



Supplemental eligible indirect compensation disclosures

(Formerly referred to as the summary of administrative maintenance charges and revenue sharing “received”)

This document is provided so that plans required to complete Form 5500 Schedule C may use the alternative reporting method allowed thereunder

For each subaccount (fund) listed below, John Hancock receives revenue from the underlying mutual fund, collective trust, or exchange-traded fund (ETF) (collectively referred to as underlying fund) and other fund-related sources. Such revenue includes 12b-1, sub-transfer agency (STA), shareholder service, and other fees. In the case of underlying funds advised and subadvised by John Hancock’s affiliates, John Hancock uses revenue from our corporate profits to provide credits to the subaccount that invests in the underlying affiliated fund. Such credits are also taken into account as revenue received from the underlying fund and are referred to as “STA + other fees” below. Collectively, the amount of these fees is also referred to as “Revenue from underlying fund (12b-1, STA, other).” In addition, this document provides information about the management fees of certain underlying funds, soft dollar compensation, and float income that may be earned by John Hancock.

Fund availability is subject to regulatory approval and may vary from state to state. Please visit the plan sponsor website or contact your client account representative for a current listing of available funds or to determine whether a fund is available for your contract.

For funds that are advised and subadvised exclusively by John Hancock affiliates, John Hancock and our affiliates receive additional fees for these services. The total John Hancock and our affiliates receives from the funds that are invested in such funds may be higher than those advised or subadvised exclusively by unaffiliated fund managers.

Fund listing as of August 12, 2024—fees effective June 30, 2024

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
500 Index Fund	JHVIT - 500 Index Trust	0.05	0.20	0.25
AB Discovery Growth Fund	AB Discovery Growth Fund	0.25	0.25	0.50
AB Discovery Value Fund	AB Discovery Value Fund	0.00	0.25	0.25
*AB Equity Income Fund	AB Equity Income Fund	0.00	0.25	0.25
AB Global Bond Fund	AB Global Bond Fund	0.25	0.25	0.50
AB High Income Fund	AB High Income Fund	0.00	0.25	0.25
AB Income Fund	AB Income Fund	0.00	0.25	0.25
AB Large Cap Growth Fund	AB Large Cap Growth Fund	0.25	0.25	0.50
AB Small Cap Growth Fund	AB Small Cap Growth Fund	0.00	0.25	0.25
AB Sustainable Global Thematic Fund	AB Sustainable Global Thematic Fund	0.00	0.15	0.15
Aberdeen Emerging Markets ex-China Fund	Aberdeen Emerging Markets ex-China Fund	0.00	0.35	0.35
Allspring Core Bond Fund	Allspring Core Bond Fund	0.00	0.10	0.10
Allspring Core Plus Bond Fund	Allspring Core Plus Bond Fund	0.00	0.45	0.45
Allspring Disciplined US Core Fund	Allspring Disciplined US Core Fund	0.00	0.55	0.55
Allspring Discovery SMID Cap Growth Fund	Allspring Discovery SMID Cap Growth Fund	0.00	0.55	0.55
Allspring Emerging Markets Equity Fund	Allspring Emerging Markets Equity Fund	0.00	0.55	0.55
Allspring Government Securities Fund	Allspring Government Securities Fund	0.00	0.35	0.35
Allspring Growth Fund	Allspring Growth Fund	0.00	0.55	0.55
Allspring Small Company Growth Fund	Allspring Small Company Growth Fund	0.00	0.55	0.55
Allspring Special Mid Cap Value Fund	Allspring Special Mid Cap Value Fund	0.00	0.55	0.55
Allspring Special Small Cap Value Fund	Allspring Special Small Cap Value Fund	0.00	0.55	0.55
American Beacon Small Cap Value Fund	American Beacon Small Cap Value Fund	0.00	0.00	0.00
American Century Emerging Markets Fund	American Century Emerging Markets Fund	0.00	0.00	0.00
American Century Focused Dynamic Growth Fund	American Century Focused Dynamic Growth Fund	0.00	0.00	0.00
American Century Heritage Fund	American Century Heritage Fund	0.00	0.35	0.35
American Century Inflation Adjusted Bond Fund	American Century Inflation Adjusted Bond Fund	0.00	0.00	0.00
American Century One Choice 2025	American Century One Choice 2025 Portfolio	0.00	0.00	0.00
American Century One Choice 2030	American Century One Choice 2030 Portfolio	0.00	0.00	0.00
American Century One Choice 2035	American Century One Choice 2035 Portfolio	0.00	0.00	0.00
American Century One Choice 2040	American Century One Choice 2040 Portfolio	0.00	0.00	0.00
American Century One Choice 2045	American Century One Choice 2045 Portfolio	0.00	0.00	0.00
American Century One Choice 2050	American Century One Choice 2050 Portfolio	0.00	0.00	0.00
American Century One Choice 2055	American Century One Choice 2055 Portfolio	0.00	0.00	0.00
American Century One Choice 2060	American Century One Choice 2060 Portfolio	0.00	0.00	0.00
American Century One Choice 2065	American Century One Choice 2065 Portfolio	0.00	0.00	0.00
American Century One Choice In Retirement	American Century One Choice In Retirement Portfolio	0.00	0.00	0.00
American Century Small Cap Value Fund	American Century Small Cap Value Fund	0.00	0.00	0.00
American Century Value Fund	American Century Value Fund	0.00	0.00	0.00
American Funds 2010 Target Date Retirement Fund	American Funds 2010 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2015 Target Date Retirement Fund	American Funds 2015 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2020 Target Date Retirement Fund	American Funds 2020 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2025 Target Date Retirement Fund	American Funds 2025 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2030 Target Date Retirement Fund	American Funds 2030 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2035 Target Date Retirement Fund	American Funds 2035 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2040 Target Date Retirement Fund	American Funds 2040 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2045 Target Date Retirement Fund	American Funds 2045 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2050 Target Date Retirement Fund	American Funds 2050 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2055 Target Date Retirement Fund	American Funds 2055 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2060 Target Date Retirement Fund	American Funds 2060 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2065 Target Date Retirement Fund	American Funds 2065 Target Date Retirement Fund	0.00	0.00	0.00
American Funds AMCAP Fund	American Funds AMCAP Fund	0.00	0.00	0.00
American Funds American Balanced Fund	American Funds American Balanced Fund	0.25	0.10	0.35
*American Funds American Mutual Fund	American Funds American Mutual Fund	0.00	0.00	0.00
American Funds Bond Fund of America	American Funds Bond Fund of America	0.00	0.00	0.00
American Funds Capital Income Builder	American Funds Capital Income Builder	0.00	0.05	0.05
American Funds Capital World Bond Fund	American Funds Capital World Bond Fund	0.00	0.00	0.00
American Funds Capital World Growth and Income Fund	American Funds Capital World Growth and Income Fund	0.00	0.00	0.00
American Funds EuroPacific Growth Fund	American Funds EuroPacific Growth Fund	0.00	0.05	0.05
American Funds Fundamental Investors	American Funds Fundamental Investors	0.00	0.05	0.05
American Funds New Perspective Fund	American Funds New Perspective Fund	0.00	0.05	0.05
American Funds New World Fund	American Funds New World Fund	0.00	0.00	0.00
*American Funds Retirement Income Portfolio - Conservative	American Funds Retirement Income Portfolio - Conservative	0.00	0.00	0.00
*American Funds Retirement Income Portfolio - Enhanced	American Funds Retirement Income Portfolio - Enhanced	0.00	0.00	0.00

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
*American Funds Retirement Income Portfolio - Moderate	American Fund Retirement Income Portfolio - Moderate	0.00	0.00	0.00
American Funds SMALLCAP World Fund	American Funds SMALLCAP World Fund	0.00	0.05	0.05
American Funds Strategic Bond	American Funds Strategic Bond	0.00	0.05	0.05
American Funds The Growth Fund of America	American Funds The Growth Fund of America	0.00	0.05	0.05
American Funds The Income Fund of America	American Funds The Income Fund of America	0.25	0.10	0.35
American Funds The Investment Company of America	American Funds The Investment Company of America	0.25	0.10	0.35
American Funds U.S. Government Securities Fund	American Funds U.S. Government Securities Fund	0.00	0.00	0.00
American Funds Washington Mutual Investors Fund	American Funds Washington Mutual Investors Fund	0.25	0.10	0.35
AMG River Road Mid Cap Value Fund	AMG River Road Mid Cap Value Fund	0.25	0.05	0.30
Avantis U.S. Small Cap Value Fund	Avantis U.S. Small Cap Value Fund	0.00	0.00	0.00
Baird Core Plus Bond Fund	Baird Core Plus Bond Fund	0.00	0.00	0.00
Baird Mid Cap Growth Fund	Baird Mid Cap Growth Fund	0.25	0.15	0.40
Baron Asset Fund	Baron Asset Fund	0.00	0.15	0.15
Baron Real Estate Fund	Baron Real Estate Fund	0.25	0.15	0.40
BlackRock Advantage Small Cap Growth Fund	BlackRock Advantage Small Cap Growth Fund	0.00	0.25	0.25
BlackRock EAFE Equity Index Fund	BlackRock EAFE Equity Index Fund	0.00	0.00	0.00
BlackRock Equity Index Fund	BlackRock Equity Index Fund	0.00	0.00	0.00
BlackRock Global Allocation Fund	BlackRock Global Allocation Fund	0.00	0.25	0.25
BlackRock Health Sciences Opportunities Fund	BlackRock Health Sciences Opportunities Fund	0.00	0.25	0.25
BlackRock High Equity Income Fund	BlackRock High Equity Income Fund	0.00	0.25	0.25
BlackRock High Yield Bond Fund	BlackRock High Yield Bond Fund	0.00	0.15	0.15
BlackRock Inflation Protected Bond Fund	BlackRock Inflation Protected Bond Fund	0.00	0.15	0.15
BlackRock International Fund	BlackRock International Fund	0.00	0.25	0.25
BlackRock Large Cap Focus Value Fund	BlackRock Large Cap Focus Value Fund	0.00	0.25	0.25
BlackRock LifePath Index 2025 Fund	BlackRock LifePath Index 2025 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2030 Fund	BlackRock LifePath Index 2030 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2035 Fund	BlackRock LifePath Index 2035 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2040 Fund	BlackRock LifePath Index 2040 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2045 Fund	BlackRock LifePath Index 2045 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2050 Fund	BlackRock LifePath Index 2050 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2055 Fund	BlackRock LifePath Index 2055 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2060 Fund	BlackRock LifePath Index 2060 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2065 Fund	BlackRock LifePath Index 2065 Fund	0.00	0.00	0.00
BlackRock LifePath Index Retirement Fund	BlackRock LifePath Index Retirement Fund	0.00	0.00	0.00
BlackRock Mid Cap Equity Index Fund	BlackRock Mid Cap Equity Index Fund	0.00	0.00	0.00
BlackRock Mid-Cap Growth Equity Fund	BlackRock Mid-Cap Growth Equity Fund	0.00	0.25	0.25
BlackRock Russell 2000 Index Fund	BlackRock Russell 2000 Index Fund	0.00	0.00	0.00
BlackRock Total Return Fund	BlackRock Total Return Fund	0.00	0.15	0.15
BlackRock U.S. Debt Index Fund	BlackRock U.S. Debt Index Fund	0.00	0.00	0.00
BlackRock U.S. TIPS Index Fund	BlackRock U.S. TIPS Index Fund	0.00	0.00	0.00
Blue Chip Growth Fund	John Hancock Funds II - Blue Chip Growth Fund	0.05	0.25	0.30
BNY Mellon Bond Market Index Fund	BNY Mellon Bond Market Index Fund	0.00	0.00	0.00
BrandywineGLOBAL-Global Opportunities Bond Fund	BrandywineGLOBAL-Global Opportunities Bond Fund	0.25	0.25	0.50
Calvert Short Duration Income Fund	Calvert Short Duration Income Fund	0.25	0.25	0.50
Capital Appreciation Fund	John Hancock Funds II - Capital Appreciation Fund	0.05	0.25	0.30
Carillon Eagle Mid Cap Growth Fund	Carillon Eagle Mid Cap Growth Fund	0.00	0.20	0.20
ClearBridge Growth Fund	ClearBridge Growth Fund	0.25	0.25	0.50
ClearBridge International Growth Fund	ClearBridge International Growth Fund	0.25	0.25	0.50
ClearBridge Large Cap Growth Fund	ClearBridge Large Cap Growth Fund	0.25	0.25	0.50
*ClearBridge Large Cap Value Fund	ClearBridge Large Cap Value Fund	0.25	0.25	0.50
ClearBridge Mid Cap Fund	ClearBridge Mid Cap Fund	0.25	0.25	0.50
Cohen & Steers Real Estate Securities Fund	Cohen & Steers Real Estate Securities Fund	0.25	0.20	0.45
Columbia Contrarian Core Fund	Columbia Contrarian Core Fund	0.00	0.25	0.25
Columbia Dividend Income Fund	Columbia Dividend Income Fund	0.00	0.25	0.25
Columbia Global Value Fund	Columbia Global Value Fund	0.00	0.10	0.10
Columbia Overseas Value Fund	Columbia Overseas Value Fund	0.00	0.10	0.10
Columbia Small Cap Value Fund	Columbia Small Cap Value Fund	0.00	0.25	0.25
Core Bond Fund	John Hancock Funds II - Core Bond Fund	0.05	0.25	0.30
Delaware Ivy Asset Strategy Fund	Delaware Ivy Asset Strategy Fund	0.25	0.25	0.50
Delaware Ivy International Core Equity Fund	Delaware Ivy International Core Equity Fund	0.00	0.00	0.00
Delaware Ivy Small Cap Growth Fund	Delaware Ivy Small Cap Growth Fund	0.00	0.00	0.00
Delaware Ivy SMID Cap Core Fund	Delaware Ivy SMID Cap Core Fund	0.00	0.00	0.00
Delaware Small Cap Value Fund	Delaware Small Cap Value Fund	0.00	0.00	0.00
DFA Emerging Markets Value Fund	DFA Emerging Markets Value Fund	0.00	0.00	0.00
DFA Five-Year Global Fixed-Income Fund	DFA Five-Year Global Fixed-Income Fund	0.00	0.00	0.00
DFA Global Equity Fund	DFA Global Equity Fund	0.00	0.00	0.00

