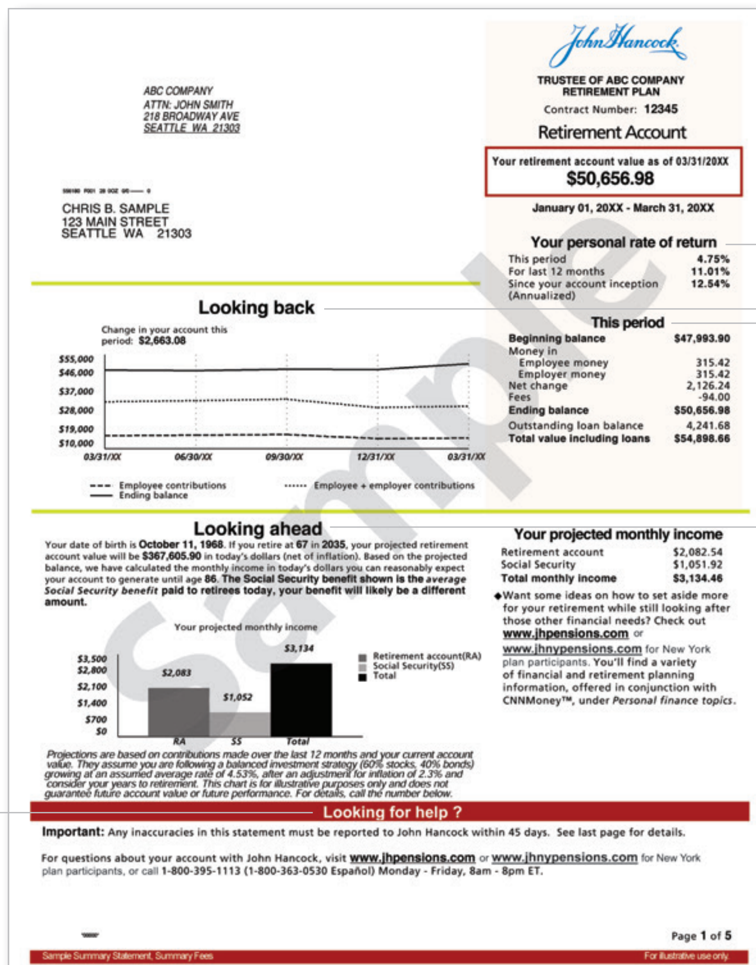
JOHN HANCOCK
RETIREMENT
PLAN SERVICES

guía de referencia para su
estado de cuenta de jubilación

Esta guía de referencia le ayudará a ubicar algunos de los datos más importantes que aparecen en el estado de su cuenta de jubilación, que proporciona John Hancock en virtud del contrato grupal de anualidades de su compañía. La muestra utilizada tiene fines ilustrativos exclusivamente y puede que no refleje todos los contratos.


ABC COMPANY
ATTN: JOHN SMITH
218 BROADWAY AVE
SEATTLE WA 21303

CHRIS B. SAMPLE
123 MAIN STREET
SEATTLE WA 21303

TRUSTEE OF ABC COMPANY
RETIREMENT PLAN
Contract Number: 12345

Retirement Account

Your retirement account value as of 03/31/20XX
$50,656.98

January 01, 20XX - March 31, 20XX

Your personal rate of return

This period	4.75%
For last 12 months	11.01%
Since your account inception (Annualized)	12.54%

Looking back

Change in your account this period: **$2,663.08**

This period

Beginning balance	$47,993.90
Money in	
Employee money	315.42
Employer money	315.42
Net change	2,126.24
Fees	-94.00
Ending balance	$50,656.98
Outstanding loan balance	4,241.68
Total value including loans	$54,898.66

Looking ahead

Your date of birth is **October 11, 1968**. If you retire at **67** in **2035**, your projected retirement account value will be **$367,605.90** in today's dollars (net of inflation). Based on the projected balance, we have calculated the monthly income in today's dollars you can reasonably expect your account to generate until age **86**. **The Social Security benefit shown is the *average Social Security benefit* paid to retirees today, your benefit will likely be a different amount.**

Projections are based on contributions made over the last 12 months and your current account value. They assume you are following a balanced investment strategy (60% stocks, 40% bonds) growing at an assumed average rate of 4.53%, after an adjustment for inflation of 2.3% and consider your years to retirement. This chart is for illustrative purposes only and does not guarantee future account value or future performance. For details, call the number below.

