



Aggressive AA Model

AS OF 2025-03-31

INVESTMENT STRATEGY: Portfolios Asset Allocations are also offered as investment options in the Plan. Each Portfolio seeks to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by the portfolio's investment vehicles. The percentage of assets allocated to each asset class will be rebalanced by John Hancock Retirement Plan Services, LLC according to the rebalancing rules provided by the client or financial intermediary. The Portfolios themselves are not mutual funds.

Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2015-01-06
Gross Expense Ratio ^{f1} (%)	0.76
Net Expense Ratio ^{f1} (%)	0.76
Fund Total Net Assets (\$M)	13.12

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
L & G S&P 500 CIT Class F	35.52
John Hancock Bond Fund R6	24.03
L & G MSCI ACWI ex US DC CIT F	17.67
L & G S&P 400 CIT Class F	6.31
L & G S&P 600 CIT Class F	6.19
BlackRock Low Dur Bond K	4.47
NYL Guaranteed Int. Acct.	2.35
Intercontl Enh Cr US RE Inc	1.99
NYLI MK High Yield Corp Bnd R6	1.47

PRINCIPAL RISKS

Principal Risks include: Not a Mutual Fund, Portfolio Risk, Unitized Portfolio or Core Fund Risk and Wrap Fee. See disclosure for details.

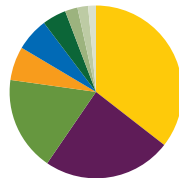
Average Annual Total Returns %

As of 2025-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Aggressive AA Model	-1.04	5.28	4.45	11.13	7.15	--
Morningstar Aggressive Target ⁸³	0.69	6.30	5.80	14.14	8.39	--

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.

Portfolio Snapshot^{b2} (%)



35.52	L & G S&P 500 CIT Class F	4.47	BlackRock Low Dur Bond K
24.03	John Hancock Bond Fund R6	2.35	NYL Guaranteed Int. Acct.
17.67	L & G MSCI ACWI ex US DC CIT F	1.99	Intercontl Enh Cr US RE Inc
6.31	L & G S&P 400 CIT Class F	1.47	NYLI MK High Yield Corp Bnd R6
6.19	L & G S&P 600 CIT Class F		

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.



Important Notes

Other:

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

Index Description:

i83. The Morningstar Aggressive Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in a static allocation appropriate for U.S. investors who seek above-average exposure to equity market risk and returns. An investment cannot be made directly into an index.

Principal Risks

Not a Mutual Fund: This investment option is not a mutual fund.

Portfolio Risk: This is not a mutual fund, prospectuses are not required, and prices are not available in local publications. The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds. Asset allocation does not ensure a profit or protection against a loss. Please note that asset allocation may not be appropriate for all participants particularly those interested in directing investment options on their own. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. An investor should examine the asset allocation of the portfolio to ensure it is consistent with their own risk tolerance.

Unitized Portfolio or Core Fund Risk: The fund allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. Funds that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The fund may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds.

Wrap Fee: The expense ratio includes the underlying investment product fees as well as a wrap fee of 0.45%.