

**IMPORTANT INFORMATION
REGARDING THE
CARPENTERS ANNUITY TRUST FUND FOR NORTHERN CALIFORNIA**

To: All Participants
From: Plan Administrator of the Carpenters Annuity Trust Fund for Northern California (the "Plan")
Plan Sponsor: Board of Trustees, Carpenters Annuity Trust Fund for Northern California
Date: July 2017

This is an annual notice which only applies to the 2017 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should obtain a copy of the Plan's Summary Plan Description ("SPD"). See "FOR ADDITIONAL INFORMATION" below for information on how you can obtain a copy of the Plan's current SPD.

NOTE: *Many of your Plan elections are made by contacting John Hancock Retirement Plan Services ("John Hancock"). If you wish to contact John Hancock, you may do so:*

- *24 hours a day via either the internet at mylife.jhrps.com or an automated telephone system at 800.294.3575.*
- *8AM to 10PM Eastern Time by calling 800.294.3575 to speak with a Participant Service Representative.*

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan's qualified default investment, the Pensionmark Asset Allocation Portfolio, based on your year of birth, according to the chart below:

<u>Date of Birth</u>	<u>Default Investment</u>
On or before 1948	Pensionmark Asset Allocation Income
1949 - 1953	Pensionmark Asset Allocation 2015
1954 - 1958	Pensionmark Asset Allocation 2020
1959 - 1963	Pensionmark Asset Allocation 2025
1964 - 1968	Pensionmark Asset Allocation 2030
1969 - 1973	Pensionmark Asset Allocation 2035
1974 - 1978	Pensionmark Asset Allocation 2040
1979 - 1983	Pensionmark Asset Allocation 2045
1984 - 1988	Pensionmark Asset Allocation 2050
1989 - 1993	Pensionmark Asset Allocation 2055
1994 or later	Pensionmark Asset Allocation 2060

If John Hancock does not have your date of birth on file, contributions will be invested instead in the Pensionmark Asset Allocation Income Portfolio until a valid date of birth is obtained by John Hancock.

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This investment is intended to satisfy the requirements for a “qualified default investment alternative” (“QDIA”) under the Employee Retirement Income Security Act of 1974 (“ERISA”). A copy of the Fund Fact Sheet for the Plan’s default investment is attached to this Notice.

If you do not make an investment election and your account is invested in the QDIA, you may transfer all or any part of it from the QDIA into any other investment options by contacting John Hancock. Information regarding all of the Plan’s investment options and procedures for changing investment elections is available by contacting John Hancock.

Amounts defaulted into the Plan’s Stable Value Option prior to December 24, 2007 will also be considered a QDIA pursuant to a special QDIA transition rule.

About Risk

Investing in Target Date Funds: The “target date” in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund’s principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities.

FOR ADDITIONAL INFORMATION

You should consult the Plan document and SPD for a complete explanation of the Plan’s features and information. You may view and/or obtain a copy of the SPD by contacting John Hancock. You can also obtain additional information about the Plan by contacting John Hancock or by contacting the Plan Sponsor.

This Notice is not intended to, nor should you construe it as, modifying any aspect of the current Plan document or SPD.

John Hancock Retirement Plan Services, LLC offers plan administrative services and service programs through which a sponsor or administrator of a plan may invest in various investment options on behalf of plan participants. These investment options have not been individually selected by John Hancock Retirement Plan Services, LLC. John Hancock Trust Company, LLC provides trust and custodial services to such plans.

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Pensionmark Asset Allocation Income

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Portfolios Asset Allocations are also offered as investment options in the Plan. Each Portfolio seeks to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by the portfolio's investment vehicles. The percentage of assets allocated to each asset class will be rebalanced by John Hancock Retirement Plan Services, LLC according to the rebalancing rules provided by the client or financial intermediary. The Portfolios themselves are not mutual funds.

Other Considerations

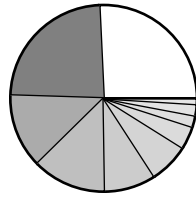
The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross) **: 0.40% of fund assets
Fund Inception Date: 11/09/2012
Total Fund Assets(\$mil): 0.16

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings	% of Assets
RidgeWorth Total Return Bond I	26.00%
Vanguard 500 Index Fd Admiral	24.00%
PIMCO Real Return Instl	13.00%
NYL Guaranteed Int. Acct.	13.00%
American EuroPacific Growth R5	9.00%
Vanguard Sm Cap Index Fd Adm	7.00%
Oppenheimer Dev Markets Fund Y	4.00%
PGIM High Yield Z	2.00%
Principal Real Estate Sec Inst	2.00%
AllianceBern Glob Bond Fd Adv	1.00%

