

# Investment Comparative Chart

## The ABC 401(k) Plan

This document includes important information to help you compare the investment options under your retirement plan. A glossary of investment-related terms is also available at [www.jhretirement.com](http://www.jhretirement.com).

### DOCUMENT SUMMARY

Part I consists of performance information for your Plan's designated investment alternatives (also referred to as investment options). This part shows you how the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

### OBTAINING ADDITIONAL INFORMATION:

The information contained in this notice is also available on the John Hancock website at [www.jhretirement.com](http://www.jhretirement.com). Additional information including more current performance data about your investment options can also be found on this website or by calling John Hancock at 800-547-1860 or 800-822-8252 for Spanish. You may also mail a request for information to

John Hancock Retirement Plan Services, Attn: Participant Services, P.O. Box 55208, Boston, MA 02205-5208.

Once registered on the website, you may elect to receive this notice electronically by providing us with your preferred email address and authorization.

Note: Disclosure notices include the annual Important Plan Information, Investment Comparative Chart and other participant fee disclosures. If you select electronic delivery, you may request a paper copy of these notices free of charge by contacting John Hancock at 800-547-1860 or 800-822-8252 for Spanish. In addition, you may withdraw your consent to electronic delivery, change your email address, or view the minimum system requirements necessary to access your electronic regulatory notices at any time by visiting [www.jhretirement.com](http://www.jhretirement.com).

## PART I: Performance Information

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available by accessing the website address associated with each fund, as listed below.

The performance data presented represents past performance and current performance may be lower or higher than the performance quoted. An investment in a fund will fluctuate in value and when redeemed, may be

worth more or less than original cost. Performance does not reflect any applicable plan-level or certain participant-level charges, or any redemption fees imposed by the mutual fund company. These charges, if included, would otherwise reduce the total return for your account.

The Average Annual Total Returns of the investment options available under your qualified plan represent the returns earned for the stated periods and are calculated after accounting for the Total Annual Operating Expenses, as shown in Part II of this document. Benchmark returns are shown for comparative purposes only. Benchmark returns represent the performance of market indices, which cannot be invested in directly. These returns are calculated without taking into account any investment fees and/or expenses.

VARIABLE RETURN INVESTMENTS									
Equity									
		Average Annual Total Return (%) as of 01/31/2014				Benchmark Return (%) as of 01/31/2014			
Name/Ticker/Morningstar Category	Inception Date	1 yr	5 yr	10 yr	Since Inception	1yr	5yr	10yr	Since Inception
American Funds Capital World G/I R6 (RWIGX) World Stock	05/01/2009	16.60%	16.48%	8.65%	15.13%	12.70%	16.04%	6.55%	14.72%
<a href="https://jhretirement.com/sites/Eroom/Artifacts?Cusip=140543810">https://jhretirement.com/sites/Eroom/Artifacts?Cusip=140543810</a>						MSCI All Country World NR Index			
American Funds EuroPacific Gr R6 (RERGX) Foreign Large Blend	05/01/2009	11.48%	15.05%	8.40%	13.11%	5.75%	13.86%	6.90%	12.04%
<a href="https://jhretirement.com/sites/Eroom/Artifacts?Cusip=298706821">https://jhretirement.com/sites/Eroom/Artifacts?Cusip=298706821</a>						MSCI All Country World Ex-USA NR Index			
Columbia Mid Cap Value Opportunity A (AMVAX) Mid-Cap Value	02/14/2002	22.83%	21.83%	9.46%	9.98%	22.14%	23.41%	9.78%	10.26%
<a href="https://jhretirement.com/sites/Eroom/Artifacts?Cusip=19766G108">https://jhretirement.com/sites/Eroom/Artifacts?Cusip=19766G108</a>						Russell Mid Cap Value Index			
Columbia Seligman Comms & Info A (SLMCX) Technology	06/23/1983	17.34%	17.65%	8.72%	12.88%	26.65%	23.14%	7.21%	N/A
<a href="https://jhretirement.com/sites/Eroom/Artifacts?Cusip=19766H429">https://jhretirement.com/sites/Eroom/Artifacts?Cusip=19766H429</a>						S&P North American Technology Index			
Davis Financial A (RPFGX) Financial	05/01/1991	18.07%	19.90%	4.52%	11.74%	21.52%	19.19%	6.83%	9.25%
<a href="https://jhretirement.com/sites/Eroom/Artifacts?Cusip=239103500">https://jhretirement.com/sites/Eroom/Artifacts?Cusip=239103500</a>						S&P 500 Index			
Fidelity Advisor Small Cap Value T (FCVTX) Small Value	11/03/2004	19.89%	23.15%	N/A	11.00%	22.04%	20.37%	N/A	7.58%
<a href="https://jhretirement.com/sites/Eroom/Artifacts?Cusip=316389782">https://jhretirement.com/sites/Eroom/Artifacts?Cusip=316389782</a>						Russell 2000 Value Index			