Your projected monthly income

Retirement account	$2,082.54
Social Security	$1,051.92
Total monthly income	$3,134.46

◆Want some ideas on how to set aside more for your retirement while still looking after those other financial needs? Check out www.jhpensions.com or www.jhnypensions.com for New York plan participants. You'll find a variety of financial and retirement planning information, offered in conjunction with CNNMoney™, under *Personal finance topics*.

Looking for help ?

Important: Any inaccuracies in this statement must be reported to John Hancock within 45 days. See last page for details.

For questions about your account with John Hancock, visit www.jhpensions.com or www.jhnypensions.com for New York plan participants, or call 1-800-395-1113 (1-800-363-0530 Español) Monday - Friday, 8am - 8pm ET.

Page 1 of 5

Sample Summary Statement, Summary Fees

For illustrative use only.

Su tasa de rendimiento personal

Esta sección muestra el rendimiento de su cuenta a lo largo de los diferentes períodos cubiertos.

Evolución de su cuenta

Este gráfico muestra el cambio en su cuenta. Si se trata de su primer estado de cuenta, este gráfico no se mostrará.

Este período

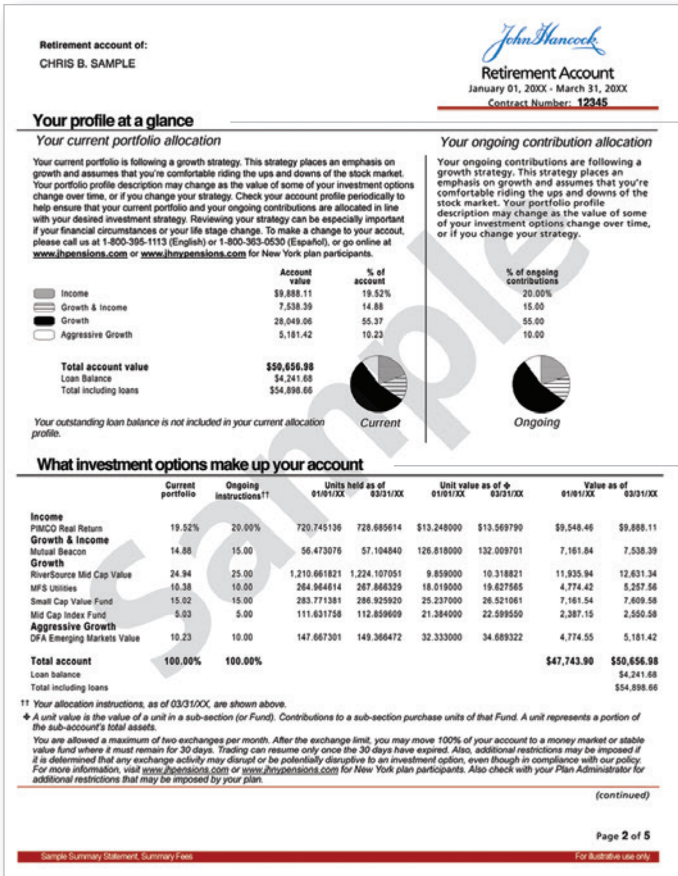
Detalla su saldo inicial, el dinero que entró y que salió, y el saldo final de su cuenta.

Proyecciones futuras

Tomamos el saldo corriente de su cuenta y un promedio de su historial de contribuciones mensuales correspondiente a los 12 últimos meses, y proyectamos cuáles podrían ser sus ingresos para la jubilación a la edad de 65 años. Incluimos una suposición de su beneficio del Seguro Social sobre la base de su edad actual y año previsto de jubilación.

¿Necesita ayuda? Contamos con un equipo experimentado para ayudarle.

Esta sección le proporciona información valiosa, incluyendo la dirección de nuestro sitio Web, nuestro número telefónico gratuito de atención al cliente y, en algunos casos, el nombre y el número del administrador de su plan.