Top Ten Holdings as of 03/31/2017 ^

Holdings	% of Assets
RidgeWorth Total Return Bond I	25.67
Vanguard 500 Index Fd Admiral	24.03
NYL Guaranteed Int. Acct.	12.64
PIMCO Real Return Instl	12.51
American EuroPacific Growth R5	8.86
Vanguard Sm Cap Index Fd Adm	6.88
Oppenheimer Dev Markets Fund Y	4.38
PGIM High Yield Z	1.89
Principal Real Estate Sec Inst	1.67
AllianceBern Glob Bond Fd Adv	1.47

** Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Morningstar Lifetime Moderate Income Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is at least ten years into retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation Income	3.62%	8.61%	4.31%	--	--	4.36%
Morningstar Lifetime Moderate	2.39	5.93	3.06	4.19	4.84	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrs.com or call a John Hancock representative at (800) 294-3575.

Pensionmark Asset Allocation 2015

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with John Hancock Retirement Plan Services, LLC. This portfolio will be re-balanced quarterly by John Hancock Retirement Plan Services, LLC and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

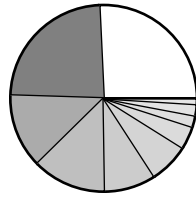
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross)**: 0.40% of fund assets
 Fund Inception Date: 11/09/2012
 Total Fund Assets(\$mil): 1.09

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings	% of Assets
RidgeWorth Total Return Bond I	26.00%
Vanguard 500 Index Fd Admiral	24.00%
PIMCO Real Return Instl	13.00%
NYL Guaranteed Int. Acct.	13.00%
American EuroPacific Growth R5	9.00%
Vanguard Sm Cap Index Fd Adm	7.00%
Oppenheimer Dev Markets Fund Y	4.00%
PGIM High Yield Z	2.00%
Principal Real Estate Sec Inst	2.00%
AllianceBern Glob Bond Fd Adv	1.00%

Top Ten Holdings as of 03/31/2017 ^

Holdings	% of Assets
RidgeWorth Total Return Bond I	25.67
Vanguard 500 Index Fd Admiral	24.03
NYL Guaranteed Int. Acct.	12.64
PIMCO Real Return Instl	12.51
American EuroPacific Growth R5	8.86
Vanguard Sm Cap Index Fd Adm	6.88
Oppenheimer Dev Markets Fund Y	4.38
PGIM High Yield Z	1.89
Principal Real Estate Sec Inst	1.67
AllianceBern Glob Bond Fd Adv	1.47

** Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Morningstar Lifetime Moderate 2015 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about five years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation 2015	3.61%	8.68%	4.42%	--	--	4.99%
Morningstar Lifetime Moderate	3.03	7.56	3.80	5.62	5.25	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

Pensionmark Asset Allocation 2020

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with John Hancock Retirement Plan Services, LLC. This portfolio will be re-balanced quarterly by John Hancock Retirement Plan Services, LLC and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

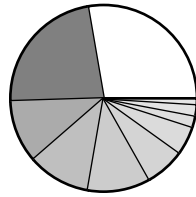
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross)**: 0.38% of fund assets
 Fund Inception Date: 11/08/2012
 Total Fund Assets(\$mil): 4.19

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	28.00%
RidgeWorth Total Return Bond I	23.00%
PIMCO Real Return Instl	11.00%
NYL Guaranteed Int. Acct.	11.00%
American EuroPacific Growth R5	11.00%
Vanguard Sm Cap Index Fd Adm	7.00%
Oppenheimer Dev Markets Fund Y	5.00%
PGIM High Yield Z	2.00%
Principal Real Estate Sec Inst	2.00%
AllianceBern Glob Bond Fd Adv	1.00%

Top Ten Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	27.81
RidgeWorth Total Return Bond I	22.66
NYL Guaranteed Int. Acct.	11.34
PIMCO Real Return Instl	11.19
American EuroPacific Growth R5	10.74
Vanguard Sm Cap Index Fd Adm	6.66
Oppenheimer Dev Markets Fund Y	4.69
PGIM High Yield Z	1.88
Principal Real Estate Sec Inst	1.76
AllianceBern Glob Bond Fd Adv	1.27

** Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Morningstar Lifetime Moderate 2020 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about ten years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation 2020	3.99%	9.39%	4.69%	--	--	5.83%
Morningstar Lifetime Moderate	3.39	8.60	4.13	6.30	5.29	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhhrs.com or call a John Hancock representative at (800) 294-3575.