Fidelity Contrafund (FCNTX) Large Growth	05/17/1967	26.22%	19.52%	9.96%	12.51%	21.52%	19.19%	6.83%	N/A
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=316071109">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=316071109</a>						S&P 500 Index			
Fidelity Overseas (FOSFX) Foreign Large Blend	12/04/1984	17.36%	13.91%	5.76%	10.37%	11.93%	13.84%	6.32%	9.42%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=316343102">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=316343102</a>						MSCI EAFE NR Index			
Franklin Natural Resources A (FRNRX) Natural Resources	06/05/1995	-0.75%	12.90%	10.09%	9.55%	21.52%	19.19%	6.83%	8.66%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=354713604">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=354713604</a>						S&P 500 Index			
Franklin Small Cap Growth A (FSGRX) Small Growth	05/01/2000	41.54%	28.44%	9.21%	7.39%	21.52%	19.19%	6.83%	3.38%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=354713620">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=354713620</a>						S&P 500 Index			
John Hancock Lifestyle Aggressive Portfolio R3 (JRLAX) Large Blend	10/17/2005	16.67%	17.16%	N/A	5.38%	21.52%	19.19%	N/A	7.25%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V531">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V531</a>						S&P 500 Index			
John Hancock Lifestyle Balanced Portfolio R3 (JRLBX) Moderate Allocation	10/17/2005	10.60%	14.36%	N/A	5.65%	21.52%	19.19%	N/A	7.25%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V457">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V457</a>						S&P 500 Index			
John Hancock Lifestyle Conservative Portfolio R3 (JRLCX) Conservative Allocation	10/17/2005	3.38%	9.77%	N/A	5.19%	21.52%	19.19%	N/A	7.25%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V374">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V374</a>						S&P 500 Index			
John Hancock Lifestyle Growth Portfolio R3 (JRLGX) Aggressive Allocation	10/17/2005	14.48%	15.93%	N/A	5.68%	21.52%	19.19%	N/A	7.25%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V291">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V291</a>						S&P 500 Index			
John Hancock Lifestyle Moderate Portfolio R3 (JRLMX) Conservative Allocation	10/17/2005	6.77%	12.33%	N/A	5.48%	21.52%	19.19%	N/A	7.25%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V226">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803V226</a>						S&P 500 Index			
John Hancock Retirement Living through 2010 R1 (JLADX) Target Date 2000-2010	10/30/2006	6.91%	13.23%	N/A	4.26%	21.52%	19.19%	N/A	5.87%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E585">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E585</a>						S&P 500 Index			
John Hancock Retirement Living through 2015 R1 (JLBDX) Target Date 2011-2015	10/30/2006	8.25%	14.20%	N/A	4.21%	21.52%	19.19%	N/A	5.87%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E460">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E460</a>						S&P 500 Index			
John Hancock Retirement Living through 2020 R1 (JLDDX) Target Date 2016-2020	10/30/2006	10.30%	15.25%	N/A	4.26%	21.52%	19.19%	N/A	5.87%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E346">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E346</a>						S&P 500 Index			
John Hancock Retirement Living through 2025 R1 (JLEDX) Target Date 2021-2025	10/30/2006	12.16%	16.11%	N/A	4.18%	21.52%	19.19%	N/A	5.87%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E221">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=41015E221</a>						S&P 500 Index			
John Hancock Retirement Living through 2030 R1 (JLFDX) Target Date 2026-2030	10/30/2006	13.61%	16.65%	N/A	4.19%	21.52%	19.19%	N/A	5.87%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M747">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M747</a>						S&P 500 Index			

