

## John Hancock Lifestyle Blend Target Risk Trusts ERISA 408(B)(2) DISCLOSURE

John Hancock Trust Company LLC (the “Trustee”) is providing you with this notice in compliance with the Department of Labor regulations under section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended, (“ERISA”), to disclose information about the services we provide and the compensation we receive in connection with your plan’s participation in one or more of the **John Hancock Lifestyle Blend Target Risk Trusts** (each a “Fund”) via a group annuity contract separate account maintained by John Hancock Life Insurance Company (USA) or John Hancock Life Insurance Company of New York. This statement is intended to be read in conjunction with the Fund’s Declaration of Trust and Participation Agreement.

### Description of Services

Generally, as Trustee of the Fund, we provide investment management, custodial and administrative services in connection with your plan assets in the Fund. More detailed descriptions of those services can be found in Articles 2 through 5 of the Fund’s Declaration of Trust.

### Service Provider’s Status

We provide such services as a fiduciary (as defined in Section 3(38) of ERISA).

### Compensation

#### Direct Compensation

We receive direct compensation, deducted from your assets in the Fund or billed to you, for the services we provide to your plan, based on the Fund’s fee schedule. This fee information will be found in the Fee Schedule, attached as Exhibit D to the Participation Agreement or on the Fund fact sheet provided to you (shown as the “Expense Ratio” on the fact sheet). We charge no other direct fees in connection with our services or your participation or withdrawal from the Fund.

#### Indirect Compensation

We, or one of our affiliates, may receive indirect compensation through “soft dollar” brokerage arrangements in connection with the Fund or the underlying collective investment trusts in which the Fund’s assets are invested. Where applicable, our affiliate utilizes research and research related products and other brokerage services on a so called “soft dollar” basis. Soft dollars means that we may cause the Fund to pay higher commission rates on Fund transactions than may be available from other brokers to pay for services we have determined are beneficial for our clients. For more information please refer to the “Brokerage Practices” section in the Manulife Investment Management (US) LLC Form ADV Part 2.