0.10	0.00	+	0.00	=	0.00	0.10	0
TCO	•Nuveen Lifecycle Index 2050	0.10	0.00	+	0.00	=	0.00	0.10	0
TCN	•Nuveen Lifecycle Index 2045	0.10	0.00	+	0.00	=	0.00	0.10	0
TCL	•Nuveen Lifecycle Index 2040	0.10	0.00	+	0.00	=	0.00	0.10	0
TCK	•Nuveen Lifecycle Index 2035	0.10	0.00	+	0.00	=	0.00	0.10	0
TCJ	•Nuveen Lifecycle Index 2030	0.10	0.00	+	0.00	=	0.00	0.10	0
TCH	•Nuveen Lifecycle Index 2025	0.10	0.00	+	0.00	=	0.00	0.10	0
TCF	•Nuveen Lifecycle Index 2020	0.10	0.00	+	0.00	=	0.00	0.10	0
TCD	•Nuveen Lifecycle Index 2015	0.10	0.00	+	0.00	=	0.00	0.10	0
TCB	•Nuveen Lifecycle Index 2010	0.10	0.00	+	0.00	=	0.00	0.10	0
TCA	•Nuveen Lifecycle Index Ret Inc	0.10	0.00	+	0.00	=	0.00	0.10	0
Aggressive Growth									
FSF	•Financial Industries Fund	0.64	0.30	+	-0.30	=	0.00	0.64	0
DMK	Invesco Developing Markets	0.78	0.25	+	-0.25	=	0.00	0.78	0
SCO	Invesco Small Cap Growth	0.47	0.35	+	-0.35	=	0.00	0.47	0
GLD	iShares Gold Trust ETF	0.31	0.00	+	0.00	=	0.00	0.31	0
MCI	•Mid Cap Index Fund	0.16	0.30	+	-0.30	=	0.00	0.16	0

Fund Code	Fund Name	Investment Services	(2) Revenue From Underlying Fund (%) (12b-1, STA, Other)	+	Plan Services		(4) Total Revenue Used Towards Plan Cost (%)	(5) Expense Ratio (%)	Redemption Fee (%) N20
		(1) Underlying Fund Net Cost (%)			(3) Revenue From Sub-account (%)	=			
REF	•Real Est. Securities Fund	0.50	0.30	+	-0.30	=	0.00	0.50	0
SCI	•Small Cap Index Fund	0.09	0.44	+	-0.44	=	0.00	0.09	0
HLS	T. Rowe Price Health Sci	0.65	0.15	+	-0.15	=	0.00	0.65	0
SCT	T. Rowe Price Sci & Tech	0.64	0.15	+	-0.15	=	0.00	0.64	0
VEN	Vanguard Energy Fund	0.36	0.00	+	0.00	=	0.00	0.36	0
LGI	Vanguard Growth Index Fund	0.05	0.00	+	0.00	=	0.00	0.05	0
VOT	Vanguard Mid-Cap Growth ETF	0.13	0.00	+	0.00	=	0.00	0.13	0
VOE	Vanguard Mid-Cap Value ETF	0.13	0.00	+	0.00	=	0.00	0.13	0
VSG	Vanguard Small Cap Grow Index	0.07	0.00	+	0.00	=	0.00	0.07	0
VIS	Vanguard Small Cap Value Index	0.07	0.00	+	0.00	=	0.00	0.07	0
Growth									
IND	•500 Index Fund	0.05	0.25	+	-0.25	=	0.00	0.05	0
ITS	•JH Disciplined Value Intl Fund	0.56	0.18	+	-0.18	=	0.00	0.56	0
DIV	Templeton World	0.53	0.50	+	-0.50	=	0.00	0.53	0
VIG	Vanguard International Growth	0.25	0.00	+	0.00	=	0.00	0.25	0
VTA	Vanguard Tot Wld Stk Index ETF	0.12	0.00	+	0.00	=	0.00	0.12	0
LVI	Vanguard Value Index Fund	0.05	0.00	+	0.00	=	0.00	0.05	0
Growth & Income									
ABF	AF American Balanced Fund	0.24	0.35	+	-0.35	=	0.00	0.24	0
ULT	•MFS Utilities Fund	0.50	0.50	+	-0.50	=	0.00	0.50	0
Income									