John Hancock Retirement Living through 2035 R1 (JLHDX) Target Date 2031-2035	10/30/2006	14.40%	16.97%	N/A	4.42%	21.52%	19.19%	N/A	5.87%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M622">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M622</a>						S&P 500 Index			
John Hancock Retirement Living through 2040 R1 (JLIDX) Target Date 2036-2040	10/30/2006	14.59%	17.02%	N/A	4.46%	21.52%	19.19%	N/A	5.87%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M499">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M499</a>						S&P 500 Index			
John Hancock Retirement Living through 2045 R1 (JLJDX) Target Date 2041-2045	10/30/2006	14.58%	17.01%	N/A	4.44%	21.52%	19.19%	N/A	5.87%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M374">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47803M374</a>						S&P 500 Index			
MFS Utilities A (MMUFX) Utilities	02/14/1992	15.38%	17.43%	12.87%	11.93%	21.52%	19.19%	6.83%	9.06%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=552986309">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=552986309</a>						S&P 500 Index			
Oakmark Global I (OAKGX) World Stock	08/04/1999	21.54%	19.12%	8.77%	11.50%	16.07%	16.27%	6.40%	3.65%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=413838830">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=413838830</a>						MSCI World NR Index			
Oakmark International I (OAKIX) Foreign Large Blend	09/30/1992	16.79%	22.56%	9.76%	10.97%	10.69%	13.77%	6.48%	6.51%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=413838202">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=413838202</a>						MSCI World Ex-USA NR Index			
Oppenheimer Developing Markets Y (ODVYX) Diversified Emerging Mkts	09/07/2005	-2.51%	19.94%	14.31%	11.04%	-10.17%	14.78%	10.05%	7.32%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=683974505">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=683974505</a>						MSCI Emerging Markets NR Index			
Oppenheimer International Growth Y (OIGYX) Foreign Large Growth	09/07/2005	13.95%	18.71%	9.10%	8.31%	5.75%	13.86%	6.90%	4.88%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=68380L407">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=68380L407</a>						MSCI All Country World Ex-USA NR Index			
Prudential Jennison Mid Cap Growth Z (PEGZX) Mid-Cap Growth	12/31/1996	18.66%	20.71%	10.71%	10.58%	25.08%	23.97%	9.17%	8.40%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=74441C808">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=74441C808</a>						Russell Mid Cap Growth Index			
T. Rowe Price Health Sciences (PRHSX) Health	12/29/1995	48.63%	28.94%	15.27%	14.98%	21.52%	19.19%	6.83%	8.03%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=741480107">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=741480107</a>						S&P 500 Index			
T. Rowe Price Personal Strat Balanced (TRPBX) Moderate Allocation	07/29/1994	12.93%	16.09%	7.32%	8.84%	9.43%	12.88%	6.89%	N/A
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=77957L104">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=77957L104</a>						Morningstar Moderate Target Risk Index			
T. Rowe Price Personal Strat Growth (TRSGX) Aggressive Allocation	07/29/1994	17.28%	18.85%	7.61%	9.41%	12.63%	15.64%	7.47%	N/A
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=77957L203">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=77957L203</a>						Morningstar Moderately Aggressive Target Risk Index			
T. Rowe Price Personal Strat Income (PRSix) Conservative Allocation	07/29/1994	8.77%	12.71%	6.55%	7.97%	6.27%	9.85%	6.01%	N/A
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=77957L302">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=77957L302</a>						Morningstar Moderately Conservative Target Risk Index			
Vanguard 500 Index Signal (VIFSX) Large Blend	09/29/2006	21.46%	19.19%	6.80%	6.27%	21.52%	19.19%	6.83%	6.27%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=922908496">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=922908496</a>						S&P 500 Index			
Wells Fargo Advantage Common Stock A (SCSAX) Mid-Cap Growth	11/30/2000	19.38%	22.96%	9.92%	8.85%	25.12%	23.51%	9.16%	9.43%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=949915441">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=949915441</a>						Russell 2500 Index			

