



Important information for Plan Sponsors

In this document, you will find information that explains the details of the sub-account structure for the JH Signature platform.

Sub-Accounts

You may select sub-accounts, referred to as “Funds”, as investment options that you can offer your participants. Under your contract, you may elect to offer all or only some of the Funds available. The specific Funds currently selected for your contract are shown in your Recordkeeping Agreement.

John Hancock makes available a platform of sub-accounts (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 receive from a fund advised or sub-advised by John Hancock affiliates is higher than those advised or sub-advised exclusively by unaffiliated entities.

The underlying mutual fund, collective investment trust, ETF, or insurance company separate account (collectively referred to as the “underlying fund” or “fund”) has the right to restrict trade activity without prior notice if a participant's trading is determined to be in excess of their exchange policy, as stated in the prospectus or offering memorandum. Refer to John Hancock’s Short-Term trading practices that is provided in the Supplemental Information Guide.

Investment considerations

Contributions to a Fund are not co-mingled with John Hancock’s general account assets. The income, expenses, gains and losses attributable to a Fund are determined without regard to the income, expenses, gain or losses of John Hancock. The value of a Fund’s investment cannot be guaranteed and will fluctuate according to the market value of the underlying investments. The gains or losses realized by each Fund are passed directly to the plans or participants holding units of the Fund. An investment in a Fund fluctuates in value to reflect the investment results of the Fund’s holdings, and when redeemed, may be worth more or less than the cost of the original investment. Contributions to a Fund purchase “units.” Unit values are calculated based on the market value of a Fund’s holdings adjusted for financial considerations such as capital gains/losses, expense ratios, dividends and cash transactions.

Contributions under a group annuity contract issued by John Hancock are allocated to investment options which: (a) invest solely in shares of an underlying fund; (b) invest in a combination of these; or (c) are Guaranteed Interest Accounts and which will be held in the John Hancock general account. For more information on a particular investment option, please refer to the Investment Comparative Chart (ICC) or your John Hancock representative.

Investment Agreements Related to the Offering of underlying Investment Options

Fund Company Selling and Service Agreements

John Hancock enters into Selling Agreements with each Fund Company whose funds are used as underlying investment vehicles for sub-accounts. These agreements describe the terms of offering these funds including, but not limited to, transaction processes, shareholder services, compliance with governing rules and regulations and fees and expenses.

Mid Atlantic Trust Company

John Hancock offers ETFs that are made available through a partnership with Mid Atlantic Trust Company (MATC), an unaffiliated third-party custodian that facilitates ETF transaction processing on behalf of John Hancock. MATC's brokerage and settlement of ETFs are handled through an arrangement with Mid Atlantic Capital Corporation ("MACC"), a registered broker-dealer and affiliate of MATC under the control of the same parent company. Due to restrictions imposed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), if the plan sponsor or any other plan fiduciary is, or is an affiliate of MATC or MACC, plans will not be permitted to invest in John Hancock ETF separate accounts. The cost for this agreement is 0.06% which is included as an annualized charge of the Fund.

The returns of the sub-account may differ from the returns of the ETF in which the sub-account invests (referred to as 'tracking error'). Tracking error results from certain fees and transaction expenses incurred by the sub-account, from differences between the timing of purchases and redemptions of sub-account shares and corresponding transactions in the shares of the underlying ETF, and from the fact that the sub-account holds a small amount of cash (less than 1% of the value of the sub-account) in addition to shares of the ETF.

Participation Agreements for Collective Investment Trusts

John Hancock makes available a selection of Collective Investment Trusts (CITs) on the JH Signature platform. The issuer of Collective Investment Trusts has legal title to the assets in the trust; however, those participating in the Fund own the benefits of the trust's assets. John Hancock enters into a Participation Agreement that covers every investing Plan and invests all contributions allocated by the Participants to the applicable Collective Investment Trust.