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
DFA Global Real Estate Securities Fund	DFA Global Real Estate Securities Fund	0.00	0.00	0.00
DFA Inflation-Protected Securities Fund	DFA Inflation-Protected Securities Portfolio	0.00	0.00	0.00
DFA Intermediate Government Fixed-Income Fund	DFA Intermediate Government Fixed-Income Fund	0.00	0.00	0.00
DFA International Small Cap Value Fund	DFA International Small Cap Value Fund	0.00	0.00	0.00
DFA International Small Company Fund	DFA International Small Company Fund	0.00	0.00	0.00
DFA International Value Fund	DFA International Value Fund	0.00	0.00	0.00
DFA Real Estate Securities Fund	DFA Real Estate Securities Fund	0.00	0.00	0.00
DFA U.S. Targeted Value Fund	DFA U.S. Targeted Value Portfolio	0.00	0.00	0.00
DFA US Large Cap Value Fund	DFA US Large Cap Value Fund	0.00	0.00	0.00
DFA US Large Company Fund	DFA US Large Company Fund	0.00	0.00	0.00
DFA US Small Cap Fund	DFA US Small Cap Fund	0.00	0.00	0.00
Diamond Hill Large Cap Fund	Diamond Hill Large Cap Fund	0.00	0.00	0.00
Diamond Hill Small-Mid Cap Fund	Diamond Hill Small-Mid Cap Fund	0.25	0.25	0.50
Dodge & Cox International Stock Fund	Dodge & Cox International Stock Fund	0.00	0.10	0.10
Dodge & Cox Stock Fund	Dodge & Cox Stock Fund	0.00	0.10	0.10
Domini Impact Equity Fund	Domini Impact Equity Fund	0.00	0.05	0.05
Domini Impact International Equity Fund	Domini Impact International Equity Fund	0.00	0.05	0.05
DoubleLine Core Fixed Income Fund	DoubleLine Core Fixed Income Fund	0.00	0.10	0.10
DoubleLine Low Duration Bond Fund	DoubleLine Low Duration Bond Fund	0.00	0.10	0.10
DoubleLine Total Return Bond Fund	DoubleLine Total Return Bond Fund	0.00	0.10	0.10
DWS RREEF Global Infrastructure Fund	DWS RREEF Global Infrastructure Fund	0.00	0.25	0.25
Eaton Vance Atlanta Capital SMID-Cap Fund	Eaton Vance Atlanta Capital SMID-Cap Fund	0.25	0.25	0.50
Eaton Vance High Income Opportunities Fund	Eaton Vance High Income Opportunities Fund	0.25	0.25	0.50
Eaton Vance Richard Bernstein Equity Strategy Fund	Eaton Vance Richard Bernstein Equity Strategy Fund	0.25	0.25	0.50
Equity Income Fund	John Hancock Funds II - Equity Income Fund	0.05	0.25	0.30
Federated Hermes Capital Preservation Fund	Federated Hermes Capital Preservation Fund	0.00	0.00	0.00
Federated Hermes Institutional High Yield Bond Fund	Federated Hermes Institutional High Yield Bond Fund	0.00	0.05	0.05
Federated Hermes Kaufmann Large Cap Fund	Federated Hermes Kaufmann Large Cap Fund	0.00	0.25	0.25
Federated Hermes MDT Small Cap Growth Fund	Federated Hermes MDT Small Cap Growth Fund	0.00	0.25	0.25
Federated Hermes Total Return Bond Fund	Federated Hermes Total Return Bond Fund	0.00	0.10	0.10
Fidelity Advisor Balanced Fund	Fidelity Advisor Balanced Fund	0.00	0.25	0.25
Fidelity Advisor Diversified International Fund	Fidelity Advisor Diversified International Fund	0.00	0.25	0.25
Fidelity Advisor Diversified Stock Fund	Fidelity Advisor Diversified Stock Fund	0.25	0.25	0.50
Fidelity Advisor Energy Fund	Fidelity Advisor Energy Fund	0.00	0.25	0.25
*Fidelity Advisor Equity Growth Fund	Fidelity Advisor Equity Growth Fund	0.00	0.25	0.25
Fidelity Advisor Growth Opportunities Fund	Fidelity Advisor Growth Opportunities Fund	0.00	0.25	0.25
Fidelity Advisor Leveraged Company Stock Fund	Fidelity Advisor Leveraged Company Stock Fund	0.00	0.25	0.25
Fidelity Advisor New Insights Fund	Fidelity Advisor New Insights Fund	0.00	0.25	0.25
Fidelity Advisor Total Bond Fund	Fidelity Advisor Total Bond	0.00	0.25	0.25
Fidelity Contra Fund	Fidelity Contrafund	0.00	0.25	0.25
Fidelity International Index Fund	Fidelity International Index Fund	0.00	0.00	0.00
Fidelity Mid Cap Index Fund	Fidelity Mid Cap Index Fund	0.00	0.00	0.00
Fidelity NASDAQ Composite Index Fund	Fidelity NASDAQ Composite Index Fund	0.00	0.00	0.00
Fidelity Real Estate Index Fund	Fidelity Real Estate Index Fund	0.00	0.00	0.00
Financial Industries Fund	JHVIT - Financial Industries Trust	0.05	0.25	0.30
First Eagle Global Fund	First Eagle Global Fund	0.00	0.00	0.00
Floating Rate Income Fund	John Hancock Funds II - Floating Rate Income Fund	0.05	0.25	0.30
Franklin DynaTech Fund	Franklin DynaTech Fund	0.00	0.25	0.25
Franklin Global Allocation Fund	Franklin Global Allocation Fund	0.00	0.25	0.25
Franklin Growth Fund	Franklin Growth Fund	0.00	0.25	0.25
Franklin Mutual Beacon Fund	Franklin Mutual Beacon Fund	0.00	0.25	0.25
Franklin Mutual Global Discovery Fund	Franklin Mutual Global Discovery Fund	0.00	0.25	0.25
Franklin Small-Mid Cap Growth Fund	Franklin Small-Mid Cap Growth Fund	0.25	0.25	0.50
Franklin Utilities Fund	Franklin Utilities Fund	0.00	0.25	0.25
Fundamental All Cap Core Fund	JHVIT - Fundamental All Cap Core Trust	0.05	0.25	0.30
Fundamental Large Cap Value Fund	JHVIT - Fundamental Large Cap Value Trust	0.05	0.25	0.30
Goldman Sachs Small Cap Equity Insights Fund	Goldman Sachs Small Cap Equity Insights Fund	0.00	0.00	0.00
Guggenheim Limited Duration Fund	Guggenheim Limited Duration Fund	0.00	0.10	0.10
Guggenheim Total Return Bond Fund	Guggenheim Total Return Bond Fund	0.00	0.10	0.10
Harbor Capital Appreciation Fund	Harbor Capital Appreciation Fund	0.00	0.10	0.10
Harbor Large Cap Value Fund	Harbor Large Cap Value Fund	0.00	0.10	0.10
Harbor Mid Cap Value Fund	Harbor Mid Cap Value Fund	0.00	0.10	0.10
Harbor Small Cap Value Fund	Harbor Small Cap Value Fund	0.00	0.10	0.10
Hartford Balanced Income Fund	Hartford Balanced Income Fund	0.00	0.00	0.00
Hartford Core Equity Fund	Hartford Core Equity Fund	0.00	0.00	0.00
Hartford Equity Income Fund	Hartford Equity Income Fund	0.00	0.00	0.00

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
Hartford Growth Opportunities Fund	Hartford Growth Opportunities Fund	0.00	0.00	0.00
Hartford Inflation Plus Fund	Hartford Inflation Plus Fund	0.00	0.15	0.15
Hartford International Opportunities Fund	Hartford International Opportunities Fund	0.00	0.00	0.00
Hartford MidCap Fund	Hartford MidCap Fund	0.00	0.00	0.00
Hartford Schroders International Multi-Cap Value Fund	Hartford Schroders International Multi-Cap Value Fund	0.00	0.00	0.00
Hartford Schroders US Mid Cap Opportunities Fund	Hartford Schroders US Mid Cap Opportunities Fund	0.00	0.00	0.00
Hartford World Bond Fund	Hartford World Bond Fund	0.00	0.00	0.00
High Yield Fund	John Hancock Funds II - High Yield Fund	0.05	0.30	0.35
Impax Small Cap Fund	Impax Small Cap Fund	0.25	0.15	0.40
Impax Sustainable Allocation Fund	Impax Sustainable Allocation Fund	0.25	0.15	0.40
International Equity Index Fund	JHVIT - International Equity Index Trust	0.05	0.18	0.23
Invesco Core Bond Fund	Invesco Core Bond Fund	0.00	0.25	0.25
Invesco Core Plus Bond Fund	Invesco Core Plus Bond Fund	0.00	0.25	0.25
Invesco Developing Markets Fund	Invesco Developing Markets Fund	0.00	0.25	0.25
Invesco Discovery Mid Cap Growth Fund	Invesco Discovery Mid Cap Growth Fund	0.00	0.25	0.25
Invesco Diversified Dividend Fund	Invesco Diversified Dividend Fund	0.00	0.35	0.35
Invesco Equity and Income Fund	Invesco Equity and Income Fund	0.00	0.20	0.20
Invesco EQV International Equity Fund	Invesco EQV International Equity Fund	0.00	0.35	0.35
Invesco Global Fund	Invesco Global Fund	0.00	0.25	0.25
Invesco Growth and Income Fund	Invesco Growth and Income Fund	0.00	0.20	0.20
Invesco International Bond Fund	Invesco International Bond Fund	0.00	0.25	0.25
Invesco Main Street Fund	Invesco Main Street Fund	0.00	0.25	0.25
Invesco Main Street Mid Cap Fund	Invesco Main Street Mid Cap Fund	0.00	0.25	0.25
Invesco Oppenheimer International Growth Fund	Invesco Oppenheimer International Growth Fund	0.00	0.25	0.25
Invesco Premier US Government Money Fund	Invesco Premier US Government Money Fund	0.00	0.10	0.10
Invesco Real Estate Fund	Invesco Real Estate Fund	0.00	0.20	0.20
Invesco Small Cap Growth Fund	Invesco Small Cap Growth Fund	0.00	0.35	0.35
iShares Gold Trust ETF	iShares Gold Trust ETF	0.00	0.00	0.00
iShares MSCI EAFE Growth ETF	iShares MSCI EAFE Growth ETF	0.00	0.00	0.00
iShares MSCI EAFE Value ETF	iShares MSCI EAFE Value ETF	0.00	0.00	0.00
iShares MSCI Total International Index Fund	iShares MSCI Total International Index Fund	0.00	0.00	0.00
iShares Russell 1000 Large-Cap Index Fund	iShares Russell 1000 Large-Cap Index Fund	0.00	0.00	0.00
iShares Russell 2000 Small-Cap Index Fund	iShares Russell 2000 Small-Cap Index Fund	0.00	0.00	0.00
iShares Russell Mid-Cap Index Fund	iShares Russell Mid-Cap Index Fund	0.00	0.00	0.00
Janus Henderson Balanced Fund	Janus Henderson Balanced Fund	0.00	0.10	0.10
Janus Henderson Enterprise Fund	Janus Henderson Enterprise Fund	0.00	0.10	0.10
Janus Henderson Forty Fund	Janus Henderson Forty Fund	0.00	0.10	0.10
Janus Henderson Global Equity Income Fund	Janus Henderson Global Equity Income Fund	0.00	0.10	0.10
Janus Henderson Global Life Sciences Fund	Janus Henderson Global Life Sciences Fund	0.00	0.10	0.10
Janus Henderson Triton Fund	Janus Henderson Triton Fund	0.00	0.00	0.00
JH Managed Volatility Balanced Portfolio	JHVIT Managed Volatility Balanced Portfolio	0.05	0.25	0.30
JH Managed Volatility Conservative Portfolio	JHVIT Managed Volatility Conservative Portfolio	0.05	0.25	0.30
JH Managed Volatility Growth Portfolio	JHVIT Managed Volatility Growth Portfolio	0.05	0.25	0.30
JH Managed Volatility Moderate Portfolio	JHVIT Managed Volatility Moderate Portfolio	0.05	0.25	0.30
John Hancock 2010 Lifetime Blend Portfolio	John Hancock Funds II - 2010 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2015 Lifetime Blend Portfolio	John Hancock Funds II - 2015 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2020 Lifetime Blend Portfolio	John Hancock Funds II - 2020 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2025 Lifetime Blend Portfolio	John Hancock Funds II - 2025 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2030 Lifetime Blend Portfolio	John Hancock Funds II - 2030 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2035 Lifetime Blend Portfolio	John Hancock Funds II - 2035 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2040 Lifetime Blend Portfolio	John Hancock Funds II - 2040 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2045 Lifetime Blend Portfolio	John Hancock Funds II - 2045 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2050 Lifetime Blend Portfolio	John Hancock Funds II - 2050 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2055 Lifetime Blend Portfolio	John Hancock Funds II - 2055 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2060 Lifetime Blend Portfolio	John Hancock Funds II - 2060 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2065 Lifetime Blend Portfolio	John Hancock Funds II - 2065 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock Alternative Asset Allocation Fund	John Hancock Funds II - Alternative Asset Allocation Fund	0.00	0.25	0.25
John Hancock Balanced Fund	John Hancock Balanced Fund	0.00	0.20	0.20
John Hancock Bond Fund	John Hancock Bond Fund	0.00	0.10	0.10
John Hancock Classic Value Fund	John Hancock Classic Value Fund	0.00	0.21	0.21
John Hancock Disciplined Value Fund	John Hancock Funds III - John Hancock Disciplined Value Fund	0.00	0.20	0.20
John Hancock Disciplined Value International Fund	John Hancock Funds III - John Hancock Disciplined Value International Fund	0.00	0.18	0.18
John Hancock Disciplined Value Mid Cap Fund	John Hancock Funds III - John Hancock Disciplined Value Mid Cap Fund	0.00	0.25	0.25
*John Hancock Diversified Macro Fund	John Hancock Diversified Macro Fund	0.00	0.00	0.00
John Hancock Emerging Markets Debt Fund	John Hancock Emerging Markets Debt Fund	0.00	0.25	0.25