Bond									
		Average Annual Total Return (%) as of 01/31/2014				Benchmark Return (%) as of 01/31/2014			
Name/Ticker/Morningstar Category	Inception Date	1 yr	5 yr	10 yr	Since Inception	1yr	5yr	10yr	Since Inception
Federated Total Return Bond A (TLRAX) Intermediate-Term Bond	08/16/2001	0.18%	5.85%	4.57%	4.91%	0.12%	4.93%	4.62%	5.08%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=314280820">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=314280820</a>						Barclays U.S. Aggregate Bond Index			
John Hancock Strategic Income Opportunities Fund I (JIPIX) Multisector Bond	12/31/2009	2.18%	12.16%	N/A	7.94%	0.12%	4.93%	N/A	4.36%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47804A130">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=47804A130</a>						Barclays U.S. Aggregate Bond Index			
PIMCO Real Return R (PRRRX) Inflation-Protected Bond	12/31/2002	-7.13%	6.68%	4.64%	4.98%	-6.17%	5.69%	4.93%	5.31%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=72200Q760">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=72200Q760</a>						Barclays U.S. Treasury TIPS Index			
Templeton Global Bond A (TPINX) World Bond	09/18/1986	-0.88%	8.38%	8.41%	8.11%	-1.49%	3.46%	4.26%	6.71%
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=880208103">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=880208103</a>						Citigroup World Government Bond Index			
Other									
		Average Annual Total Return (%) as of 01/31/2014				Benchmark Return (%) as of 01/31/2014			
Name/Ticker/Morningstar Category	Inception Date	1 yr	5 yr	10 yr	Since Inception	1yr	5yr	10yr	Since Inception
Wells Fargo Stable Value Fund C (30) (N/A) Stable Value	10/01/1985	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<a href="https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=949907505">https://jhiretirement.com/sites/Eroom/Artifacts?Cusip=949907505</a>						Barclays U.S. Aggregate Bond Index			

## PART II: Fee & Expense Information

This section shows fee and expense information for the investment options listed above. Below you will find the Total Annual Operating Expenses and Shareholder-Type fees (if applicable) 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.

Gross Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect for a fund at the time the expenses are calculated. Net Total Annual Operating Expenses include any applicable fee

waivers or reimbursements that are in effect for a fund at the time the expenses are calculated. Fee waivers and reimbursements may be subjected to expiration. Please see the fund prospectus and/or fund fact sheet for more information regarding any fee waivers or reimbursements applicable to that fund.

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](http://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.

Equity					
Name/Ticker/Morningstar Category	Total Annual Operating Expenses as of 01/31/2014				Shareholder-Type Fees
	Gross		Net		
	As a %	Per \$1,000	As a %	Per \$1,000	
American Funds Capital World G/I R6 (RWIGX) World Stock	0.45%	\$4.50	0.45%	\$4.50	
American Funds EuroPacific Gr R6 (RERGX) Foreign Large Blend	0.50%	\$5.00	0.50%	\$5.00	
Columbia Mid Cap Value Opportunity A (AMVAX) Mid-Cap Value	1.30%	\$13.00	1.30%	\$13.00	
Columbia Seligman Comms & Info A (SLMCX) Technology	1.37%	\$13.70	1.37%	\$13.70	