Performance of the Sub-Accounts

The performance data represents past performance and the data displayed reflects the value of the sub-account's underlying fund and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, fees for guaranteed benefits if elected by participant, or any redemption fees imposed by an underlying fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Past performance is no guarantee of future results and current performance may be lower or higher than the performance quoted. The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance information current to the most recent month-end is available by calling 1-877-346-8378.

Expense Ratio

For information regarding the Expense Ratio of each Fund, please see the Supplemental Information Guide or visit the ‘Updates to the 408(b)(2) Disclosure Information’ on the Regulatory Disclosures page of the Plan Sponsor Website.

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

The following provides a breakdown of the components that make up the ER, the meaning of the terms used, and how each such component relates to each other:

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

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

“Revenue from sub-account”:

Signature Menu (“Sig Menu” or “Sig”)	Classes 1 to 9
<p>Revenue from sub-account, if any, is a direct administrative charge made by John Hancock against the sub-account. If any "Revenue from underlying fund (12b-1, STA, Other)" is received in respect of a sub-account, then, except as described below, the "Revenue from sub-account" will be a negative charge so that the sum of "Revenue from underlying fund (12b-1, STA, Other)" and the "Revenue from Sub-account" is always equal to 0.00%. However, if you select sub-accounts that invest in underlying funds advised or sub-advised by an affiliate of John Hancock as agreed by you and us, then the sum of the "Revenue from underlying fund (12b-1, STA, Other)" and the "Revenue from Sub-account" received by John Hancock will equal</p>	<p>Revenue from Sub-account represents the revenue received by John Hancock from its sub-account charges and is collected as part of the Expense Ratio for a Fund. John Hancock applies the total revenue received from the underlying funds and the sub-accounts (i.e., Total Revenue used towards Plan Cost) to offset the cost of the Recordkeeping Services provided under your Contract as well as, if applicable, to pay for other plan costs that you have approved (for example, the costs for payment of the compensation of plan intermediaries such as the financial professional, plan consultant). The portion of the Revenue from Sub-account that is used towards John Hancock recordkeeping charges is determined, if applicable, net of (i) any price credits available to the contract, and (ii) such portion of the sub-account revenue that is used to pay for plan costs other</p>

0.15%. This amount will be used to pay for, or offset, the cost of John Hancock's recordkeeping services.	than John Hancock recordkeeping services. The "Revenue from sub-account used for other plan costs" reflects the amounts attributable to the costs of payments to the plan intermediaries, the John Hancock TPA Program, as well as, if applicable, the amount allocated to the plan's Plan Expense Reduction Account ("PERA").
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“Total revenue used towards plan cost”: For each Fund, this amount is equal to the sum of “Revenue from underlying fund (12b-1, STA, Other)” and “Revenue from sub-account”. The amount is used by John Hancock to offset the cost of the recordkeeping services provided under the contract as well as, if applicable, to pay for other plan costs that the plan fiduciary has authorized (for example, the costs for payment of the compensation of plan intermediaries such as the financial professional or plan consultant). For the Signature Menu, the cost of John Hancock's recordkeeping services and that of other third-party service providers is not charged through the Expense Ratio, but is instead included in the contract-level asset-based charges shown in the Recordkeeping Agreement and other supporting documents.

The “Total revenue used towards plan cost” is shown for each Class below:

Total Revenue Used Towards Plan Costs										
SIG	SIG+	1	2	3	4	5	6	7	8	9
0.00%	0.00%	0.60%	0.65%	0.70%	0.75%	0.85%	0.97%	1.10%	1.35%	1.60%

The Class selected for your contract is shown in the Recordkeeping Agreement. For information concerning other Classes, contact your John Hancock Representative.

For Classes 2 through 9 inclusive:

A portion of the Total revenue used towards plan cost that is attributable to the cost of other plan service providers is reflected in the declared rates for any Guaranteed Interest Accounts – if applicable.