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
John Hancock Emerging Markets Equity Fund	John Hancock Emerging Markets Equity Fund	0.00	0.15	0.15
John Hancock ESG Core Bond Fund	John Hancock ESG Core Bond Fund	0.00	0.05	0.05
John Hancock ESG International Equity Fund	John Hancock ESG International Equity Fund	0.00	0.19	0.19
John Hancock ESG Large Cap Core Fund	John Hancock ESG Large Cap Core Fund	0.00	0.19	0.19
John Hancock Fundamental Global Franchise Fund	John Hancock Fundamental Global Franchise Fund	0.00	0.25	0.25
John Hancock Fundamental Large Cap Core Fund	John Hancock Fundamental Large Cap Core Fund	0.00	0.25	0.25
John Hancock Global Equity Fund	John Hancock Global Equity Fund	0.00	0.25	0.25
John Hancock Government Income Fund	John Hancock Government Income Fund	0.00	0.30	0.30
John Hancock Income Fund	John Hancock Income Fund	0.00	0.10	0.10
John Hancock Infrastructure Fund	John Hancock Infrastructure Fund	0.00	0.10	0.10
John Hancock International Dynamic Growth Fund	John Hancock International Dynamic Growth Fund	0.00	0.00	0.00
John Hancock International Growth Fund	John Hancock Funds III - International Growth Fund	0.05	0.30	0.35
John Hancock International Small Company Fund	John Hancock International Small Company Fund	0.00	0.20	0.20
John Hancock Investment Grade Bond Fund	John Hancock Investment Grade Bond Fund	0.00	0.10	0.10
John Hancock Lifestyle Blend Aggressive CIT	John Hancock Lifestyle Blend Aggressive Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Aggressive Portfolio	John Hancock Funds II - Lifestyle Blend Aggressive Portfolio	0.05	0.45	0.50
John Hancock Lifestyle Blend Balanced CIT	John Hancock Lifestyle Blend Balanced Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Balanced Portfolio	John Hancock Funds II - Lifestyle Blend Balanced Portfolio	0.05	0.45	0.50
John Hancock Lifestyle Blend Conservative CIT	John Hancock Lifestyle Blend Conservative Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Conservative Portfolio	John Hancock Funds II - Lifestyle Blend Conservative Portfolio	0.05	0.45	0.50
John Hancock Lifestyle Blend Growth CIT	John Hancock Lifestyle Blend Growth Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Growth Portfolio	John Hancock Funds II - Lifestyle Blend Growth Portfolio	0.05	0.45	0.50
John Hancock Lifestyle Blend Moderate CIT	John Hancock Lifestyle Blend Moderate Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Moderate Portfolio	John Hancock Funds II - Lifestyle Blend Moderate Portfolio	0.05	0.45	0.50
John Hancock Lifetime Blend 2010 CIT	John Hancock Lifetime Blend 2010 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2015 CIT	John Hancock Lifetime Blend 2015 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2020 CIT	John Hancock Lifetime Blend 2020 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2025 CIT	John Hancock Lifetime Blend 2025 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2030 CIT	John Hancock Lifetime Blend 2030 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2035 CIT	John Hancock Lifetime Blend 2035 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2040 CIT	John Hancock Lifetime Blend 2040 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2045 CIT	John Hancock Lifetime Blend 2045 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2050 CIT	John Hancock Lifetime Blend 2050 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2055 CIT	John Hancock Lifetime Blend 2055 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2060 CIT	John Hancock Lifetime Blend 2060 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2065 CIT	John Hancock Lifetime Blend 2065 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2010 CIT R2	John Hancock Lifetime Blend 2010 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2015 CIT R2	John Hancock Lifetime Blend 2015 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2020 CIT R2	John Hancock Lifetime Blend 2020 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2025 CIT R2	John Hancock Lifetime Blend 2025 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2030 CIT R2	John Hancock Lifetime Blend 2030 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2035 CIT R2	John Hancock Lifetime Blend 2035 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2040 CIT R2	John Hancock Lifetime Blend 2040 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2045 CIT R2	John Hancock Lifetime Blend 2045 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2050 CIT R2	John Hancock Lifetime Blend 2050 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2055 CIT R2	John Hancock Lifetime Blend 2055 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2060 CIT R2	John Hancock Lifetime Blend 2060 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2065 CIT R2	John Hancock Lifetime Blend 2065 Trust	0.00	0.00	0.00
John Hancock Mid Cap Growth Fund	John Hancock Mid Cap Growth Fund	0.00	0.23	0.23
John Hancock Multimanager 2010 Lifetime Portfolio	John Hancock Funds II - Multimanager 2010 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2015 Lifetime Portfolio	John Hancock Funds II - Multimanager 2015 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2020 Lifetime Portfolio	John Hancock Funds II - Multimanager 2020 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2025 Lifetime Portfolio	John Hancock Funds II - Multimanager 2025 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2030 Lifetime Portfolio	John Hancock Funds II - Multimanager 2030 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2035 Lifetime Portfolio	John Hancock Funds II - Multimanager 2035 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2040 Lifetime Portfolio	John Hancock Funds II - Multimanager 2040 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2045 Lifetime Portfolio	John Hancock Funds II - Multimanager 2045 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2050 Lifetime Portfolio	John Hancock Funds II - Multimanager 2050 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2055 Lifetime Portfolio	John Hancock Funds II - Multimanager 2055 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2060 Lifetime Portfolio	John Hancock Funds II - Multimanager 2060 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2065 Lifetime Portfolio	John Hancock Funds II - Multimanager 2065 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager Aggressive Lifestyle Portfolio	John Hancock Funds II - Multimanager Aggressive Lifestyle Portfolio	0.05	0.35	0.40
John Hancock Multimanager Balanced Lifestyle Portfolio	John Hancock Funds II - Multimanager Balanced Lifestyle Portfolio	0.05	0.35	0.40
John Hancock Multimanager Conservative Lifestyle Portfolio	John Hancock Funds II - Multimanager Conservative Lifestyle Portfolio	0.05	0.35	0.40

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
John Hancock Multimanager Growth Lifestyle Portfolio	John Hancock Funds II - Multimanager Growth Lifestyle Portfolio	0.05	0.35	0.40
John Hancock Multimanager Moderate Lifestyle Portfolio	John Hancock Funds II - Multimanager Moderate Lifestyle Portfolio	0.05	0.35	0.40
John Hancock Small Cap Core Fund	John Hancock Small Cap Core Fund	0.00	0.25	0.25
John Hancock Small Cap Dynamic Growth Fund	John Hancock Small Cap Dynamic Growth Fund	0.00	0.23	0.23
John Hancock Stable Value Fund	John Hancock Stable Value Fund	0.00	0.00	0.00
John Hancock U.S. Growth Fund	John Hancock U.S. Growth Fund	0.00	0.15	0.15
John Hancock US Global Leaders Growth Fund	John Hancock US Global Leaders Growth Fund	0.00	0.30	0.30
JPMorgan Core Bond Fund	JPMorgan Core Bond	0.00	0.50	0.50
JPMorgan Emerging Markets Equity Fund	JPMorgan Emerging Markets Equity Fund	0.00	0.00	0.00
JPMorgan Equity Income Fund	JPMorgan Equity Income Fund	0.00	0.10	0.10
JPMorgan Global Bond Opportunities Fund	JPMorgan Global Bond Opportunities Fund	0.00	0.00	0.00
JPMorgan Large Cap Growth Fund	JPMorgan Large Cap Growth Fund	0.00	0.50	0.50
JPMorgan Mid Cap Value Fund	JPMorgan Mid Cap Value Fund	0.00	0.10	0.10
JPMorgan SMID Cap Fund	JPMorgan SMID Cap Fund	0.00	0.25	0.25
JPMorgan U.S. Equity Fund	JPMorgan U.S. Equity	0.00	0.20	0.20
Keeley Small Cap Dividend Value Fund	Keeley Small Cap Dividend Value Fund	0.25	0.25	0.50
Lazard Global Listed Infrastructure Fund	Lazard Global Listed Infrastructure Fund	0.25	0.20	0.45
Lazard International Equity Fund	Lazard International Equity	0.25	0.20	0.45
Loomis Sayles Core Plus Bond Fund	Loomis Sayles Core Plus Bond Fund	0.00	0.00	0.00
Loomis Sayles Global Allocation Fund	Loomis Sayles Global Allocation Fund	0.00	0.00	0.00
Lord Abbett Bond Debenture Fund	Lord Abbett Bond Debenture Fund	0.25	0.25	0.50
Lord Abbett Core Bond Fund	Lord Abbett Core Bond Fund	0.00	0.00	0.00
Lord Abbett Core Fixed Income Fund	Lord Abbett Core Fixed Income Fund	0.25	0.20	0.45
Lord Abbett High Yield Fund	Lord Abbett High Yield Fund	0.25	0.20	0.45
Lord Abbett Short Duration Income Fund	Lord Abbett Short Duration Income Fund	0.25	0.20	0.45
Lord Abbett Value Opportunities Fund	Lord Abbett Value Opportunities Fund	0.25	0.25	0.50
MainStay Income Builder Fund	MainStay Income Builder Fund	0.00	0.20	0.20
MainStay MacKay High Yield Corporate Bond Fund	MainStay MacKay High Yield Corporate Bond Fund	0.00	0.20	0.20
Metropolitan West Total Return Bond Fund	Metropolitan West Total Return Bond Fund	0.21	0.14	0.35
MFS Blended Research Core Equity Fund	MFS Blended Research Core Equity Fund	0.25	0.25	0.50
MFS Emerging Markets Debt Fund	MFS Emerging Markets Debt Fund	0.25	0.25	0.50
MFS Growth Fund	MFS Growth Fund	0.25	0.25	0.50
MFS Income Fund	MFS Income Fund	0.00	0.00	0.00
MFS International Diversification Fund	MFS International Diversification Fund	0.25	0.25	0.50
*MFS International Growth Fund	MFS International Growth Fund	0.25	0.25	0.50
MFS Lifetime 2025 Fund	MFS Lifetime 2025 Fund	0.25	0.25	0.50
MFS Lifetime 2030 Fund	MFS Lifetime 2030 Fund	0.25	0.25	0.50
MFS Lifetime 2035 Fund	MFS Lifetime 2035 Fund	0.25	0.25	0.50
MFS Lifetime 2040 Fund	MFS Lifetime 2040 Fund	0.25	0.25	0.50
MFS Lifetime 2045 Fund	MFS Lifetime 2045 Fund	0.25	0.25	0.50
MFS Lifetime 2050 Fund	MFS Lifetime 2050 Fund	0.25	0.25	0.50
MFS Lifetime 2055 Fund	MFS Lifetime 2055 Fund	0.25	0.25	0.50
MFS Lifetime 2060 Fund	MFS Lifetime 2060 Fund	0.25	0.25	0.50
MFS Lifetime 2065 Fund	MFS Lifetime 2065 Fund	0.25	0.25	0.50
MFS Lifetime Income Fund	MFS Lifetime Income Fund	0.25	0.25	0.50
MFS Massachusetts Investors Fund	MFS Massachusetts Investors Trust	0.25	0.25	0.50
MFS Mid Cap Growth Fund	MFS Mid Cap Growth Fund	0.25	0.25	0.50
MFS Mid Cap Value Fund	MFS Mid Cap Value Fund	0.25	0.25	0.50
MFS Total Return Fund	MFS Total Return Fund	0.25	0.25	0.50
MFS Utilities Fund	MFS Utilities Fund	0.25	0.25	0.50
MFS Value Fund	MFS Value Fund	0.25	0.25	0.50
Mid Cap Index Fund	JHVIT - Mid Cap Index Trust	0.05	0.25	0.30
Mid Value Fund	JHVIT - Mid Value Trust	0.05	0.35	0.40
Money Market Fund	JHVIT- Money Market Trust	0.05	0.20	0.25
MyWayRetirement Balanced Fund	MyWayRetirement Balanced Fund	0.00	0.00	0.00
MyWayRetirement Commodities Fund	MyWayRetirement Commodities Fund	0.00	0.00	0.00
MyWayRetirement Core Bond Fund	MyWayRetirement Core Bond Fund	0.00	0.00	0.00
MyWayRetirement Emerging Markets Fund	MyWayRetirement Emerging Markets Fund	0.00	0.00	0.00
MyWayRetirement Global Bond Fund	MyWayRetirement Global Bond Fund	0.00	0.00	0.00
MyWayRetirement Index 2025 Fund	MyWayRetirement Index 2025 Fund	0.00	0.00	0.00
MyWayRetirement Index 2030 Fund	MyWayRetirement Index 2030 Fund	0.00	0.00	0.00
MyWayRetirement Index 2035 Fund	MyWayRetirement Index 2035 Fund	0.00	0.00	0.00
MyWayRetirement Index 2040 Fund	MyWayRetirement Index 2040 Fund	0.00	0.00	0.00
MyWayRetirement Index 2045 Fund	MyWayRetirement Index 2045 Fund	0.00	0.00	0.00
MyWayRetirement Index 2050 Fund	MyWayRetirement Index 2050 Fund	0.00	0.00	0.00
MyWayRetirement Index 2055 Fund	MyWayRetirement Index 2055 Fund	0.00	0.00	0.00