Davis Financial A (RPFGX) Financial	0.91%	\$9.10	0.91%	\$9.10	
Fidelity Advisor Small Cap Value T (FCVTX) Small Value	1.60%	\$16.00	1.60%	\$16.00	Redemption fee: 1.50% for sales within 90 days of purchase
Fidelity Contrafund (FCNTX) Large Growth	0.74%	\$7.40	0.74%	\$7.40	
Fidelity Overseas (FOSFX) Foreign Large Blend	1.09%	\$10.90	1.09%	\$10.90	Redemption fee: 1.00% for sales within 30 days of purchase
Franklin Natural Resources A (FRNRX) Natural Resources	1.08%	\$10.80	1.08%	\$10.80	
Franklin Small Cap Growth A (FSGRX) Small Growth	1.36%	\$13.60	1.35%	\$13.50	
John Hancock Lifestyle Aggressive Portfolio R3 (JRLAX) Large Blend	1.80%	\$18.00	1.80%	\$18.00	
John Hancock Lifestyle Balanced Portfolio R3 (JRLBX) Moderate Allocation	1.63%	\$16.30	1.63%	\$16.30	
John Hancock Lifestyle Conservative Portfolio R3 (JRLCX) Conservative Allocation	1.73%	\$17.30	1.73%	\$17.30	
John Hancock Lifestyle Growth Portfolio R3 (JRLGX) Aggressive Allocation	1.69%	\$16.90	1.69%	\$16.90	
John Hancock Lifestyle Moderate Portfolio R3 (JRLMX) Conservative Allocation	1.68%	\$16.80	1.68%	\$16.80	
John Hancock Retirement Living through 2010 R1 (JLADX) Target Date 2000-2010	5.09%	\$50.90	1.58%	\$15.80	
John Hancock Retirement Living through 2015 R1 (JLBDX) Target Date 2011-2015	2.60%	\$26.00	1.58%	\$15.80	
John Hancock Retirement Living through 2020 R1 (JLDDX) Target Date 2016-2020	2.07%	\$20.70	1.58%	\$15.80	
John Hancock Retirement Living through 2025 R1 (JLEDX) Target Date 2021-2025	2.05%	\$20.50	1.58%	\$15.80	
John Hancock Retirement Living through 2030 R1 (JLFDX) Target Date 2026-2030	2.08%	\$20.80	1.58%	\$15.80	
John Hancock Retirement Living through 2035 R1 (JLHDX) Target Date 2031-2035	2.21%	\$22.10	1.59%	\$15.90	
John Hancock Retirement Living through 2040 R1 (JLIDX) Target Date 2036-2040	2.33%	\$23.30	1.59%	\$15.90	
John Hancock Retirement Living through 2045 R1 (JLDX) Target Date 2041-2045	2.55%	\$25.50	1.59%	\$15.90	
MFS Utilities A (MMUFX) Utilities	1.02%	\$10.20	1.02%	\$10.20	
Oakmark Global I (OAKGX) World Stock	1.13%	\$11.30	1.13%	\$11.30	
Oakmark International I (OAKIX) Foreign Large Blend	0.98%	\$9.80	0.98%	\$9.80	
Oppenheimer Developing Markets Y (ODVYX) Diversified Emerging Mkts	1.06%	\$10.60	1.05%	\$10.50	
Oppenheimer International Growth Y (OIGYX) Foreign Large Growth	0.93%	\$9.30	0.93%	\$9.30	

Prudential Jennison Mid Cap Growth Z (PEGZX) Mid-Cap Growth	0.77%	\$7.70	0.77%	\$7.70	
T. Rowe Price Health Sciences (PRHSX) Health	0.79%	\$7.90	0.79%	\$7.90	
T. Rowe Price Personal Strat Balanced (TRPBX) Moderate Allocation	0.85%	\$8.50	0.72%	\$7.20	
T. Rowe Price Personal Strat Growth (TRSGX) Aggressive Allocation	0.91%	\$9.10	0.80%	\$8.00	
T. Rowe Price Personal Strat Income (PRSI) Conservative Allocation	0.76%	\$7.60	0.61%	\$6.10	
Vanguard 500 Index Signal (VIFSX) Large Blend	0.05%	\$0.50	0.05%	\$0.50	
Wells Fargo Advantage Common Stock A (SCSAX) Mid-Cap Growth	1.32%	\$13.20	1.28%	\$12.80	