Retirement account of:
CHRIS B. SAMPLE

John Hancock
Retirement Account
January 01, 20XX - March 31, 20XX
Contract Number: 12345

Your profile at a glance

Your current portfolio allocation

Your current portfolio is following a growth strategy. This strategy places an emphasis on growth and assumes that you're comfortable riding the ups and downs of the stock market. Your portfolio profile description may change as the value of some of your investment options change over time, or if you change your strategy. Check your account profile periodically to help ensure that your current portfolio and your ongoing contributions are allocated in line with your desired investment strategy. Reviewing your strategy can be especially important if your financial circumstances or your life stage change. To make a change to your accout, please call us at 1-800-395-1113 (English) or 1-800-363-0530 (Español), or go online at www.jhpensions.com or www.jhnypensions.com for New York plan participants.

Your ongoing contribution allocation

Your ongoing contributions are following a growth strategy. This strategy places an emphasis on growth and assumes that you're comfortable riding the ups and downs of the stock market. Your portfolio profile description may change as the value of some of your investment options change over time, or if you change your strategy.

	Account value	% of account	% of ongoing contributions
Income	$9,888.11	19.52%	20.00%
Growth & Income	7,538.39	14.88	15.00
Growth	28,049.06	55.37	55.00
Aggressive Growth	5,181.42	10.23	10.00
Total account value	**$50,656.98**		
Loan Balance	$4,241.68		
Total including loans	$54,898.66		

Current

Ongoing

Your outstanding loan balance is not included in your current allocation profile.

What investment options make up your account

	Current portfolio	Ongoing instructions††	Units held as of 01/01/XX	Units held as of 03/31/XX	Unit value as of ✦ 01/01/XX	Unit value as of ✦ 03/31/XX	Value as of 01/01/XX	Value as of 03/31/XX
Income								
PIMCO Real Return	19.52%	20.00%	720.745136	728.685614	$13.248000	$13.569790	$9,548.46	$9,888.11
Growth & Income								
Mutual Beacon	14.88	15.00	56.473076	57.104840	126.818000	132.009701	7,161.84	7,538.39
Growth								
RiverSource Mid Cap Value	24.94	25.00	1,210.661821	1,224.107051	9.859000	10.318821	11,935.94	12,631.34
MFS Utilities	10.38	10.00	264.964614	267.866329	18.019000	19.627565	4,774.42	5,257.56
Small Cap Value Fund	15.02	15.00	283.771381	286.925920	25.237000	26.521061	7,161.54	7,609.58
Mid Cap Index Fund	5.03	5.00	111.631758	112.859609	21.384000	22.599550	2,387.15	2,550.58
Aggressive Growth								
DFA Emerging Markets Value	10.23	10.00	147.667301	149.366472	32.333000	34.689322	4,774.55	5,181.42
Total account	**100.00%**	**100.00%**					**$47,743.90**	**$50,656.98**
Loan balance								$4,241.68
Total including loans								$54,898.66

†† *Your allocation instructions, as of 03/31/XX, are shown above.*

✦ *A unit value is the value of a unit in a sub-section (or Fund). Contributions to a sub-section purchase units of that Fund. A unit represents a portion of the sub-account's total assets.*

You are allowed a maximum of two exchanges per month. After the exchange limit, you may move 100% of your account to a money market or stable value fund where it must remain for 30 days. Trading can resume only once the 30 days have expired. Also, additional restrictions may be imposed if it is determined that any exchange activity may disrupt or be potentially disruptive to an investment option, even though in compliance with our policy. For more information, visit www.jhpensions.com or www.jhnypensions.com for New York plan participants. Also check with your Plan Administrator for additional restrictions that may be imposed by your plan.

(continued)

Page 2 of 5

Sample Summary Statement, Summary Fees
For illustrative use only.

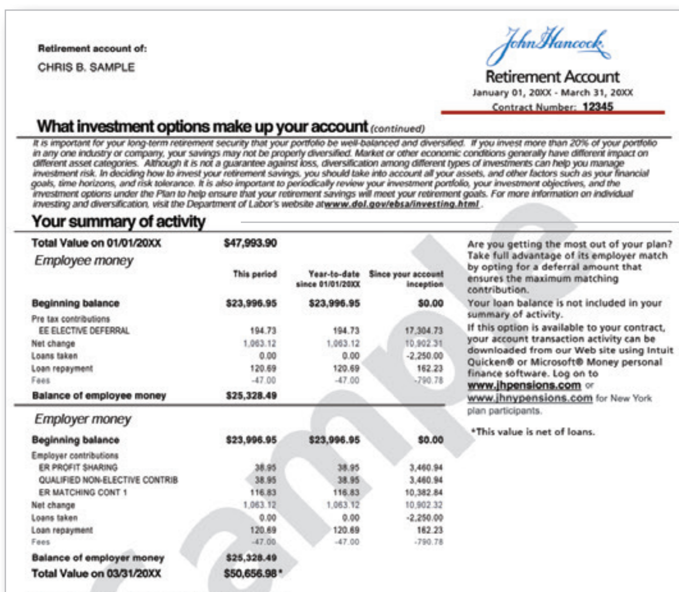
Su perfil de riesgo de un vistazo (página 2)