Pensionmark Asset Allocation 2025

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with John Hancock Retirement Plan Services, LLC. This portfolio will be re-balanced quarterly by John Hancock Retirement Plan Services, LLC and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

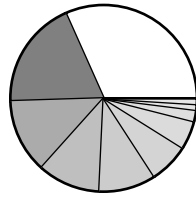
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross)**: 0.37% of fund assets
 Fund Inception Date: 11/09/2012
 Total Fund Assets(\$mil): 3.26

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	32.00%
RidgeWorth Total Return Bond I	19.00%
American EuroPacific Growth R5	13.00%
NYL Guaranteed Int. Acct.	11.00%
PIMCO Real Return Instl	10.00%
Vanguard Sm Cap Index Fd Adm	7.00%
Oppenheimer Dev Markets Fund Y	5.00%
Principal Real Estate Sec Inst	2.00%
PGIM High Yield Z	1.00%
AllianceBern Glob Bond Fd Adv	1.00%

Top Ten Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	31.96
RidgeWorth Total Return Bond I	19.10
American EuroPacific Growth R5	12.56
NYL Guaranteed Int. Acct.	10.74
PIMCO Real Return Instl	9.60
Vanguard Sm Cap Index Fd Adm	6.95
Oppenheimer Dev Markets Fund Y	5.08
Principal Real Estate Sec Inst	2.15
AllianceBern Glob Bond Fd Adv	1.17
PGIM High Yield Z	0.69

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^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Morningstar Lifetime Moderate 2025 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 15 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation 2025	4.39%	10.19%	4.84%	--	--	6.52%
Morningstar Lifetime Moderate	3.87	10.09	4.53	7.15	5.38	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

Pensionmark Asset Allocation 2030

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with John Hancock Retirement Plan Services, LLC. This portfolio will be re-balanced quarterly by John Hancock Retirement Plan Services, LLC and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

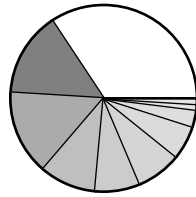
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross)**: 0.36% of fund assets
 Fund Inception Date: 11/09/2012
 Total Fund Assets(\$mil): 6.15

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings as of 03/31/2017 ^	% of Assets
Vanguard 500 Index Fd Admiral	35.00%
RidgeWorth Total Return Bond I	15.00%
American EuroPacific Growth R5	15.00%
NYL Guaranteed Int. Acct.	10.00%
Vanguard Sm Cap Index Fd Adm	8.00%
PIMCO Real Return Instl	8.00%
Oppenheimer Dev Markets Fund Y	6.00%
Principal Real Estate Sec Inst	3.00%
PGIM High Yield Z	1.00%
AllianceBern Glob Bond Fd Adv	1.00%

Top Ten Holdings as of 03/31/2017 ^

Top Ten Holdings as of 03/31/2017 ^	% of Assets
Vanguard 500 Index Fd Admiral	34.72
RidgeWorth Total Return Bond I	15.31
American EuroPacific Growth R5	15.07
NYL Guaranteed Int. Acct.	10.10
PIMCO Real Return Instl	7.70
Vanguard Sm Cap Index Fd Adm	7.51
Oppenheimer Dev Markets Fund Y	5.51
Principal Real Estate Sec Inst	2.62
AllianceBern Glob Bond Fd Adv	0.87
PGIM High Yield Z	0.59

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The Morningstar Lifetime Moderate 2030 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 20 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation 2030	4.74%	11.14%	5.26%	--	--	7.32%
Morningstar Lifetime Moderate	4.46	11.95	4.93	8.00	5.52	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

Pensionmark Asset Allocation 2035

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with John Hancock Retirement Plan Services, LLC. This portfolio will be re-balanced quarterly by John Hancock Retirement Plan Services, LLC and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

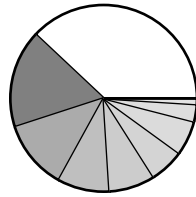
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross)**: 0.35% of fund assets
 Fund Inception Date: 11/09/2012
 Total Fund Assets(\$mil): 2.16

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	38.00%
American EuroPacific Growth R5	17.00%
RidgeWorth Total Return Bond I	12.00%
NYL Guaranteed Int. Acct.	9.00%
Vanguard Sm Cap Index Fd Adm	8.00%
PIMCO Real Return Instl	6.00%
Oppenheimer Dev Markets Fund Y	6.00%
Principal Real Estate Sec Inst	3.00%
AllianceBern Glob Bond Fd Adv	1.00%
PGIM High Yield Z	0.00%