## Bond

	Total Annual Operating Expenses as of 01/31/2014				
	Gross		Net		
Name/Ticker/Morningstar Category	As a %	Per \$1,000	As a %	Per \$1,000	Shareholder-Type Fees
Federated Total Return Bond A (TLRAX) Intermediate-Term Bond	1.02%	\$10.20	0.92%	\$9.20	
John Hancock Strategic Income Opportunities Fund I (JIPIX) Multisector Bond	0.88%	\$8.80	0.88%	\$8.80	
PIMCO Real Return R (PRRRX) Inflation-Protected Bond	1.13%	\$11.30	1.10%	\$11.00	
Templeton Global Bond A (TPINX) World Bond	0.89%	\$8.90	0.88%	\$8.80	

## Other

	Total Annual Operating Expenses as of 01/31/2014				
	Gross		Net		
Name/Ticker/Morningstar Category	As a %	Per \$1,000	As a %	Per \$1,000	Shareholder-Type Fees
Wells Fargo Stable Value Fund C (30) (N/A) Stable Value	0.51%	\$5.10	N/A	N/A	

Please note: Where N/A is showing, information was not available in time for the publishing of this document. Most recent data may be accessed through the fund sheet URLs provided in Part I or by visiting John Hancock's website at [www.jhretirement.com](http://www.jhretirement.com).

**International** There are special risks associated with foreign investments, including fluctuations in exchange rates and political or economic uncertainty. These risks are magnified in emerging markets.

**Small-cap** Stocks of smaller companies are often more volatile and less liquid than stocks of larger companies.

**Government** An investment in this fund is neither insured nor guaranteed by the U.S. government.

**Non-diversified** By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance.

**Alternative funds** Long-short funds hold sizable investments in long and short positions in equities and related derivatives. By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance. Bear-market funds invest in short positions and derivatives in order to profit from stocks that drop in price. By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance. Managed futures funds invest primarily in global futures, options, swaps, and foreign exchange contracts. By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance.

**High Yield Bonds** High-yield bond portfolios concentrate on lower-quality bonds, commonly referred to as "junk" bonds. High-yield funds are subject to greater market fluctuations and greater risk of loss of income and principal than higher-quality bonds and are subject to liquidity risk. By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance.

**Sector funds** Real estate portfolios invest primarily in real-estate investment trusts (REITs) - companies that develop and manage real-estate properties. Funds that invest in one industry are likely to be more volatile than funds that are more diversified. Health portfolios invest primarily in securities of companies in the medical and health-care industries. Funds that invest in one industry are likely to be more volatile than funds that are more diversified. Natural resources portfolios focus on commodity-based industries such as energy, chemicals, minerals, and forest products. Funds that invest in one industry are likely to be more volatile than funds that are more diversified. Technology portfolios invest in securities of high-tech companies, primarily in the computer, semiconductor, software, networking, and internet industries. Funds that invest in one industry are likely to

be more volatile than funds that are more diversified. By owning a smaller number of investments, the Fund's risk is increased because each investment has a greater effect on the Fund's performance.

**Risk Based** Conservative-allocation portfolios typically invest 20% to 50% of assets in equities and 50% to 80% of assets in fixed income and cash. Moderate-allocation portfolios typically invest 50% to 70% of assets in equities and the remainder in fixed income and cash. Aggressive-allocation portfolios typically invest 70% to 90% of assets in equities and the remainder in fixed income and cash.

**Target-date funds** Investments in target-date funds are subject to the risks of their underlying funds. The year in the target-date fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time, including on or after the target date.

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