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
MyWayRetirement Index 2060 Fund	MyWayRetirement Index 2060 Fund	0.00	0.00	0.00
MyWayRetirement Index 2065 Fund	MyWayRetirement Index 2065 Fund	0.00	0.00	0.00
MyWayRetirement Index Retirement Fund	MyWayRetirement Index Retirement Fund	0.00	0.00	0.00
MyWayRetirement International Growth Fund	MyWayRetirement International Growth Fund	0.00	0.00	0.00
MyWayRetirement International Value Fund	MyWayRetirement International Value Fund	0.00	0.00	0.00
MyWayRetirement Large Cap Growth Fund	MyWayRetirement Large Cap Growth Fund	0.00	0.00	0.00
MyWayRetirement Large Cap Value Fund	MyWayRetirement Large Cap Value Fund	0.00	0.00	0.00
MyWayRetirement Mid Cap Growth Fund	MyWayRetirement Mid Cap Growth Fund	0.00	0.00	0.00
MyWayRetirement Mid Cap Value Fund	MyWayRetirement Mid Cap Value Fund	0.00	0.00	0.00
MyWayRetirement Multi-Sector Bond Fund	MyWayRetirement Multi-Sector Bond Fund	0.00	0.00	0.00
MyWayRetirement Real Estate Fund	MyWayRetirement Real Estate Fund	0.00	0.00	0.00
MyWayRetirement Small Cap Growth Fund	MyWayRetirement Small Cap Growth Fund	0.00	0.00	0.00
MyWayRetirement Small Cap Value Fund	MyWayRetirement Small Cap Value Fund	0.00	0.00	0.00
Nationwide Geneva Small Cap Growth Fund	Nationwide Geneva Small Cap Growth Fund	0.00	0.00	0.00
Neuberger Berman Genesis Fund	Neuberger Berman Genesis Fund	0.00	0.00	0.00
Neuberger Berman International Equity Fund	Neuberger Berman International Equity Fund	0.25	0.25	0.50
Neuberger Berman Intrinsic Value Fund	Neuberger Berman Intrinsic Value Fund	0.25	0.25	0.50
Neuberger Berman Multi-Cap Opportunities Fund	Neuberger Berman Multi-Cap Opportunities Fund	0.25	0.25	0.50
Neuberger Berman Sustainable Equity Fund	Neuberger Berman Sustainable Equity Fund	0.25	0.25	0.50
New Opportunities Fund	John Hancock Funds II - New Opportunities Fund	0.05	0.20	0.25
New York Life Insurance Company Anchor Account Fund	Reliance Trust New York Life Anchor Account	0.00	0.00	0.00
Northern Emerging Markets Equity Index Fund	Northern Emerging Markets Equity Index Fund	0.00	0.06	0.06
Northern Small Cap Value Fund	Northern Small Cap Value	0.00	0.40	0.40
Nuveen Core Impact Bond Fund	Nuveen Core Impact Bond Fund	0.00	0.00	0.00
Nuveen Equity Index Fund	Nuveen Equity Index Fund	0.00	0.00	0.00
Nuveen Large-Cap Growth Index Fund	Nuveen Large-Cap Growth Index Fund	0.00	0.00	0.00
Nuveen Large-Cap Value Index Fund	Nuveen Large-Cap Value Index Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2010 Fund	Nuveen Lifecycle Index 2010 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2015 Fund	Nuveen Lifecycle Index 2015 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2020 Fund	Nuveen Lifecycle Index 2020 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2025 Fund	Nuveen Lifecycle Index 2025 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2030 Fund	Nuveen Lifecycle Index 2030 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2035 Fund	Nuveen Lifecycle Index 2035 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2040 Fund	Nuveen Lifecycle Index 2040 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2045 Fund	Nuveen Lifecycle Index 2045 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2050 Fund	Nuveen Lifecycle Index 2050 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2055 Fund	Nuveen Lifecycle Index 2055 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2060 Fund	Nuveen Lifecycle Index 2060 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index 2065 Fund	Nuveen Lifecycle Index 2065 Fund	0.00	0.00	0.00
Nuveen Lifecycle Index Retirement Income Fund	Nuveen Lifecycle Index Retirement Income Fund	0.00	0.00	0.00
Nuveen Quant Small/Mid-Cap Equity Fund	Nuveen Quant Small/Mid-Cap Equity Fund	0.00	0.00	0.00
Nuveen Small Cap Value Fund	Nuveen Small Cap Value Fund	0.00	0.25	0.25
Nuveen Small-Cap Blend Index Fund	Nuveen Small-Cap Blend Index Fund	0.00	0.00	0.00
Nuveen Social Choice Equity Fund	Nuveen Social Choice Equity Fund	0.00	0.00	0.00
Nuveen Strategic Income Fund	Nuveen Strategic Income Fund	0.00	0.25	0.25
Oakmark Fund	Oakmark Fund	0.00	0.10	0.10
Oakmark International Fund	Oakmark International Fund	0.00	0.10	0.10
Opportunistic Fixed Income Fund	John Hancock Funds II - Opportunistic Fixed Income Fund	0.05	0.25	0.30
Parnassus Core Equity Fund	Parnassus Core Equity Fund	0.00	0.35	0.35
Parnassus Mid Cap Fund	Parnassus Mid Cap Fund	0.00	0.10	0.10
Parnassus Value Equity Fund	Parnassus Value Equity Fund	0.00	0.35	0.35
Payden Managed Income Fund	Payden Managed Income Fund	0.00	0.10	0.10
PGIM Global Total Return Fund	PGIM Global Total Return Fund	0.00	0.25	0.25
PGIM Jennison Mid Cap Growth Fund	PGIM Jennison Mid Cap Growth Fund	0.00	0.25	0.25
PGIM Jennison Small Company Fund	PGIM Jennison Small Company Fund	0.00	0.25	0.25
PGIM Quant Solutions Mid-Cap Value Fund	PGIM Quant Solutions Mid-Cap Value Fund	0.00	0.25	0.25
PGIM Short-Term Corporate Bond Fund	PGIM Short-Term Corporate Bond Fund	0.00	0.25	0.25
PGIM Total Return Bond Fund	PGIM Total Return Bond Fund	0.00	0.25	0.25
PIMCO All Asset Fund	PIMCO All Asset Fund	0.25	0.00	0.25
PIMCO Commodity Real Return Strategy Fund	PIMCO Commodity Real Return Strategy Fund	0.25	0.00	0.25
PIMCO Income Fund	PIMCO Income Fund	0.00	0.00	0.00
PIMCO International Bond Fund (USD-Hedged)	PIMCO International Bond Fund (USD-Hedged)	0.00	0.00	0.00
PIMCO Investment Grade Credit Bond Fund	PIMCO Investment Grade Credit Bond Fund	0.00	0.00	0.00
PIMCO Long Duration Total Return Fund	PIMCO Long Duration Total Return Fund	0.00	0.00	0.00
PIMCO Real Return Fund	PIMCO Real Return Fund	0.25	0.15	0.40
PIMCO Short-Term Fund	PIMCO Short-Term Fund	0.25	0.15	0.40

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
Principal Global Real Estate Securities Fund	Principal Global Real Estate Securities Fund	0.00	0.10	0.10
Principal Real Estate Securities Fund	Principal Real Estate Securities Fund	0.00	0.00	0.00
Principal Spectrum Preferred and Capital Securities Income Fund	Principal Spectrum Preferred and Capital Securities Income Fund	0.00	0.00	0.00
Putnam Global Income Fund	Putnam Global Income Fund	0.00	0.25	0.25
Putnam Large Cap Growth Fund	Putnam Large Cap Growth Fund	0.00	0.25	0.25
Putnam Large Cap Value Fund	Putnam Large Cap Value Fund	0.00	0.25	0.25
Putnam Research Fund	Putnam Research Fund	0.00	0.25	0.25
Putnam Small Cap Growth Fund	Putnam Small Cap Growth Fund	0.00	0.25	0.25
Real Estate Securities Fund	John Hancock Funds II - Real Estate Securities Fund	0.05	0.25	0.30
Reliance MetLife Stable Value Fund	Reliance MetLife Stable Value Fund	0.00	0.00	0.00
Royce Small-Cap Fund	Royce Small-Cap Fund	0.00	0.20	0.20
Royce Small-Cap Opportunity Fund	Royce Small-Cap Opportunity Fund	0.00	0.20	0.20
Royce Small-Cap Total Return Fund	Royce Small-Cap Total Return Fund	0.00	0.00	0.00
Science & Technology Fund	JHVIT - Science & Technology Trust	0.05	0.25	0.30
Select Lifestyle Balanced Portfolio	JHVIT Lifestyle Balanced Portfolio	0.05	0.30	0.35
Select Lifestyle Conservative Portfolio	JHVIT Lifestyle Conservative Portfolio	0.05	0.30	0.35
Select Lifestyle Growth Portfolio	JHVIT Lifestyle Growth Portfolio	0.05	0.30	0.35
Select Lifestyle Moderate Portfolio	JHVIT Lifestyle Moderate Portfolio	0.05	0.30	0.35
Sit Dividend Growth Fund	Sit Dividend Growth	0.00	0.40	0.40
Small Cap Index Fund	JHVIT - Small Cap Index Trust	0.05	0.39	0.44
Small Cap Stock Fund	JHVIT - Small Cap Stock Trust	0.05	0.30	0.35
Small Cap Value Fund	JHVIT - Small Cap Value Trust	0.05	0.25	0.30
Sprott Gold Equity Fund	Sprott Gold Equity Fund	0.25	0.25	0.50
State Street Institutional U.S. Equity Fund	State Street Institutional U.S. Equity Fund	0.00	0.00	0.00
State Street Target Retirement 2020 Fund	State Street Target Retirement 2020 Fund	0.00	0.00	0.00
State Street Target Retirement 2025 Fund	State Street Target Retirement 2025 Fund	0.00	0.00	0.00
State Street Target Retirement 2030 Fund	State Street Target Retirement 2030 Fund	0.00	0.00	0.00
State Street Target Retirement 2035 Fund	State Street Target Retirement 2035 Fund	0.00	0.00	0.00
State Street Target Retirement 2040 Fund	State Street Target Retirement 2040 Fund	0.00	0.00	0.00
State Street Target Retirement 2045 Fund	State Street Target Retirement 2045 Fund	0.00	0.00	0.00
State Street Target Retirement 2050 Fund	State Street Target Retirement 2050 Fund	0.00	0.00	0.00
State Street Target Retirement 2055 Fund	State Street Target Retirement 2055 Fund	0.00	0.00	0.00
State Street Target Retirement 2060 Fund	State Street Target Retirement 2060 Fund	0.00	0.00	0.00
State Street Target Retirement 2065 Fund	State Street Target Retirement 2065 Fund	0.00	0.00	0.00
State Street Target Retirement Income Fund	State Street Target Retirement Income Fund	0.00	0.00	0.00
Strategic Income Opportunities Fund	JHVIT - Strategic Income Opportunities Trust	0.05	0.25	0.30
T. Rowe Price Capital Appreciation Fund	T. Rowe Price Capital Appreciation Fund	0.00	0.15	0.15
T. Rowe Price Dividend Growth Fund	T. Rowe Price Dividend Growth Fund	0.00	0.15	0.15
T. Rowe Price Equity Income Fund	T. Rowe Price Equity Income Fund	0.00	0.15	0.15
T. Rowe Price Growth Stock Fund	T. Rowe Price Growth Stock Fund	0.00	0.15	0.15
T. Rowe Price Health Sciences Fund	T. Rowe Price Health Sciences Fund	0.00	0.15	0.15
T. Rowe Price Integrated US Small-Cap Growth Equity Fund	T. Rowe Price Integrated US Small-Cap Growth Equity Fund	0.00	0.15	0.15
T. Rowe Price International Discovery Fund	T. Rowe Price International Discovery Fund	0.00	0.15	0.15
T. Rowe Price International Value Equity Fund	T. Rowe Price International Value Equity Fund	0.00	0.00	0.00
T. Rowe Price Large Cap Growth Fund	T. Rowe Price Large Cap Growth Fund	0.00	0.15	0.15
T. Rowe Price New Era Fund	T. Rowe Price New Era Fund	0.00	0.00	0.00
T. Rowe Price Overseas Stock Fund	T. Rowe Price Overseas Stock	0.00	0.15	0.15
T. Rowe Price Retirement 2010	T. Rowe Price Retirement 2010 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2015	T. Rowe Price Retirement 2015 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2020	T. Rowe Price Retirement 2020 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2025	T. Rowe Price Retirement 2025 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2030	T. Rowe Price Retirement 2030 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2035	T. Rowe Price Retirement 2035 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2040	T. Rowe Price Retirement 2040 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2045	T. Rowe Price Retirement 2045 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2050	T. Rowe Price Retirement 2050 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2055	T. Rowe Price Retirement 2055 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2060	T. Rowe Price Retirement 2060 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2065	T. Rowe Price Retirement 2065 Fund	0.00	0.00	0.00
T. Rowe Price Science & Technology Fund	T. Rowe Price Science & Technology Fund	0.00	0.15	0.15
T. Rowe Price Short Term Bond Fund	T. Rowe Price Short Term Bond Fund	0.00	0.15	0.15
T. Rowe Price Small Cap Value Fund	T. Rowe Price Small Cap Value Fund	0.00	0.15	0.15
T. Rowe Price Spectrum Income Fund	T. Rowe Price Spectrum Income Fund	0.00	0.15	0.15
Templeton Foreign Fund	Templeton Foreign Fund	0.00	0.25	0.25
Templeton Global Bond Fund	Templeton Global Bond Fund	0.25	0.25	0.50