Esto muestra su asignación de cartera o combinación de opciones de inversión en dicho momento.

Muestra asimismo su estrategia de asignación para sus contribuciones continuadas.

Qué opciones de inversión integran su cuenta (página 2)

Esta sección proporciona una lista de las opciones de inversión (Fondos) que ha elegido para su cuenta de jubilación y sus instrucciones relativas a asignaciones corrientes y continuadas. Le dice asimismo cuántas unidades de cada Fondo tiene en su cuenta, el valor unitario y el valor total de cada Fondo al principio y al final del período.



Retirement account of:
CHRIS B. SAMPLE

John Hancock
Retirement Account
January 01, 20XX - March 31, 20XX
Contract Number: 12345

What investment options make up your account *(continued)*

It is important for your long-term retirement security that your portfolio be well-balanced and diversified. If you invest more than 20% of your portfolio in any one industry or company, your savings may not be properly diversified. Market or other economic conditions generally have different impact on different asset categories. Although it is not a guarantee against loss, diversification among different types of investments can help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all your assets, and other factors such as your financial goals, time horizons, and risk tolerance. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information on individual investing and diversification, visit the Department of Labor's website at **www.dol.gov/ebsa/investing.html**.

Your summary of activity

	This period	Year-to-date since 01/01/20XX	Since your account inception
Total Value on 01/01/20XX	**$47,993.90**		
Employee money			
Beginning balance	**$23,996.95**	**$23,996.95**	**$0.00**
Pre tax contributions			
EE ELECTIVE DEFERRAL	194.73	194.73	17,304.73
Net change	1,063.12	1,063.12	10,902.31
Loans taken	0.00	0.00	-2,250.00
Loan repayment	120.69	120.69	162.23
Fees	-47.00	-47.00	-790.78
Balance of employee money	**$25,328.49**		
Employer money			
Beginning balance	**$23,996.95**	**$23,996.95**	**$0.00**
Employer contributions			
ER PROFIT SHARING	38.95	38.95	3,460.94
QUALIFIED NON-ELECTIVE CONTRIB	38.95	38.95	3,460.94
ER MATCHING CONT 1	116.83	116.83	10,382.84
Net change	1,063.12	1,063.12	10,902.32
Loans taken	0.00	0.00	-2,250.00
Loan repayment	120.69	120.69	162.23
Fees	-47.00	-47.00	-790.78
Balance of employer money	**$25,328.49**		
Total Value on 03/31/20XX	**$50,656.98***		

Are you getting the most out of your plan? Take full advantage of its employer match by opting for a deferral amount that ensures the maximum matching contribution.