The total revenue that John Hancock receives on Funds that are advised and sub-advised exclusively by affiliates of John Hancock is higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. John Hancock and its affiliates provide exclusive and additional advisory services to the affiliated funds. For these services, John Hancock and its affiliates receive additional fees. These Funds are identified in the Investment Options section of this document. The Expense Ratio applies daily at a rate equivalent to the annual rate shown, but may vary from time to time to reflect changes in the FER. The FER is determined by the underlying fund and may be increased or decreased at any time to reflect changes in the expenses of the underlying fund or other factors.

For purposes of assistance with completion of Form 5500, John Hancock will provide plans subject to such reporting requirements with an annual reporting package that describes payments received by John Hancock that are reportable as eligible indirect compensation, as well as the investment management fees that are payable with respect to those Funds advised exclusively by unaffiliated mutual fund companies. For a complete summary about the revenue John Hancock receives from the underlying funds, please see the document entitled “Supplemental Eligible Indirect Compensation Disclosures”.

Commissions

The appropriately licensed financial professional that the plan designates may be eligible for compensation in connection with the sale and service of this contract. This compensation can be based on a percentage of your contract's:

- a) Contributions received; not to exceed 5%, and/or
- b) Assets under management; not to exceed 1.4%

Plan Price Credits (*applicable to Defined Benefit contracts only*): Provided certain conditions are met, John Hancock may pay a portion of the charge for any asset-based commission, as noted in item (b) above, eligible to the appropriately licensed financial professional designated by the plan trustee(s). The remaining charge for any commissions that is to be charged under the contract and payable by the plan trustee(s) is shown in the Proposal and Recordkeeping Agreement. The financial professional who sold and now services the contract may also be eligible for different levels of commission. The level of commission is determined by the financial professional and the plan trustee(s). Certain charges under the contract are directly related to the level of commission.

Additional Compensation

Certain financial professionals (firms) may allow John Hancock to participate in retirement products training and education meetings, conferences and seminars (programs) attended by the firm's sales force. John Hancock may agree to make payments out of its own resources to the firm, in order to attend these programs. Firms may receive payments associated to these programs sponsored by John Hancock, including reimbursement for travel expenses and lodging for persons attending such programs. John Hancock may also agree to pay additional compensation to firms based on other calculation methods, which may include the level of sales or assets attributable to the firm. These payments, which may sometimes be referred to as "revenue sharing", assist in John Hancock's efforts to promote the sale of its retirement products. Not all firms receive such payments and the amount of the payments varies. These payments could be significant to a firm. John Hancock determines which firms to support and extent of the payments it is willing to make. John Hancock generally chooses to support firms that have a strong capability to distribute John Hancock retirement products and that are willing to cooperate with John Hancock's promotional efforts.

John Hancock hopes to benefit from these payments by increasing sales of John Hancock retirement products, which would result in additional fees for John Hancock and its affiliates. In consideration for these payments, a firm may feature John Hancock retirement products in its sales system or give preferential access to members of its sales force or management. These payments may provide the firm with an incentive to favor John Hancock retirement products. In addition, certain firms may have other compensation arrangements with John Hancock or its affiliates that are not related to John Hancock retirement products.

The total amount of any commissions and additional compensation is reported annually to you on the Form 5500 Schedule A provided by us. Contact your financial professional for information specific to your contract.

Marketing Support Payments from Mutual Fund Companies

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

Please call 800-333-0963 to obtain Fund Sheets for the group annuity investment option subaccounts and to obtain prospectuses for the subaccounts' underlying funds, that are available on request. The prospectuses 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 that should be carefully considered before investing.

The availability of products, Funds and contract features may be subject to broker-dealer Firm approval, state approval, broker Licensing requirements, tax law requirements, or other contract-related requirements. From time to time, changes are made to Funds, and the availability of these changes may be subject to state approval or other compliance requirements. Please confirm with a local John Hancock Representative if you have any questions about product, Fund or contract feature availability.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA), Boston, MA (not licensed in New York), and John Hancock Life Insurance Company of New York (John Hancock New York), Valhalla, NY. Product features and availability may differ by state. John Hancock USA and John Hancock New York each make available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan.

Unless otherwise specifically stated in writing, John Hancock USA and John Hancock New York do not, and are not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

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