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
Templeton Institutional Foreign Smaller Companies Fund	Templeton Institutional Foreign Smaller Companies Fund	0.00	0.10	0.10
Templeton World Fund	Templeton World Fund	0.25	0.25	0.50
Thornburg Global Opportunities Fund	Thornburg Global Opportunities Fund	0.00	0.20	0.20
Thornburg Limited Term Income Fund	Thornburg Limited Term Income Fund	0.00	0.20	0.20
Thrivent Mid Cap Stock Fund	Thrivent Mid Cap Stock Fund	0.00	0.13	0.13
Total Bond Market Fund	JHVIT - Total Bond Market Trust	0.05	0.18	0.23
Total Stock Market Index Fund	JHVIT - Total Stock Market Index Trust	0.05	0.37	0.42
Touchstone Mid Cap Growth Fund	Touchstone Mid Cap Growth Fund	0.00	0.00	0.00
Undiscovered Managers Behavioral Value Fund	Undiscovered Managers Behavioral Value Fund	0.00	0.10	0.10
Vanguard Balanced Index Fund	Vanguard Balanced Index Fund	0.00	0.00	0.00
Vanguard Emerging Markets Stock Index Fund	Vanguard Emerging Markets Stock Index Fund	0.00	0.00	0.00
Vanguard Energy Fund	Vanguard Energy Fund	0.00	0.00	0.00
Vanguard Equity-Income Fund	Vanguard Equity-Income Fund	0.00	0.00	0.00
Vanguard Explorer Fund	Vanguard Explorer Fund	0.00	0.00	0.00
Vanguard Growth Index Fund	Vanguard Growth Index Fund	0.00	0.00	0.00
Vanguard High Dividend Yield Index Fund	Vanguard High Dividend Yield Index Fund	0.00	0.00	0.00
Vanguard Intermediate-Term Bond Index Fund	Vanguard Intermediate-Term Bond Index Fund	0.00	0.00	0.00
Vanguard International Growth Fund	Vanguard International Growth Fund	0.00	0.00	0.00
Vanguard International Value Fund	Vanguard International Value Fund	0.00	0.00	0.00
Vanguard Long-Term Treasury Index Fund	Vanguard Long-Term Treasury Index Fund	0.00	0.00	0.00
Vanguard Materials Index Fund	Vanguard Materials Index Fund	0.00	0.00	0.00
Vanguard Mid-Cap Growth ETF	Vanguard Mid-Cap Growth ETF	0.00	0.00	0.00
Vanguard Mid-Cap Growth Index Fund	Vanguard Mid-Cap Growth Index Fund	0.00	0.00	0.00
Vanguard Mid-Cap Value ETF	Vanguard Mid-Cap Value ETF	0.00	0.00	0.00
Vanguard Mid-Cap Value Index Fund	Vanguard Mid-Cap Value Index Fund	0.00	0.00	0.00
Vanguard Short-Term Bond Index Fund	Vanguard Short-Term Bond Index Fund	0.00	0.00	0.00
Vanguard Short-Term Federal Fund	Vanguard Short-Term Federal Fund	0.00	0.00	0.00
Vanguard Short-Term Investment-Grade Fund	Vanguard Short-Term Investment-Grade Fund	0.00	0.00	0.00
Vanguard Small Cap Growth Index Fund	Vanguard Small Cap Growth Index Fund	0.00	0.00	0.00
Vanguard Small Cap Value Index Fund	Vanguard Small Cap Value Index Fund	0.00	0.00	0.00
Vanguard Strategic Equity Fund	Vanguard Strategic Equity Fund	0.00	0.00	0.00
Vanguard Target Retirement 2020	Vanguard Target Retirement 2020	0.00	0.00	0.00
Vanguard Target Retirement 2025	Vanguard Target Retirement 2025	0.00	0.00	0.00
Vanguard Target Retirement 2030	Vanguard Target Retirement 2030	0.00	0.00	0.00
Vanguard Target Retirement 2035	Vanguard Target Retirement 2035	0.00	0.00	0.00
Vanguard Target Retirement 2040	Vanguard Target Retirement 2040	0.00	0.00	0.00
Vanguard Target Retirement 2045	Vanguard Target Retirement 2045	0.00	0.00	0.00
Vanguard Target Retirement 2050	Vanguard Target Retirement 2050	0.00	0.00	0.00
Vanguard Target Retirement 2055	Vanguard Target Retirement 2055	0.00	0.00	0.00
Vanguard Target Retirement 2060	Vanguard Target Retirement 2060	0.00	0.00	0.00
Vanguard Target Retirement 2065	Vanguard Target Retirement 2065	0.00	0.00	0.00
Vanguard Target Retirement Income	Vanguard Target Retirement Income	0.00	0.00	0.00
Vanguard Total Bond Market Index Fund	Vanguard Total Bond Market Index Fund	0.00	0.00	0.00
Vanguard Total International Bond Index Fund	Vanguard Total International Bond Index Fund	0.00	0.00	0.00
Vanguard Total International Stock Index Fund	Vanguard Total International Stock Index Fund	0.00	0.00	0.00
Vanguard Total World Stock Index ETF	Vanguard Total World Stock Index ETF	0.00	0.00	0.00
Vanguard Total World Stock Index Fund	Vanguard Total World Stock Index Fund	0.00	0.00	0.00
Vanguard Value Index Fund	Vanguard Value Index Fund	0.00	0.00	0.00
Victory Diversified Stock Fund	Victory Diversified Stock Fund	0.00	0.50	0.50
Victory Sycamore Established Value Fund	Victory Sycamore Established Value Fund	0.00	0.50	0.50
Victory Trivalent International Small Cap Fund	Victory Trivalent International Small Cap Fund	0.00	0.25	0.25
Virtus Ceredex Mid-Cap Value Equity Fund	Virtus Ceredex Mid-Cap Value Equity Fund	0.00	0.50	0.50
Virtus Seix Floating Rate High Income Fund	Virtus Seix Floating Rate High Income Fund	0.00	0.20	0.20
Virtus Silvant Large Cap Growth Stock Fund	Virtus Silvant Large Cap Growth Stock Fund	0.00	0.50	0.50
Western Asset Core Bond Fund	Western Asset Core Bond Fund	0.00	0.15	0.15
Western Asset Core Plus Bond Fund	Western Asset Core Plus Bond Fund	0.00	0.15	0.15
WisdomTree MidCap Dividend ETF	WisdomTree MidCap Dividend ETF	0.00	0.00	0.00
WisdomTree MidCap ETF	WisdomTree MidCap ETF	0.00	0.00	0.00
WisdomTree SmallCap Dividend ETF	WisdomTree SmallCap Dividend ETF	0.00	0.00	0.00

* The revenue sharing displayed is that of the underlying fund as of the fee effective date displayed. Note that the subaccount was not introduced until the fund listing date indicated.

Summary of underlying mutual fund or trust management fees

This report provides a listing of the funds that are invested in underlying funds advised exclusively by unaffiliated fund managers, along with their current management fees reported in the most recent prospectuses available as of the date indicated

For plans required to complete Form 5500 Schedule C, the information constitutes disclosure of the eligible indirect compensation received by these managers for purposes of reporting in Section 1a, Part I, of Schedule C. The management fee is a component of the fund expense ratio (FER). John Hancock provides this information on behalf of these unaffiliated fund managers.

Plans subject to the Schedule C reporting requirement will also receive an annual reporting package that contains, among other things, copies of prospectuses of the subadvised funds (i.e., funds subadvised exclusively by unaffiliated fund managers and funds subadvised by John Hancock's affiliates) available under the John Hancock group annuity contract. These prospectuses provide disclosure of the payments received by John Hancock and our affiliates that are eligible for indirect compensation.

As of 6/30/2024

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
AB Discovery Growth Fund	AllianceBernstein	0.60
AB Discovery Value Fund	AllianceBernstein	0.75
AB Equity Income Fund	AllianceBernstein	0.55
AB Global Bond Fund	AllianceBernstein	0.47
AB High Income Fund	AllianceBernstein	0.49
AB Income Fund	AllianceBernstein	0.45
AB Large Cap Growth Fund	AllianceBernstein	0.48
AB Small Cap Growth Fund	AllianceBernstein	0.71
AB Sustainable Global Thematic Fund	AllianceBernstein	0.65
Aberdeen Emerging Markets ex-China Fund	Aberdeen	0.80
Allspring Core Bond Fund	Allspring	0.40
Allspring Core Plus Bond Fund	Allspring	0.41
Allspring Disciplined US Core Fund	Allspring	0.35
Allspring Discovery SMID Cap Growth Fund	Allspring	0.76
Allspring Emerging Markets Equity Fund	Allspring	1.02
Allspring Government Securities Fund	Allspring	0.45
Allspring Growth Fund	Allspring	0.71
Allspring Small Company Growth Fund	Allspring	0.84
Allspring Special Mid Cap Value Fund	Allspring	0.66
Allspring Special Small Cap Value Fund	Allspring	0.78
American Beacon Small Cap Value Fund	American Beacon	0.70
American Century Emerging Markets Fund	American Century	0.90
American Century Focused Dynamic Growth Fund	American Century	0.50
American Century Heritage Fund	American Century	1.00
American Century Inflation Adjusted Bond Fund	American Century	0.21
American Century One Choice 2025 Portfolio	American Century	0.49
American Century One Choice 2030 Portfolio	American Century	0.51
American Century One Choice 2035 Portfolio	American Century	0.53
American Century One Choice 2040 Portfolio	American Century	0.56
American Century One Choice 2045 Portfolio	American Century	0.57
American Century One Choice 2050 Portfolio	American Century	0.59
American Century One Choice 2055 Portfolio	American Century	0.60
American Century One Choice 2060 Portfolio	American Century	0.61
American Century One Choice 2065 Portfolio	American Century	0.61
American Century One Choice In Retirement Portfolio	American Century	0.49
American Century Small Cap Value Fund	American Century	0.73
American Century Value Fund	American Century	0.65
American Funds 2010 Target Date Retirement Fund	American Funds	0.00
American Funds 2015 Target Date Retirement Fund	American Funds	0.00
American Funds 2020 Target Date Retirement Fund	American Funds	0.00
American Funds 2025 Target Date Retirement Fund	American Funds	0.00
American Funds 2030 Target Date Retirement Fund	American Funds	0.00
American Funds 2035 Target Date Retirement Fund	American Funds	0.00
American Funds 2040 Target Date Retirement Fund	American Funds	0.00
American Funds 2045 Target Date Retirement Fund	American Funds	0.00
American Funds 2050 Target Date Retirement Fund	American Funds	0.00
American Funds 2055 Target Date Retirement Fund	American Funds	0.00
American Funds 2060 Target Date Retirement Fund	American Funds	0.00
American Funds 2065 Target Date Retirement Fund	American Funds	0.00
American Funds AMCAP Fund	American Funds	0.30
American Funds American Balanced Fund	American Funds	0.21
American Funds American Mutual Fund	American Funds	0.23
American Funds Bond Fund of America	American Funds	0.20
American Funds Capital Income Builder	American Funds	0.23
American Funds Capital World Bond Fund	American Funds	0.43
American Funds Capital World Growth and Income Fund	American Funds	0.37
American Funds EuroPacific Growth Fund	American Funds	0.42
American Funds Fundamental Investors	American Funds	0.24
American Funds New Perspective Fund	American Funds	0.37
American Funds New World Fund	American Funds	0.51
American Funds Retirement Income Portfolio - Conservative	American Funds	0.00
American Funds Retirement Income Portfolio - Enhanced	American Funds	0.00
American Funds Retirement Income Portfolio - Moderate	American Funds	0.00
American Funds SMALLCAP World Fund	American Funds	0.61
American Funds Strategic Bond	American Funds	0.27
American Funds The Growth Fund of America	American Funds	0.26
American Funds The Income Fund of America	American Funds	0.23
American Funds The Investment Company of America	American Funds	0.23

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
American Funds U.S. Government Securities Fund	American Funds	0.22
American Funds Washington Mutual Investors Fund	American Funds	0.23
AMG River Road Mid Cap Value Fund	River Road	0.56
Avantis U.S. Small Cap Value Fund	American Century	0.25
Baird Core Plus Bond Fund	Baird	0.25
Baird Mid Cap Growth Fund	Baird	0.75
Baron Asset Fund	Baron	1.00
Baron Real Estate Fund	Baron	1.00
BlackRock Advantage Small Cap Growth Fund	BlackRock	0.45
BlackRock EAFE Equity Index Fund	BlackRock	0.03
BlackRock Equity Index Fund	BlackRock	0.01
BlackRock Global Allocation Fund	BlackRock	0.75
BlackRock Health Sciences Opportunities Fund	BlackRock	0.67
BlackRock High Equity Income Fund	BlackRock	0.79
BlackRock High Yield Bond Fund	BlackRock	0.41
BlackRock Inflation Protected Bond Fund	BlackRock	0.24
BlackRock International Fund	BlackRock	0.58
BlackRock Large Cap Focus Value Fund	BlackRock	0.42
BlackRock LifePath Index 2025 Fund	BlackRock	0.05
BlackRock LifePath Index 2030 Fund	BlackRock	0.05
BlackRock LifePath Index 2035 Fund	BlackRock	0.05
BlackRock LifePath Index 2040 Fund	BlackRock	0.05
BlackRock LifePath Index 2045 Fund	BlackRock	0.05
BlackRock LifePath Index 2050 Fund	BlackRock	0.05
BlackRock LifePath Index 2055 Fund	BlackRock	0.05
BlackRock LifePath Index 2060 Fund	BlackRock	0.05
BlackRock LifePath Index 2065 Fund	BlackRock	0.05
BlackRock LifePath Index Retirement Fund	BlackRock	0.05
BlackRock Mid Cap Equity Index Fund	BlackRock	0.01
BlackRock Mid-Cap Growth Equity Fund	BlackRock	0.63
BlackRock Russell 2000 Index Fund	BlackRock	0.03
BlackRock Total Return Fund	BlackRock	0.34
BlackRock U.S. Debt Index Fund	BlackRock	0.02
BlackRock U.S. TIPS Index Fund	BlackRock	0.02
BNY Mellon Bond Market Index Fund	BNY Mellon	0.15
BrandywineGLOBAL-Global Opportunities Bond Fund	Legg Mason	0.50
Calvert Short Duration Income Fund	Calvert	0.40
Carillon Eagle Mid Cap Growth Fund	Eagle	0.51
ClearBridge Growth Fund	Legg Mason	0.72
ClearBridge International Growth Fund	Legg Mason	0.66
ClearBridge Large Cap Growth Fund	Legg Mason	0.64
ClearBridge Large Cap Value Fund	Legg Mason	0.48
ClearBridge Mid Cap Fund	Legg Mason	0.73
Cohen & Steers Real Estate Securities Fund	Cohen & Steers	0.67
Columbia Contrarian Core Fund	Columbia	0.61
Columbia Dividend Income Fund	Columbia	0.53
Columbia Global Value Fund	Columbia	0.70
Columbia Overseas Value Fund	Columbia	0.78
Columbia Small Cap Value Fund	Columbia	0.81
Delaware Ivy Asset Strategy Fund	Delaware	0.68
Delaware Ivy International Core Equity Fund	Delaware	0.84
Delaware Ivy Small Cap Growth Fund	Delaware	0.84
Delaware Ivy SMID Cap Core Fund	Delaware	0.85
Delaware Small Cap Value Fund	Delaware	0.64
DFA Emerging Markets Value Fund	DFA	0.48
DFA Five-Year Global Fixed-Income Fund	DFA	0.18
DFA Global Equity Fund	DFA	0.20
DFA Global Real Estate Securities Fund	DFA	0.19
DFA Inflation-Protected Securities Portfolio	DFA	0.09
DFA Intermediate Government Fixed-Income Fund	DFA	0.09
DFA International Small Cap Value Fund	DFA	0.39
DFA International Small Company Fund	DFA	0.25
DFA International Value Fund	DFA	0.45
DFA Real Estate Securities Fund	DFA	0.17
DFA U.S. Targeted Value Portfolio	DFA	0.27
DFA US Large Cap Value Fund	DFA	0.29
DFA US Large Company Fund	DFA	0.06
DFA US Small Cap Fund	DFA	0.25
Diamond Hill Large Cap Fund	Diamond Hill	0.05
Diamond Hill Small-Mid Cap Fund	Diamond Hill	0.75