Fund Code	Fund Name	Investment Services	Plan Services					(5) Expense Ratio (%)	Redemption Fee (%) ^{N20}
		(1) Underlying Fund Net Cost (%)	(2) Revenue From Underlying Fund (%) (12b-1, STA, Other)	+	(3) Revenue From Sub-account (%)	=	(4) Total Revenue Used Towards Plan Cost (%)		
BUS	BlackRock U.S. Debt Index Fund	0.04	0.00	+	0.00	=	0.00	0.04	0
FBF	Fidelity Advisor Total Bond	0.24	0.25	+	-0.25	=	0.00	0.24	0
HYF	•High Yield Fund	0.51	0.05	+	-0.05	=	0.00	0.51	0
TGB	•Templeton Global Bond Fund	0.47	0.50	+	-0.50	=	0.00	0.47	0
Conservative									
MSV	John Hancock Stable Val ^{N19}	0.42	0.00	+	0.00	=	0.00	0.42	0
Averages: ^{N15}		0.12	0.02	+	-0.02	=	0.00	0.12	

The **"Underlying Fund Net Cost"** represents the amount paid for investment management or advisory services, and for operational and/or other expenses of the underlying fund (the mutual fund, collective trust, or ETF in which the investment option invests). It is determined by deducting the amount of **"Revenue from underlying fund (12b-1, STA, Other)"** from the underlying fund's expense ratio.

In general, the **"Revenue from underlying fund (12b-1, STA, Other)"** is paid to John Hancock by the underlying fund pursuant to agreements or arrangements between John Hancock and the underlying fund and/or their affiliates. Such revenue includes 12b-1, Sub-transfer agency, Shareholder Service and Other fees, which are indirect compensation to John Hancock. In addition (in the case of underlying affiliated funds), John Hancock uses revenue from its corporate profit to provide credits to the sub-account that invests in the underlying affiliated fund. Such credits are treated by John Hancock as **"Revenue from underlying fund (12b-1, STA, Other)"**. John Hancock provides, on behalf of the underlying funds, communications, statements, and reporting materials to plans and participants about the underlying funds, facilitates purchases and redemptions of shares of the underlying funds in accordance with your instructions, and maintains records in relation thereto.

For the Signature Menu ("Sig Menu" or Sig): The **"Revenue from sub-account"**, if any, is a direct administrative charge made by John Hancock against the sub-account. If any **"Revenue from underlying fund (12b-1, STA, Other)"** is received in respect of a sub-account, then, except as described below, the **"Revenue from sub-account"** will be a negative charge so that the sum of **"Revenue from underlying fund (12b-1, STA, Other)"** and the **"Revenue from Sub-account"** is always equal to 0.00%. However, if you select sub-accounts that invest in underlying funds advised or sub-advised by an affiliate of John Hancock as agreed by you and us, then the sum of the **"Revenue from underlying fund (12b-1, STA, Other)"** and the **"Revenue from Sub-account"** received by John Hancock will equal 0.15%. This amount will be used to pay for, or offset, the cost of John Hancock's recordkeeping services.

The **"Expense Ratio"** shown above represents the total annual operating expenses for the investment options made available by John Hancock under your Contract. It is made up of the underlying fund's expense ratio (FER) and the Revenue from the sub-account. John Hancock's indirect compensation from the investment options includes (i) the **"Revenue from underlying fund (12b-1, STA, Other)"** (paid by the underlying fund and other fund-related sources) and (ii) all or certain portions of the **"Revenue from Sub-account"**, which are collected by John Hancock from the Fund's unit value.

Marketing Support Payments from Investment Fund Providers From time to time distributors and/or advisors for the underlying funds available on our investment platform may make payments to us for marketing support activities. These payments are used, in part, to subsidize the cost of maintaining the investment options on our platform and the costs of training seminars, meetings, and/or conferences we offer to our employees (wholesalers, supervisors, field leadership, and other personnel). Representatives from the fund companies and/or our distribution partners may also participate in some or all of these seminars, meetings, or conferences. These seminars, meetings, and conferences may include a non-training element to the event. Investment fund providers that make payments may also be given opportunities to communicate with our employees concerning their products or services in a manner that is more frequent or more prominent than the communications of investment fund providers that do not make payments. Payments from individual fund companies range from \$30,000 to \$400,000. These payments are not premised on the sale of fund shares and are not related to any particular plan's investment in any underlying fund. These payments are not expected to affect the cost of investing in any underlying fund. In the context of John Hancock's total revenue, the amount of the marketing support payments is expected be de minimis, and the amount allocable to any particular plan will be de minimis.