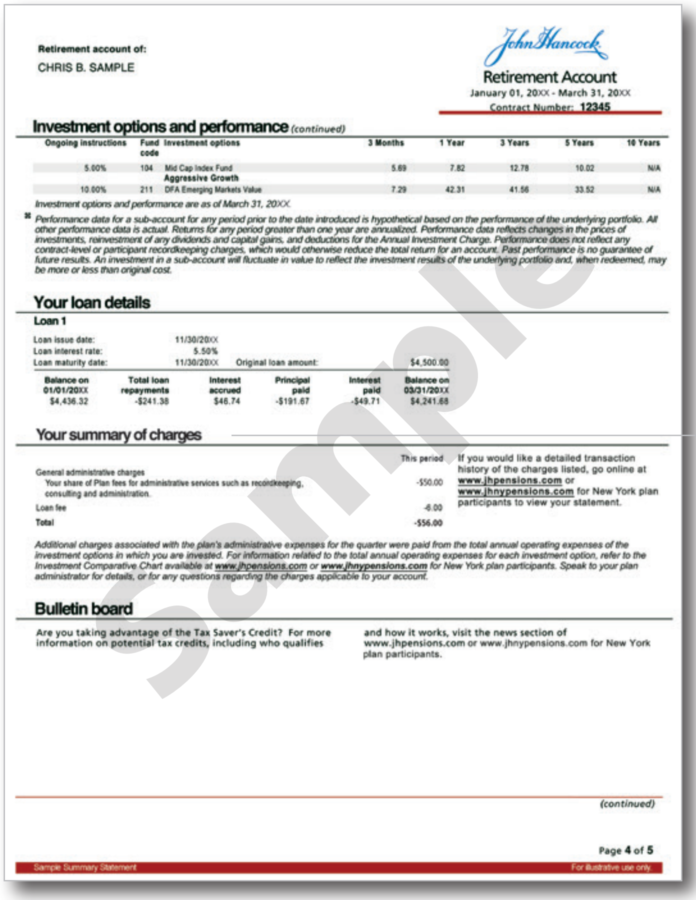
Your loan balance is not included in your summary of activity.

If this option is available to your contract, your account transaction activity can be downloaded from our Web site using Intuit Quicken® or Microsoft® Money personal finance software. Log on to **www.jhpensions.com** or **www.jhnypensions.com** for New York plan participants.

*This value is net of loans.

Su resumen de actividad (página 3)

Esta sección proporciona datos más detallados de actividad en relación con sus contribuciones y otras transacciones que afectaron a su cuenta para la jubilación durante el plazo cubierto.


Retirement account of:
CHRIS B. SAMPLE

John Hancock
Retirement Account
January 01, 20XX - March 31, 20XX
Contract Number: 12345

Investment options and performance *(continued)*

Ongoing instructions	Fund code	Investment options	3 Months	1 Year	3 Years	5 Years	10 Years
5.00%	104	Mid Cap Index Fund	5.69	7.82	12.78	10.02	N/A
		Aggressive Growth					
10.00%	211	DFA Emerging Markets Value	7.29	42.31	41.56	33.52	N/A

Investment options and performance are as of March 31, 20XX.

** Performance data for a sub-account for any period prior to the date introduced is hypothetical based on the performance of the underlying portfolio. All other performance data is actual. Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of investments, reinvestment of any dividends and capital gains, and deductions for the Annual Investment Charge. Performance does not reflect any contract-level or participant recordkeeping charges, which would otherwise reduce the total return for an account. Past performance is no guarantee of future results. An investment in a sub-account will fluctuate in value to reflect the investment results of the underlying portfolio and, when redeemed, may be more or less than original cost.*

Your loan details

Loan 1

Loan issue date: 11/30/20XX
Loan interest rate: 5.50%
Loan maturity date: 11/30/20XX Original loan amount: $4,500.00

Balance on 01/01/20XX	Total loan repayments	Interest accrued	Principal paid	Interest paid	Balance on 03/31/20XX
$4,436.32	-$241.38	$46.74	-$191.67	-$49.71	$4,241.68

Your summary of charges

	This period
General administrative charges	
Your share of Plan fees for administrative services such as recordkeeping, consulting and administration.	-$50.00
Loan fee	-6.00
Total	**-$56.00**

If you would like a detailed transaction history of the charges listed, go online at **www.jhpensions.com** or **www.jhnypensions.com** for New York plan participants to view your statement.

*Additional charges associated with the plan's administrative expenses for the quarter were paid from the total annual operating expenses of the investment options in which you are invested. For information related to the total annual operating expenses for each investment option, refer to the Investment Comparative Chart available at **www.jhpensions.com** or **www.jhnypensions.com** for New York plan participants. Speak to your plan administrator for details, or for any questions regarding the charges applicable to your account.*

Bulletin board

Are you taking advantage of the Tax Saver's Credit? For more information on potential tax credits, including who qualifies and how it works, visit the news section of www.jhpensions.com or www.jhnypensions.com for New York plan participants.

(continued)

Page 4 of 5

Sample Summary Statement For illustrative use only.

Sample

Su resumen de cargos (página 4)

Esta sección indica su parte de cualquier cargo administrativo e individual que se deduce de su cuenta, si se cobra y procesa a través de John Hancock.

GT-P 15573-SP-GE 11/17-34866