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
Dodge & Cox International Stock Fund	Dodge & Cox	0.60
Dodge & Cox Stock Fund	Dodge & Cox	0.50
Domini Impact Equity Fund	Domini	0.20
Domini Impact International Equity Fund	Domini	0.85
DoubleLine Core Fixed Income Fund	DoubleLine	0.40
DoubleLine Low Duration Bond Fund	DoubleLine	0.35
DoubleLine Total Return Bond Fund	DoubleLine	0.40
DWS RREEF Global Infrastructure Fund	Deutsche	0.90
Eaton Vance Atlanta Capital SMID-Cap Fund	Eaton Vance	0.79
Eaton Vance High Income Opportunities Fund	Eaton Vance	0.48
Eaton Vance Richard Bernstein Equity Strategy Fund	Eaton Vance	0.83
Federated Hermes Capital Preservation Fund	Federated Hermes	0.25
Federated Hermes Institutional High Yield Bond Fund	Federated Hermes	0.40
Federated Hermes Kaufmann Large Cap Fund	Federated Hermes	0.75
Federated Hermes MDT Small Cap Growth Fund	Federated Hermes	0.80
Federated Hermes Total Return Bond Fund	Federated Hermes	0.29
Fidelity Advisor Balanced Fund	Fidelity	0.53
Fidelity Advisor Diversified International Fund	Fidelity	0.65
Fidelity Advisor Diversified Stock Fund	Fidelity	0.40
Fidelity Advisor Energy Fund	Fidelity	0.53
Fidelity Advisor Equity Growth Fund	Fidelity	0.67
Fidelity Advisor Growth Opportunities Fund	Fidelity	0.29
Fidelity Advisor Leveraged Company Stock Fund	Fidelity	0.74
Fidelity Advisor New Insights Fund	Fidelity	0.40
Fidelity Advisor Total Bond	Fidelity	0.28
Fidelity Contrafund	Fidelity	0.39
Fidelity International Index Fund	Fidelity	0.03
Fidelity Mid Cap Index Fund	Fidelity	0.03
Fidelity NASDAQ Composite Index Fund	Fidelity	0.24
Fidelity Real Estate Index Fund	Fidelity	0.07
First Eagle Global Fund	First Eagle	0.75
Franklin DynaTech Fund	Franklin Templeton	0.44
Franklin Global Allocation Fund	Franklin Templeton	0.58
Franklin Growth Fund	Franklin Templeton	0.44
Franklin Mutual Beacon Fund	Franklin Templeton	0.67
Franklin Mutual Global Discovery Fund	Franklin Templeton	0.84
Franklin Small-Mid Cap Growth Fund	Franklin Templeton	0.46
Franklin Utilities Fund	Franklin Templeton	0.45
Goldman Sachs Small Cap Equity Insights Fund	Goldman Sachs	0.80
Guggenheim Limited Duration Fund	Guggenheim	0.39
Guggenheim Total Return Bond Fund	Guggenheim	0.39
Harbor Capital Appreciation Fund	Harbor	0.60
Harbor Large Cap Value Fund	Harbor	0.60
Harbor Mid Cap Value Fund	Harbor	0.75
Harbor Small Cap Value Fund	Harbor	0.75
Hartford Balanced Income Fund	Hartford	0.52
Hartford Core Equity Fund	Hartford	0.33
Hartford Equity Income Fund	Hartford	0.61
Hartford Growth Opportunities Fund	Hartford	0.71
Hartford Inflation Plus Fund	Hartford	0.39
Hartford International Opportunities Fund	Hartford	0.65
Hartford MidCap Fund	Hartford	0.71
Hartford Schroders International Multi-Cap Value Fund	Hartford	0.70
Hartford Schroders US Mid Cap Opportunities Fund	Hartford	0.75
Hartford World Bond Fund	Hartford	0.58
Impax Small Cap Fund	Pax	0.75
Impax Sustainable Allocation Fund	Pax	0.05
Invesco Core Bond Fund	Invesco	0.34
Invesco Core Plus Bond Fund	Invesco	0.40
Invesco Developing Markets Fund	Invesco	0.77
Invesco Discovery Mid Cap Growth Fund	Invesco	0.61
Invesco Diversified Dividend Fund	Invesco	0.41
Invesco Equity and Income Fund	Invesco	0.35
Invesco EQV International Equity Fund	Invesco	0.78
Invesco Global Fund	Invesco	0.65
Invesco Growth and Income Fund	Invesco	0.36
Invesco International Bond Fund	Invesco	0.62
Invesco Main Street Fund	Invesco	0.44
Invesco Main Street Mid Cap Fund	Invesco	0.62
Invesco Oppenheimer International Growth Fund	Invesco	0.66

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
Invesco Premier US Government Money Fund	Invesco	0.25
Invesco Real Estate Fund	Invesco	0.73
Invesco Small Cap Growth Fund	Invesco	0.68
iShares Gold Trust ETF	iShares	0.25
iShares MSCI EAFE Growth ETF	iShares	0.35
iShares MSCI EAFE Value ETF	iShares	0.34
iShares MSCI Total International Index Fund	iShares	0.03
iShares Russell 1000 Large-Cap Index Fund	iShares	0.03
iShares Russell 2000 Small-Cap Index Fund	iShares	0.01
iShares Russell Mid-Cap Index Fund	iShares	0.02
Janus Henderson Balanced Fund	Janus Henderson	0.55
Janus Henderson Enterprise Fund	Janus Henderson	0.64
Janus Henderson Forty Fund	Janus Henderson	0.47
Janus Henderson Global Equity Income Fund	Janus Henderson	0.65
Janus Henderson Global Life Sciences Fund	Janus Henderson	0.64
Janus Henderson Triton Fund	Janus Henderson	0.64
JPMorgan Core Bond	J.P. Morgan	0.28
JPMorgan Emerging Markets Equity Fund	J.P. Morgan	0.68
JPMorgan Equity Income Fund	J.P. Morgan	0.40
JPMorgan Global Bond Opportunities Fund	J.P. Morgan	0.45
JPMorgan Large Cap Growth Fund	J.P. Morgan	0.45
JPMorgan Mid Cap Value Fund	J.P. Morgan	0.65
JPMorgan SMID Cap Fund	J.P. Morgan	0.55
JPMorgan U.S. Equity	J.P. Morgan	0.40
Keeley Small Cap Dividend Value Fund	Keeley	0.99
Lazard Global Listed Infrastructure Fund	Lazard	0.90
Lazard International Equity	Lazard	0.75
Loomis Sayles Core Plus Bond Fund	Loomis, Sayles & Co	0.32
Loomis Sayles Global Allocation Fund	Loomis, Sayles & Co	0.74
Lord Abbett Bond Debenture Fund	Lord Abbett	0.42
Lord Abbett Core Bond Fund	Lord Abbett	0.05
Lord Abbett Core Fixed Income Fund	Lord Abbett	0.22
Lord Abbett High Yield Fund	Lord Abbett	0.54
Lord Abbett Short Duration Income Fund	Lord Abbett	0.25
Lord Abbett Value Opportunities Fund	Lord Abbett	0.74
MainStay Income Builder Fund	MainStay	0.63
MainStay MacKay High Yield Corporate Bond Fund	New York Life	0.54
Metropolitan West Total Return Bond Fund	Metropolitan West	0.35
MFS Blended Research Core Equity Fund	MFS	0.40
MFS Emerging Markets Debt Fund	MFS	0.68
MFS Growth Fund	MFS	0.50
MFS Income Fund	MFS	0.48
MFS International Diversification Fund	MFS	0.00
MFS International Growth Fund	MFS	0.69
MFS Lifetime 2025 Fund	MFS	0.00
MFS Lifetime 2030 Fund	MFS	0.00
MFS Lifetime 2035 Fund	MFS	0.00
MFS Lifetime 2040 Fund	MFS	0.00
MFS Lifetime 2045 Fund	MFS	0.00
MFS Lifetime 2050 Fund	MFS	0.00
MFS Lifetime 2055 Fund	MFS	0.00
MFS Lifetime 2060 Fund	MFS	0.00
MFS Lifetime 2065 Fund	MFS	0.00
MFS Lifetime Income Fund	MFS	0.00
MFS Massachusetts Investors Trust	MFS	0.33
MFS Mid Cap Growth Fund	MFS	0.64
MFS Mid Cap Value Fund	MFS	0.61
MFS Total Return Fund	MFS	0.35
MFS Utilities Fund	MFS	0.60
MFS Value Fund	MFS	0.44
MyWayRetirement Balanced Fund	T. Rowe Price	0.35
MyWayRetirement Commodities Fund	Wellington	0.65
MyWayRetirement Core Bond Fund	FIAM	0.18
MyWayRetirement Emerging Markets Fund	BlackRock	0.50
MyWayRetirement Global Bond Fund	MFS	0.32
MyWayRetirement Index 2025 Fund	BlackRock	0.05
MyWayRetirement Index 2030 Fund	BlackRock	0.05
MyWayRetirement Index 2035 Fund	BlackRock	0.05
MyWayRetirement Index 2040 Fund	BlackRock	0.05
MyWayRetirement Index 2045 Fund	BlackRock	0.05

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
MyWayRetirement Index 2050 Fund	BlackRock	0.05
MyWayRetirement Index 2055 Fund	BlackRock	0.05
MyWayRetirement Index 2060 Fund	BlackRock	0.05
MyWayRetirement Index 2065 Fund	BlackRock	0.05
MyWayRetirement Index Retirement Fund	BlackRock	0.05
MyWayRetirement International Growth Fund	Legg Mason	0.43
MyWayRetirement International Value Fund	Columbia	0.08
MyWayRetirement Large Cap Growth Fund	MFS	0.29
MyWayRetirement Large Cap Value Fund	Diamond Hill	0.37
MyWayRetirement Mid Cap Growth Fund	D. F. Dent	0.50
MyWayRetirement Mid Cap Value Fund	American Century	0.42
MyWayRetirement Multi-Sector Bond Fund	Prudential	0.40
MyWayRetirement Real Estate Fund	Prudential	0.60
MyWayRetirement Small Cap Growth Fund	Columbia	0.50
MyWayRetirement Small Cap Value Fund	Franklin Templeton	0.52
Nationwide Geneva Small Cap Growth Fund	Nationwide	0.77
Neuberger Berman Genesis Fund	Neuberger Berman	0.71
Neuberger Berman International Equity Fund	Neuberger Berman	1.07
Neuberger Berman Intrinsic Value Fund	Neuberger Berman	1.00
Neuberger Berman Multi-Cap Opportunities Fund	Neuberger Berman	0.86
Neuberger Berman Sustainable Equity Fund	Neuberger Berman	0.76
Northern Emerging Markets Equity Index Fund	Northern Trust	0.14
Northern Small Cap Value	Northern Trust	0.95
Nuveen Core Impact Bond Fund	Nuveen	0.33
Nuveen Equity Index Fund	Nuveen	0.04
Nuveen Large-Cap Growth Index Fund	Nuveen	0.04
Nuveen Large-Cap Value Index Fund	Nuveen	0.04
Nuveen Lifecycle Index 2010 Fund	Nuveen	0.17
Nuveen Lifecycle Index 2015 Fund	Nuveen	0.17
Nuveen Lifecycle Index 2020 Fund	Nuveen	0.17
Nuveen Lifecycle Index 2025 Fund	Nuveen	0.16
Nuveen Lifecycle Index 2030 Fund	Nuveen	0.16
Nuveen Lifecycle Index 2035 Fund	Nuveen	0.15
Nuveen Lifecycle Index 2040 Fund	Nuveen	0.15
Nuveen Lifecycle Index 2045 Fund	Nuveen	0.15
Nuveen Lifecycle Index 2050 Fund	Nuveen	0.15
Nuveen Lifecycle Index 2055 Fund	Nuveen	0.15
Nuveen Lifecycle Index 2060 Fund	Nuveen	0.15
Nuveen Lifecycle Index 2065 Fund	Nuveen	0.15
Nuveen Lifecycle Index Retirement Income Fund	Nuveen	0.17
Nuveen Quant Small/Mid-Cap Equity Fund	Nuveen	0.44
Nuveen Small Cap Value Fund	Nuveen	0.80
Nuveen Small-Cap Blend Index Fund	Nuveen	0.04
Nuveen Social Choice Equity Fund	Nuveen	0.15
Nuveen Strategic Income Fund	Nuveen	0.54
Oakmark Fund	Harris	0.61
Oakmark International Fund	Harris	0.73
Parnassus Core Equity Fund	Parnassus	0.57
Parnassus Mid Cap Fund	Parnassus	0.71
Parnassus Value Equity Fund	Parnassus	0.66
Payden Managed Income Fund	Payden	1.10
PGIM Global Total Return Fund	Jennison	0.50
PGIM Jennison Mid Cap Growth Fund	Jennison	0.57
PGIM Jennison Small Company Fund	Jennison	0.67
PGIM Quant Solutions Mid-Cap Value Fund	Prudential	0.73
PGIM Short-Term Corporate Bond Fund	Prudential	0.38
PGIM Total Return Bond Fund	Jennison	0.39
PIMCO All Asset Fund	PIMCO	0.23
PIMCO Commodity Real Return Strategy Fund	PIMCO	0.74
PIMCO Income Fund	PIMCO	0.50
PIMCO International Bond Fund (USD-Hedged)	PIMCO	0.50
PIMCO Investment Grade Credit Bond Fund	PIMCO	0.50
PIMCO Long Duration Total Return Fund	PIMCO	0.50
PIMCO Real Return Fund	PIMCO	0.60
PIMCO Short-Term Fund	PIMCO	0.45
Principal Global Real Estate Securities Fund	Principal	0.87
Principal Real Estate Securities Fund	Principal	0.80
Principal Spectrum Preferred and Capital Securities Income Fund	Principal	0.70
Putnam Global Income Fund	Putnam	0.54
Putnam Large Cap Growth Fund	Putnam	0.46