N15 Estimates and averages shown reflect investment allocations under your Contract as of the date of this report with expense ratio information as of the prior month-end. The "Revenue from sub-account used for other plan costs" shown below includes the amount charged by John Hancock to maintain the John Hancock TPA Program and, if applicable, the amount of the Financial Professional Firm Services Charge (sometimes also referred to as the Sales Expense Recovery Charge) paid by the plan. The latter charge applies if your contract has designated a financial professional firm ("FP Firm") as broker of record and the compensation payable to the FP Firm included deposit-based compensation. The cost of such deposit-based compensation is amortized and recouped by John Hancock by a fixed percentage charge collected as part of the Revenue from Sub-account. Depending on the actual experience of your contract, it is possible that the total amount collected by John Hancock through the Financial Professional Firm Services Charge may be more or less than the total amount paid by John Hancock to the FP Firm. If payment of the Financial Professional Firm Services Charge results in John Hancock collecting an amount in excess of the total amount it paid to the FP Firm, such excess amount is retained by John Hancock as indirect compensation for its assumption of the risk that it might not recover the total amount that it paid to the FP Firm. If John Hancock does not recover the total amount it paid to the FP Firm, the loss will be absorbed by John Hancock. The amount of any compensation paid in connection with the sale of your contract is reported annually to you for completing Schedule A of your Plan's Form 5500. Details of these charges were previously provided in your Contract documents, initial 408(b)(2) disclosure, or on our websites.

N19 As of April 30, 2013, John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA") receives a fee for advisory services provided to Global Trust Company ("GTC"), the trustee of the John Hancock Stable Value Fund Collective Investment Trust (the "Trust") in an amount equal to 0.20% of the assets of the Trust. The Trust invests a portion of its assets in a separate investment account maintained by John Hancock Life & Health Insurance Company ("John Hancock Life & Health"), an affiliate of John Hancock USA. John Hancock Life & Health pays John Hancock USA a fee equal to 0.19% of the assets in the separate account for investment management services, out of which investment management fees are paid to certain affiliated and unaffiliated sub-managers as described in the John Hancock Stable Value Fund 408(b)(2) Service Provider Compensation Supplement which has been provided to you in a separate communication. So long as any assets of the Trust are invested in the separate account, John Hancock USA will reduce the advisory fee paid by GTC, dollar for dollar, by an amount equal to the investment management fee charged in connection with such affiliated investment. These fees are deducted from net asset value and are included in the calculation of the Fund Expense Ratio of the Stable Value Fund. Refer to the John Hancock Stable Value Fund Offering Memorandum that was previously provided to you for more details.

N20 Important Redemption Fee Information: Some mutual fund companies apply redemption fees to qualified retirement plan accounts. Providers to retirement plans, including John Hancock, are therefore responsible for applying these policies, and collecting and remitting these redemption fees on behalf of the mutual fund companies in which their sub-accounts invest. These redemption fees are applied to certain fund transactions in an effort to reduce short-term trading. Any redemption fees collected will be deposited back into the mutual fund and are not retained by John Hancock.

Except as otherwise described in the Offering Memorandum and Declaration of Trust of the John Hancock Stable Value Fund, and below regarding separate accounts, none of the services provided under the contract are performed by John Hancock, its affiliates, or employees as a fiduciary (as that term is defined in the Employee Retirement Income Security Act) of the plan and its related trust. To the extent John Hancock maintains a separate account(s) in which the plan invests, John Hancock is a limited fiduciary for the exclusive purposes of holding plan assets in its separate account(s), voting proxies and acting only in accordance with directions from trustee(s), participants and beneficiaries, as provided in the contract documents. The Plan trustee(s) shall retain the authority and responsibility for reviewing the plan documents, ensuring compliance with ERISA (for example, for their instructions, as well as for the instructions of the participants and beneficiaries), and instructing John Hancock accordingly. John Hancock will not have any discretionary authority or responsibility for the management or control of the separate accounts.

John Hancock uses, and relies on, materials provided by the underlying funds in order to produce disclosure of our investment and indirect compensation and other investment-related information required to be provided to you under ERISA Section 408(b)(2), and makes no representation as to the completeness or accuracy of such materials.

From time to time, employees of John Hancock may receive de minimis, non-monetary compensation in the ordinary course of business, such as gifts and entertainment from vendors with whom they may engage in business dealings on behalf of clients, including qualified retirement plans. Any such compensation will be subject to John Hancock's internal policies. Given the nature of John Hancock's businesses, John Hancock reasonably believes that such compensation received by its employees is received in the context of a general business relationship and should not be viewed as attributable or allocable to any specific transactions engaged in on behalf of their clients, including qualified retirement plans.

This information does not constitute legal or tax advice with respect to any taxpayer. It was neither written nor intended for use by any such taxpayer for the purpose of avoiding penalties, and it cannot be so used. If it is used or referred to in promoting, marketing, or recommending any transaction or matter addressed herein, it should be understood as having been written to support such promotion, marketing, or recommendation, and any taxpayer receiving it should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

All contract information is confidential and you agree to safeguard and protect such information in accordance with the standards required by law and use such information only for authorized plan administration purposes.

John Hancock Life Insurance Company (U.S.A.) (John Hancock USA) is also referred to as "John Hancock".

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York). John Hancock Life Insurance Company (U.S.A.) makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company (U.S.A.) does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