Top Ten Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	38.40
American EuroPacific Growth R5	16.97
RidgeWorth Total Return Bond I	11.70
NYL Guaranteed Int. Acct.	8.83
Vanguard Sm Cap Index Fd Adm	8.08
Oppenheimer Dev Markets Fund Y	6.01
PIMCO Real Return Instl	5.83
Principal Real Estate Sec Inst	3.01
AllianceBern Glob Bond Fd Adv	0.68
PGIM High Yield Z	0.49

** Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Morningstar Lifetime Moderate 2035 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 25 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation 2035	5.13%	12.03%	5.43%	--	--	8.05%
Morningstar Lifetime Moderate	5.00	13.71	5.23	8.61	5.66	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

Pensionmark Asset Allocation 2040

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with John Hancock Retirement Plan Services, LLC. This portfolio will be re-balanced quarterly by John Hancock Retirement Plan Services, LLC and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

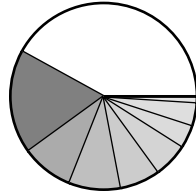
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross)**: 0.34% of fund assets
 Fund Inception Date: 11/09/2012
 Total Fund Assets(\$mil): 0.30

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	42.00%
American EuroPacific Growth R5	18.00%
Vanguard Sm Cap Index Fd Adm	9.00%
RidgeWorth Total Return Bond I	9.00%
NYL Guaranteed Int. Acct.	7.00%
Oppenheimer Dev Markets Fund Y	6.00%
Principal Real Estate Sec Inst	4.00%
PIMCO Real Return Instl	4.00%
AllianceBern Glob Bond Fd Adv	1.00%
PGIM High Yield Z	0.00%

Top Ten Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	41.53
American EuroPacific Growth R5	18.48
Vanguard Sm Cap Index Fd Adm	8.67
RidgeWorth Total Return Bond I	8.63
NYL Guaranteed Int. Acct.	7.22
Oppenheimer Dev Markets Fund Y	6.45
PIMCO Real Return Instl	4.24
Principal Real Estate Sec Inst	3.80
AllianceBern Glob Bond Fd Adv	0.59
PGIM High Yield Z	0.39

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The Morningstar Lifetime Moderate 2040 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 30 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation 2040	5.46%	12.85%	5.68%	--	--	8.81%
Morningstar Lifetime Moderate	5.37	14.90	5.36	8.88	5.74	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.

Pensionmark Asset Allocation 2045

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with John Hancock Retirement Plan Services, LLC. This portfolio will be re-balanced quarterly by John Hancock Retirement Plan Services, LLC and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

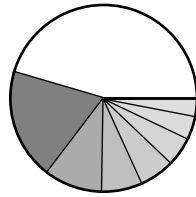
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross)**: 0.32% of fund assets
 Fund Inception Date: 11/09/2012
 Total Fund Assets(\$mil): 0.46

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	45.00%
American EuroPacific Growth R5	19.00%
Vanguard Sm Cap Index Fd Adm	10.00%
Oppenheimer Dev Markets Fund Y	7.00%
RidgeWorth Total Return Bond I	6.00%
NYL Guaranteed Int. Acct.	5.00%
Principal Real Estate Sec Inst	4.00%
PIMCO Real Return Instl	3.00%
PGIM High Yield Z	0.00%
AllianceBern Glob Bond Fd Adv	0.00%

Top Ten Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	45.01
American EuroPacific Growth R5	19.05
Vanguard Sm Cap Index Fd Adm	9.89
Oppenheimer Dev Markets Fund Y	6.92
RidgeWorth Total Return Bond I	6.16
NYL Guaranteed Int. Acct.	5.16
Principal Real Estate Sec Inst	4.24
PIMCO Real Return Instl	2.80
AllianceBern Glob Bond Fd Adv	0.48
PGIM High Yield Z	0.29

** Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

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The Morningstar Lifetime Moderate 2045 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 35 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation 2045	5.76%	13.82%	5.94%	--	--	9.59%
Morningstar Lifetime Moderate	5.54	15.40	5.34	8.87	5.71	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhprs.com or call a John Hancock representative at (800) 294-3575.