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
Putnam Large Cap Value Fund	Putnam	0.47
Putnam Research Fund	Putnam	0.55
Putnam Small Cap Growth Fund	Putnam	0.73
Reliance MetLife Stable Value Fund	Metlife	0.17
Reliance Trust New York Life Anchor Account	New York Life	0.12
Royce Small-Cap Fund	Royce	0.76
Royce Small-Cap Opportunity Fund	Royce	1.00
Royce Small-Cap Total Return Fund	Royce	1.00
Sit Dividend Growth	Sit	1.00
Sprott Gold Equity Fund	Sprott	0.90
State Street Institutional U.S. Equity Fund	SSgA	0.39
State Street Target Retirement 2020 Fund	SSgA	0.00
State Street Target Retirement 2025 Fund	SSgA	0.00
State Street Target Retirement 2030 Fund	SSgA	0.00
State Street Target Retirement 2035 Fund	SSgA	0.00
State Street Target Retirement 2040 Fund	SSgA	0.00
State Street Target Retirement 2045 Fund	SSgA	0.00
State Street Target Retirement 2050 Fund	SSgA	0.00
State Street Target Retirement 2055 Fund	SSgA	0.00
State Street Target Retirement 2060 Fund	SSgA	0.00
State Street Target Retirement 2065 Fund	SSgA	0.00
State Street Target Retirement Income Fund	SSgA	0.00
T. Rowe Price Capital Appreciation Fund	T. Rowe Price	0.59
T. Rowe Price Dividend Growth Fund	T. Rowe Price	0.49
T. Rowe Price Equity Income Fund	T. Rowe Price	0.53
T. Rowe Price Growth Stock Fund	T. Rowe Price	0.51
T. Rowe Price Health Sciences Fund	T. Rowe Price	0.64
T. Rowe Price Integrated US Small-Cap Growth Equity Fund	T. Rowe Price	0.64
T. Rowe Price International Discovery Fund	T. Rowe Price	1.04
T. Rowe Price International Value Equity Fund	T. Rowe Price	0.64
T. Rowe Price Large Cap Growth Fund	T. Rowe Price	0.55
T. Rowe Price New Era Fund	T. Rowe Price	0.54
T. Rowe Price Overseas Stock	T. Rowe Price	0.64
T. Rowe Price Retirement 2010 Fund	T. Rowe Price	0.34
T. Rowe Price Retirement 2015 Fund	T. Rowe Price	0.35
T. Rowe Price Retirement 2020 Fund	T. Rowe Price	0.37
T. Rowe Price Retirement 2025 Fund	T. Rowe Price	0.38
T. Rowe Price Retirement 2030 Fund	T. Rowe Price	0.40
T. Rowe Price Retirement 2035 Fund	T. Rowe Price	0.42
T. Rowe Price Retirement 2040 Fund	T. Rowe Price	0.43
T. Rowe Price Retirement 2045 Fund	T. Rowe Price	0.44
T. Rowe Price Retirement 2050 Fund	T. Rowe Price	0.45
T. Rowe Price Retirement 2055 Fund	T. Rowe Price	0.46
T. Rowe Price Retirement 2060 Fund	T. Rowe Price	0.46
T. Rowe Price Retirement 2065 Fund	T. Rowe Price	0.46
T. Rowe Price Science & Technology Fund	T. Rowe Price	0.64
T. Rowe Price Short Term Bond Fund	T. Rowe Price	0.30
T. Rowe Price Small Cap Value Fund	T. Rowe Price	0.64
T. Rowe Price Spectrum Income Fund	T. Rowe Price	0.62
Templeton Foreign Fund	Franklin Templeton	0.70
Templeton Global Bond Fund	Franklin Templeton	0.50
Templeton Institutional Foreign Smaller Companies Fund	Franklin Templeton	0.95
Templeton World Fund	Franklin Templeton	0.70
Thornburg Global Opportunities Fund	Thornburg	0.85
Thornburg Limited Term Income Fund	Thornburg	0.32
Thrivent Mid Cap Stock Fund	Thrivent	0.60
Touchstone Mid Cap Growth Fund	Touchstone	0.72
Undiscovered Managers Behavioral Value Fund	J.P. Morgan	0.75
Vanguard Balanced Index Fund	Vanguard	0.06
Vanguard Emerging Markets Stock Index Fund	Vanguard	0.11
Vanguard Energy Fund	Vanguard	0.35
Vanguard Equity-Income Fund	Vanguard	0.17
Vanguard Explorer Fund	Vanguard	0.34
Vanguard Growth Index Fund	Vanguard	0.04
Vanguard High Dividend Yield Index Fund	Vanguard	0.07
Vanguard Intermediate-Term Bond Index Fund	Vanguard	0.06
Vanguard International Growth Fund	Vanguard	0.29
Vanguard International Value Fund	Vanguard	0.36
Vanguard Long-Term Treasury Index Fund	Vanguard	0.06
Vanguard Materials Index Fund	Vanguard	0.09

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
Vanguard Mid-Cap Growth ETF	Vanguard	0.06
Vanguard Mid-Cap Growth Index Fund	Vanguard	0.06
Vanguard Mid-Cap Value ETF	Vanguard	0.06
Vanguard Mid-Cap Value Index Fund	Vanguard	0.06
Vanguard Short-Term Bond Index Fund	Vanguard	0.06
Vanguard Short-Term Federal Fund	Vanguard	0.09
Vanguard Short-Term Investment-Grade Fund	Vanguard	0.09
Vanguard Small Cap Growth Index Fund	Vanguard	0.06
Vanguard Small Cap Value Index Fund	Vanguard	0.06
Vanguard Strategic Equity Fund	Vanguard	0.16
Vanguard Target Retirement 2020	Vanguard	0.00
Vanguard Target Retirement 2025	Vanguard	0.00
Vanguard Target Retirement 2030	Vanguard	0.00
Vanguard Target Retirement 2035	Vanguard	0.00
Vanguard Target Retirement 2040	Vanguard	0.00
Vanguard Target Retirement 2045	Vanguard	0.00
Vanguard Target Retirement 2050	Vanguard	0.00
Vanguard Target Retirement 2055	Vanguard	0.00
Vanguard Target Retirement 2060	Vanguard	0.00
Vanguard Target Retirement 2065	Vanguard	0.00
Vanguard Target Retirement Income	Vanguard	0.00
Vanguard Total Bond Market Index Fund	Vanguard	0.04
Vanguard Total International Bond Index Fund	Vanguard	0.10
Vanguard Total International Stock Index Fund	Vanguard	0.10
Vanguard Total World Stock Index ETF	Vanguard	0.06
Vanguard Total World Stock Index Fund	Vanguard	0.09
Vanguard Value Index Fund	Vanguard	0.04
Victory Diversified Stock Fund	Victory	0.65
Victory Sycamore Established Value Fund	Victory	0.45
Victory Trivalent International Small Cap Fund	Victory	0.92
Virtus Ceredex Mid-Cap Value Equity Fund	Virtus	0.70
Virtus Seix Floating Rate High Income Fund	Virtus	0.43
Virtus Silvant Large Cap Growth Stock Fund	Virtus	0.70
Western Asset Core Bond Fund	WAMCO	0.40
Western Asset Core Plus Bond Fund	Legg Mason	0.40
WisdomTree MidCap Dividend ETF	WisdomTree	0.38
WisdomTree MidCap ETF	WisdomTree	0.38
WisdomTree SmallCap Dividend ETF	WisdomTree	0.38

Any or all of the above-noted underlying funds and/or their affiliates may participate in soft dollar arrangements. An example of a soft dollar arrangement includes one in which a fund's financial professional receives research services from a broker with whom it places trades and otherwise pays commissions. According to the Form 5500 Schedule C instructions, soft dollar arrangements are a form of eligible indirect compensation. At this time, the following funds have notified us of soft dollar arrangements in which the fund's financial professional received eligible brokerage and research services through its client commission arrangements. These fund managers have further advised that they intend to rely on existing regulatory disclosure documents such as prospectuses and statements of additional information to meet the eligible indirect compensation disclosure requirements of Form 5500 for the JPMorgan Mid Cap Value Fund. To see more details of the soft dollar arrangements for this fund, select the institutional class on the following web page:

<https://am.jpmorgan.com/us/en/asset-management/gim/adv/products/d/fundID-339128308>.

In addition, subadvisors to certain subadvised funds (i.e., funds subadvised exclusively by unaffiliated fund manager companies and funds subadvised by John Hancock's affiliates) participate in soft dollar arrangements. Details of the soft dollar arrangements entered into by such subadvisors can be found at:

https://retirement.johnhancock.com/content/dam/seismic/investments/SAI_JHF.pdf

https://retirement.johnhancock.com/content/dam/seismic/investments/SAI_JHF_II.pdf

https://retirement.johnhancock.com/content/dam/seismic/investments/SAI_JHF_III.pdf

https://retirement.johnhancock.com/content/dam/seismic/investments/SAI_JHVIT.pdf

Marketing support payments from mutual fund companies

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, which 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's more frequent or more prominent than the communications of investment fund providers that don't make payments. Payments from individual fund companies range from \$30,000 to \$400,000. These payments aren't premised on the sale of fund shares and aren't related to any particular plan's investment in any underlying fund. These payments aren't 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 to be de minimis, and the amount allocable to any particular plan will be de minimis.

Float income disclosure

The purpose of this information is to provide disclosure of the compensation that John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) or John Hancock Life Insurance Company of New York may retain from the short-term investment of funds received for, or disbursed from, your group annuity contract. As used herein, the term John Hancock refers to the applicable issuer of your group annuity contract. John Hancock provides this information as part of our ongoing effort to ensure comprehensive disclosure of the fees and compensation for the services that we provide to plans under the group annuity contract and to allow plan fiduciaries to determine the reasonableness of the arrangement. If you have any questions regarding this information, contact your John Hancock representative.

John Hancock will receive and retain earnings (i.e., float income) on:

- funds received or credited to your contract before they're invested, allocated, or applied in accordance with the plan's instructions (see Section (A)(i) below); and
- funds withdrawn, collected, or deducted from your contract before actual disbursements are made to the recipients (see Section (A)(ii) below).

You agree that John Hancock may retain the float income as additional compensation in connection with the recordkeeping and administrative services that we provide to the plan under this agreement and your contract.

(A) Circumstances that give rise to float income

In general, float income is received and retained by John Hancock in circumstances as described below.

(i) Receipts

When funds are received by John Hancock without any instructions that relate them to a specific contract, when funds are received by John Hancock in respect to your contract that aren't accompanied by sufficient information (e.g., enrollment information or allocation information) or instructions that aren't in good order, or if the transaction date for processing the funds received by John Hancock occurs after the payment date, John Hancock will receive and retain float income while holding these funds and before they're invested in, allocated to, or applied to your contract in accordance with the plan's instructions. Examples of these funds include the following:

- plan contributions,
- rollover contributions,
- transfers of assets from other sources,
- plan loan repayments,
- payments for contract-billed charges, and
- payments for adjustments due to error corrections as requested by the plan sponsor or trustee.

(Details regarding how the payment date and transaction date are determined can be found in the "Administrative guidelines for financial transactions (AGFT)," under "What is the transaction date for processing money received transactions?" in the section "Money received by John Hancock.")

If your plan is eligible for plan expense reimbursement account (PERA) credits, John Hancock will receive and retain float income while these credits are held in your contract's PERA. In addition, if the source of funding for the PERA credits is included in the FER offered under your contract, John Hancock will also receive float income while holding the amount being deducted from each fund before crediting the applicable credits to the PERA on the last business day of each month.

If your plan uses the John Hancock Trustee Service provided by John Hancock Trust Company LLC (John Hancock Trust), John Hancock will receive and retain float income while the fees received for this service are held by John Hancock before they're forwarded to John Hancock Trust.

