

Exhibit C

JOHN HANCOCK TRUST COMPANY COLLECTIVE INVESTMENT TRUST

DESCRIPTION OF CLASSES

Pursuant to Section 2.02 of the Declaration of Trust, which authorizes John Hancock Trust Company LLC, as trustee (the “Trustee”) of the John Hancock Trust Company Collective Investment Trust (the “Collective Trust”), to divide a Fund into one or more Classes of Units representing beneficial interests in such Fund with differing fee and expense obligations, the Trustee hereby declares that if and to the extent so designated in its respective Fund Declaration, each Fund shall have the authority to issue Units in the following Classes, each of which shall have the rights, privileges and obligations under the Collective Investment Trust as such may be modified as provided with respect to each Class:

CLASS R2

The value of Class R2 Units shall reflect a fee payable to the Trustee. For details of the fees applicable to Class R2 Units, please see Exhibit D, Fee Schedule, to the Participation Agreement. Such fees will accrue on a daily basis and will be paid monthly out of the assets of the Unit Class. At the Trustee’s sole discretion, Qualified Trusts that invest through the John Hancock Retirement Plan Services (JHRPS) platforms, when JHRPS provides certain discounts on recordkeeping fees charged to such Qualified Trust in connection with services on behalf of the Fund, shall be eligible to invest in Class R2 Units.

Capitalized terms used and not otherwise defined shall have the meanings set forth in the Declaration of Trust.

Each Qualified Trust is responsible for its own decision as to the selection of a Unit Class, provided it satisfies the criteria and complies with any conditions for such Unit Class established by the Trustee hereunder. Any Qualified Trust shall be permitted to remain in the Unit Class in which it is then accepted or invested or, in its sole discretion, to convert to any other Unit Class for which it is eligible. The Trustee shall not be required to notify the Qualified Trust, Participating Trust, Fiduciary or participant as to the changes in eligibility.

The Trustee, in its sole discretion, shall establish internal operating procedures from time to time by which the Trustee shall review and accept a Qualified Trust as a Participating Trust in a specific Unit Class and/or transfer or convert the assets of a Qualified Trust from one Unit Class to a different Unit Class, including the waiver or supplementation of any eligibility criteria set forth herein. In connection with the execution of a Participation Agreement and upon reasonable request, each Plan Fiduciary will provide such information as the Trustee determines to be necessary or appropriate with respect to actual account balances of each Participating Trust so that the Trustee may determine and verify the satisfaction of the criteria designated from time to time for eligibility to participate in a particular Class, including criteria set forth in this Description of Classes.

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The rate at which Fees will be paid for the Unit Classes of each Fund shall be as set forth in Schedule A to the respective Fund Declaration as such Fees may be changed from time to time.

IN WITNESS WHEREOF, John Hancock Trust Company LLC, as Trustee of the John Hancock Trust Company Collective Investment Trust, has caused this Description of Classes for the John Hancock Trust Company Collective Investment Trust to be executed by its proper officer as of September 18, 2020.

JOHN HANCOCK TRUST COMPANY LLC


By:  _____
David Cohen
Executive Vice President

Exhibit D

TRUSTEE FEE SCHEDULE- CLASS R2 JOHN HANCOCK LIFETIME BLEND 2050 TRUST

In accordance with Section 2.02 of the Declaration of Trust, Participating Trusts in Class R2 are charged a Trustee Fee and other expenses as follows.

Trustee Fee

A Trustee Fee in the annual amount of 0.15% of the value of the assets of the Fund is accrued daily and charged to the Fund prior to striking the daily net asset value. The Trustee Fee will be paid to the Trustee monthly in arrears.

Other Expenses

The Trustee has agreed to bear the Fund's ordinary operating expenses of the Fund and its pro rata share of underlying portfolio fund expenses, excluding (a) taxes, (b) brokerage commissions, (c) interest expense, (d) extraordinary expenses not incurred in the ordinary course of the Fund's business, (e) borrowing costs, (f) prime brokerage fees, and (g) expenses paid indirectly.

Total

The value of Class R2 Units shall reflect a fee payable to the Trustee at a maximum annual rate of 0.15% of the value of the assets of the Fund allocable to Class R2. In accordance with Section 5.01 of the Declaration of Trust, such fees will accrue on a daily basis and will be paid monthly out of the assets of the Unit Class.