Pensionmark Asset Allocation 2050

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with John Hancock Retirement Plan Services, LLC. This portfolio will be re-balanced quarterly by John Hancock Retirement Plan Services, LLC and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

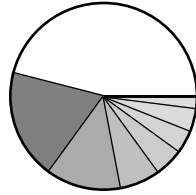
The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross)**: 0.31% of fund assets
 Fund Inception Date: 02/01/2013
 Total Fund Assets(\$mil): 0.43

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	46.00%
American EuroPacific Growth R5	19.00%
Vanguard Sm Cap Index Fd Adm	13.00%
Oppenheimer Dev Markets Fund Y	7.00%
Principal Real Estate Sec Inst	5.00%
RidgeWorth Total Return Bond I	4.00%
NYL Guaranteed Int. Acct.	4.00%
PIMCO Real Return Instl	2.00%
PGIM High Yield Z	0.00%
AllianceBern Glob Bond Fd Adv	0.00%

Top Ten Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	45.87
American EuroPacific Growth R5	19.44
Vanguard Sm Cap Index Fd Adm	12.52
Oppenheimer Dev Markets Fund Y	6.98
Principal Real Estate Sec Inst	4.72
RidgeWorth Total Return Bond I	4.31
NYL Guaranteed Int. Acct.	3.60
PIMCO Real Return Instl	1.87
AllianceBern Glob Bond Fd Adv	0.49
PGIM High Yield Z	0.20

** Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Morningstar Lifetime Moderate 2050 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation 2050	5.96%	14.54%	6.14%	--	--	8.51%
Morningstar Lifetime Moderate	5.61	15.53	5.25	8.78	5.65	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhhrs.com or call a John Hancock representative at (800) 294-3575.

Pensionmark Asset Allocation 2055

As of February 28, 2015

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with New York Life Investment Management. This portfolio will be re-balanced quarterly by New York Life Investment Management and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

Other Information

Expense Ratio (gross) **: 0.29% of fund assets
Fund Inception Date: 05/03/2015

** Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The inception date of this investment is May 3, 2015. As a result, this fact sheet does not contain current total return or total fund asset information. The June 30, 2015 fact sheet will contain updated information.

The Morningstar Lifetime Moderate 2050 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Pensionmark Asset Allocation 2060

As of March 31, 2017

Balanced/Asset Allocation Investment

What is the investment's strategy?

Target date portfolios are also offered as investment options in the Plan. Each portfolio is structured to achieve the highest potential rate of return for its objective and level of risk by allocating assets in varying percentages to different asset classes, represented by mutual funds and the Stable Value Option. The Portfolios themselves are not mutual funds. The underlying investment options that make up this portfolio were selected by a financial intermediary not associated with John Hancock Retirement Plan Services, LLC. This portfolio will be re-balanced quarterly by John Hancock Retirement Plan Services, LLC and reviewed annually by the intermediary to ensure that the allocation percentages continue to fit the Portfolio's objective.

Other Considerations

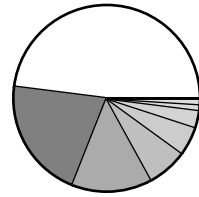
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Other Information

Expense Ratio (gross) **: 0.29% of fund assets
Fund Inception Date: 04/18/2016

Portfolio Snapshot as of 03/31/2017 ^

Portfolio Composition



Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	48.00%
American EuroPacific Growth R5	21.00%
Vanguard Sm Cap Index Fd Adm	14.00%
Oppenheimer Dev Markets Fund Y	7.00%
Principal Real Estate Sec Inst	5.00%
RidgeWorth Total Return Bond I	3.00%
PIMCO Real Return Instl	1.00%
NYL Guaranteed Int. Acct.	1.00%
PGIM High Yield Z	0.00%
AllianceBern Glob Bond Fd Adv	0.00%

Top Ten Holdings as of 03/31/2017 ^

Holdings	% of Assets
Vanguard 500 Index Fd Admiral	47.92
American EuroPacific Growth R5	20.63
Vanguard Sm Cap Index Fd Adm	14.36
Oppenheimer Dev Markets Fund Y	7.21
Principal Real Estate Sec Inst	4.81
RidgeWorth Total Return Bond I	2.59
PIMCO Real Return Instl	0.96
NYL Guaranteed Int. Acct.	0.95
AllianceBern Glob Bond Fd Adv	0.48
PGIM High Yield Z	0.09

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The Morningstar Lifetime Moderate 2050 Index represents a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a U.S. investor who is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

Average Annual Total Returns as of 03/31/2017

	YTD	1Year	3Year	5Year	10Year	Since Inception
Pensionmark Asset Allocation 2060	6.20%	--	--	--	--	13.51%
Morningstar Lifetime Moderate	5.61	15.53	5.25	8.78	5.65	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto mylife.jhrps.com or call a John Hancock representative at (800) 294-3575.