(ii) Disbursements

When a payment is to be made from your contract pursuant to the plan's instruction, the funds will be withdrawn, collected, or deducted from your contract. The payments are made either by checks issued by, or electronic payments from, John Hancock. John Hancock will receive and retain float income while we hold the funds for these payments

pending settlements. Examples of such payments include the following:

- withdrawals, including federal and state tax withholdings, as applicable;
- service or transaction fee payments to the plan's third-party administrator (TPA) or registered investment adviser intermediaries;
- payments to the plan's trustee;
- payments of plan expenses from your contract's PERA (if applicable); and
- contract discontinuance.

(B) Float income period

John Hancock will receive and retain earnings with respect to Sections (i) and (ii) described above for the following periods of time (float income period):

(i) Receipts

For amounts other than PERA credits, the float income period is from the day on which the funds are received until the transaction date on which the funds are processed. Details regarding how the transaction date is determined can be found in the AGFT, under "What is the transaction date for processing money received transactions?" in the subsection "Money received by John Hancock."

For PERA credits, the float period begins from the day the credits are allocated to the contract's PERA until the day they're withdrawn to pay for the plan's expenses or, if later, allocated to the participants' accounts. In addition, if the source of funding for the PERA credits is included in the FER offered under your contract, the float period begins earlier, from the day on which the applicable amount is deducted from each fund until the amount is credited into the PERA and subsequently withdrawn to either pay for the plan's expenses or allocated to participants' accounts. Details regarding when PERA credits are allocated to your contract's PERA can be found in your copy of the "Addendum to the recordkeeping agreement/contract: PERA addendum." In general, instructions to pay the plan's expenses or to allocate to participants' accounts that are received in good order will be processed on the transaction date. Details regarding how the transaction date is determined can be found in the AGFT, under "What is the transaction date for disbursements?" in the subsection "Money disbursed by John Hancock." Details regarding when PERA credits are automatically allocated to the participants' accounts are described in Section (C)(i) below.

For fee payments received for the John Hancock Trustee Service, the float period is from the day on which such payment is received by John Hancock until the day on which the amount is forwarded by John Hancock to John Hancock Trust. The payment will be forwarded by wire transfer to John Hancock Trust by no later than the end of the second week of the month following the month in which the fee payment was received by John Hancock.

(ii) Disbursements

- (a) For payments other than fee payments to the plan intermediaries, the float income period will vary, depending on whether the disbursements on behalf of the plan are to be made by check or electronic payments.
- If the disbursement is made by check, it's from the transaction date for the disbursement until the day on which the check is negotiated by the payee.
 - If the disbursement is made by electronic payment, it's from the transaction date for the disbursement until the day on which the payment is accepted by the financial institution.

Details regarding how the transaction date for disbursements is determined can be found in the AGFT, under "What is the transaction date for disbursements?" in the subsection "Money disbursed by John Hancock."

(b) For fee payments to the plan's intermediaries, the float income period is as follows:

- If the disbursement is made by check, it's from the day on which the fee is collected or deducted from the contract until the day on which the check is negotiated by the payee.
- If the disbursement is made by electronic payment, it's from the day on which the fee is collected or deducted from the contract until the day on which the payment is accepted by the financial institution.

The time by which the fees are collected or deducted from the contract varies, depending on whether the fee is asset based, dollar based, or charged as part of the expense ratio of the investment options. These details are described in the AGFT, under "Intermediary fees" in the subsection "Money disbursed by John Hancock."

(C) Administrative practices for handling receipts and disbursements

(i) Receipts

In general, when funds are received without any instructions that relate them to a specific group annuity contract, John Hancock will have to wait for instructions from the relevant plan before we can credit the funds to the applicable contract.

When funds are received in respect to your contract that aren't accompanied by instructions that are in good order, the funds will be held in your contract's cash account. John Hancock will follow the procedures described in the section "Handling of 'not in good order'" in the AGFT to obtain clarification or additional information from the plan. In addition, the plan may obtain information about the balance in the cash account on the John Hancock plan sponsor website. As well, the quarterly statements provided to the plan administrator include details about the funds held in the cash account and the date on which they were received.

If the transaction date for processing funds received by John Hancock occurs after the payment date, the funds will be held in your contract's cash account. John Hancock will contact the plan's representative (or designated contact) for the missing instructions on the same day on which the payment is received, and periodic follow-ups will be made, similar to the procedures described in the section "Handling of 'not in good order'" in the AGFT, to obtain the missing information from the plan. As well, unless turned off by the plan's representatives, alerts from our message center are sent weekly, advising the plan administrator of the cash held in its cash account under the contract.

If your plan is eligible to receive PERA credits, you can obtain information about the balance of the credits, the plan expenses disbursed, and the amount allocated to participants' accounts from the PERA from the quarterly statement provided to the plan. If the plan fails to use up all of the available credits by the 15th day of the third month following the end of the plan year, John Hancock will allocate such remaining credits to the accounts of the plan participants as additional earnings as soon as administratively practicable thereafter. The allocation will be made on a pro rata basis based on the invested balance of each participant under the contract as of the date on which the allocation is processed.

If your plan has selected the John Hancock Trustee Service, the amount received to be applied toward the fee charged for the services will be processed on the transaction date. John Hancock has put in place procedures to ensure that such amount is sent by wire transfer to John Hancock Trust by no later than the end of the second week of the month following the month in which the amount was received by John Hancock.

(ii) Disbursements

John Hancock makes available a monthly report to help you manage the effective payments of the disbursements made under your plan. Details regarding this support can be found in the AGFT, under "Unsettled payments" in the subsection "Money disbursed by John Hancock."

In addition, if an electronic payment is either rejected or not completed, John Hancock will contact the plan for new electronic fund transfer instructions. If such instructions aren't received by John Hancock within 10 business days, a check will be issued in place of the electronic payment and forwarded to the plan or other applicable party noted in the original withdrawal request.

Rate of the float

The funds held by John Hancock in the circumstances described above are generally invested in the company's U.S. dollar liquidity pool, which is part of the company's general operating funds. John Hancock anticipates that the float income received from this liquidity pool will approximate money market interest rates, reduced by related investment, bank processing, transaction, and similar charges associated with overnight cash investments and other similar expenses (net earnings rate).

In circumstances in which the plan's assets are held in the contract's cash account and receive interest equal to the funds on deposit (FOD) rate, float income will be received by John Hancock to the extent of the spread, if any, between the net earnings rate and the FOD rate paid to the plan. The FOD rate, which is established and declared by John Hancock each month (or more frequently, as we may determine from time to time), approximates amounts generally paid by banks on short-term deposits and may differ from the net earnings rate. In circumstances in which the plan's assets held in the contract's cash account don't receive FOD interest, the float income received and retained by John Hancock from such assets will approximate the net earnings rate. The circumstances under which John Hancock will credit FOD interest are described below.

John Hancock will credit FOD interest for the period during which funds have remained in the contract's cash account, pending receipt of allocation instructions that are in good order or, in the case of funds received, for which the transaction date occurs after the payment date. The FOD interest will be credited automatically on the investment of allocations related to regular plan contributions, rollover contributions, and transfers of assets from other sources, and will be allocated on a pro rata basis based on the contributions allocated to each participant included in the listing.

For purposes of this disclosure, market day means a day on which the New York Stock Exchange is open for business, and banking day means a day on which the banks in the United States are open for business.

A copy of the AGFT is available on the plan sponsor website and, for new contracts, on jhddiscover.com (jhddiscover.com/ny for new contracts domiciled in New York). Registered website users may access the guidelines through the "Your resources" section on the introductory page of the "Administrative guide"; alternately, a print copy can be obtained by contacting your John Hancock representative.

John Hancock policy for correction of inadvertent processing errors

John Hancock will correct identified inadvertent processing errors, to the extent we're responsible for the error, consistent with this policy.¹ If you have any questions regarding this policy, contact your John Hancock representative.

Inadvertent processing errors are defined as the incorrect or untimely processing by John Hancock of requests for contributions to, or distributions from, the group annuity contract issued to your plan (the contract). The timeframes in which contributions to, or distributions from, the contract are processed are described in the AGFT. Inadvertent processing errors don't include errors made by any party other than John Hancock, such as errors made or processing delays caused by plan sponsors, TPAs, financial professionals, trustees or custodians, personal brokerage account providers, participants and beneficiaries, investment funds, transfer agents, or investment providers.

On discovery of an error, John Hancock will act in good faith to determine whether it's an inadvertent processing error and, if so, the extent to which we're responsible for the error. Such determination will be based on this policy, our other established policies and procedures, and your contract.

¹ This policy only applies to the John Hancock group annuity business.

This policy is designed to restore the plan to the position it would've been in had the inadvertent processing error not occurred. Accordingly, John Hancock will seek to correct inadvertent processing errors to the extent of our responsibility as soon as administratively practicable after we have sufficient information to correct the error or, if applicable, after receiving any required direction from the plan sponsor, by placing the plan in a position financially equivalent to the position the plan would have been in had the error, to the extent caused by John Hancock, not occurred. This may include, as appropriate, making the plan whole for any loss to the plan resulting from the inadvertent processing error. Also, John Hancock will keep as additional compensation any gain that results from the correction of an inadvertent processing error. In no event will John Hancock exercise discretionary authority or control over the correction of inadvertent processing errors in order to maximize gain or correct such error for our own benefit or interest.

The following examples are intended to illustrate how inadvertent processing errors are corrected.

1 Contribution delay and fund unit price increases or decreases

When participants direct that a certain dollar amount be contributed to their plan account and invested in a fund under the contract, John Hancock credits the number of fund units that the requested dollar amount will purchase to the participants' accounts on the transaction date (referred to here as Day 1), as described in the AGFT under "What is the transaction date for processing money received transactions?" in the subsection "Money received by John Hancock."

The number of units is based on the fund's unit price on Day 1, as set by the fund and communicated after market close. If an inadvertent processing error occurs and John Hancock doesn't process the contribution until Day 2, John Hancock will determine the number of units that should've been credited on Day 1, using Day 1's unit price.

If the unit price has increased on Day 2, the dollar amount of the contribution won't be enough to purchase the number of fund units the participant should've received. John Hancock will make up the difference, so the plan receives the number of units that should've been credited on Day 1. John Hancock will absorb this loss to the extent we're responsible for the inadvertent processing error. The plan isn't charged for this correction.

Assume, however, that the unit price has decreased on Day 2 and the amount of the contribution would purchase more units on Day 2 than it would've purchased on Day 1. In this circumstance, the plan will be credited the number of units that would've been credited on Day 1 had an inadvertent processing error not occurred, and John Hancock will keep the excess as additional compensation.

2 Distribution delay and fund unit price increases or decreases

When participants make a distribution request of a certain dollar amount from their plan account under the contract, John Hancock liquidates or sells the number of fund units needed in order to make the distribution. To make the distribution, John Hancock would typically sell or liquidate fund units on the transaction date (referred to here as Day 1) as described in the AGFT under "What is the transaction date for disbursements?" in the subsection "Money disbursed by John Hancock."

If, due to an inadvertent processing error, the distribution is processed on Day 2 and the unit price has increased, John Hancock will sell the same number of units as we would've sold on Day 1, but the amount of the sales proceeds will be higher than the distribution amount requested. John Hancock will keep the excess as additional compensation.

Assume, however, the unit price has decreased on Day 2. John Hancock will sell the same number of units as we would've sold on Day 1, but John Hancock will make up the difference to the extent we're responsible for the inadvertent processing error such that the participants receive the requested amount without having to liquidate more fund units. In doing so, we'll incur and absorb this loss, and the plan isn't charged for this correction.

Inadvertent processing errors are corrected on a planwide basis. This means that, if one or more inadvertent processing errors causes losses and excess amounts in different participant accounts under the contract, the losses and excess amounts are netted and any loss or excess remaining is processed as described above.

Based on past experience, John Hancock estimates that less than 1/100 of 1% of the contribution and distribution transactions processed will result in an error, and that gains would, for the most part, be offset by losses such that any net gain (additional compensation) received by us would range from 0 to 3/100 of 1% of the total plan assets of all plans serviced by John Hancock as part of our group annuity business.



Please call 800-333-0963 to obtain the fund sheet for the group annuity investment option subaccounts' and/or to obtain a prospectus (or offering memorandum/trust document) for the subaccounts' underlying fund, which are available on request. The prospectuses (or offering memorandum/trust documents) for the subaccounts' underlying funds contain complete details on investment objectives, risks, fees, charges, and expenses, as well as other information about the underlying funds, which should be carefully considered before investing.

Funds refers to subaccounts investing in underlying funds offered to qualified retirement plans through a group annuity contract. There can be no assurance that either an investment option or the underlying funds will achieve their investment objectives. A subaccount is subject to the same risks as the underlying funds in which it invests, which includes investment risks and possible loss of the principal amount invested. Subaccount investment options are not insured by the FDIC, the U.S. Federal Reserve Board, or any other group or agency. For a more complete description of these risks, please review the underlying funds' prospectus, which is available on request.

John Hancock makes available a platform of subaccounts (the funds) for selection by fiduciaries of qualified retirement plans, including participant-directed plans. The platform of investments is made available without regard to the individualized needs of any plan. In making the platform available, John Hancock is not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity. Depending on the funds selected or recommended by the plan fiduciaries (and whether or not any funds are recommended or selected), John Hancock and its affiliates may receive additional compensation from the funds, in the form of 12b-1 fees, transfer agent fees, investment management fees, or otherwise. The total revenue John Hancock and its affiliates receives from a fund advised or subadvised by John Hancock affiliates is higher than those advised or subadvised exclusively by unaffiliated entities.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York), and John Hancock Life Insurance Company of New York, Valhalla, NY. Product features and availability may differ by state. Each entity 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, neither entity is undertaking to provide impartial investment advice or give advice in a fiduciary capacity. Securities are offered through John Hancock Distributors LLC, member FINRA, SIPC.

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