

**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 2018

This is an annual notice which only applies to the 2018 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 1953	Pensionmark Asset Allocation Income
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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INVESTMENT 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.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2012-11-09
Gross Expense Ratio ^{f1} (%)	0.27
Net Expense Ratio ^{f1} (%)	0.27
Fund Total Net Assets (\$M)	1.18

TOP TEN HOLDINGS AS OF 2018-03-31

	% of Assets
Western Asset Core Plus Bd IS	41.85
Vanguard 500 Index Fd Admiral	14.52
NYL Guaranteed Int. Acct.	11.24
Vanguard Intl Growth Fund Adm	9.87
Vanguard Inf-Prot Secs (Inst)	8.12
Vanguard Sm Cap Index Fd Adm	7.86
AB Global Bond Fd Z	3.05
American New World Fund R6	2.49
Cohen & Steers Real Est Sec Z	1.00

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk and Target Date. See disclosure for details.

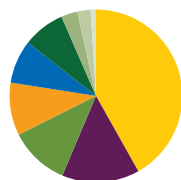
Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation Income	-0.20	7.72	4.97	4.76	--	4.98
Morningstar Lifetime Moderate ⁸⁴	-0.35	5.64	3.84	4.00	4.67	--

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.

Portfolio Snapshot^{b2} (%)



41.85	Western Asset Core Plus Bd IS	7.86	Vanguard Sm Cap Index Fd Adm
14.52	Vanguard 500 Index Fd Admiral	3.05	AB Global Bond Fd Z
11.24	NYL Guaranteed Int. Acct.	2.49	American New World Fund R6
9.87	Vanguard Intl Growth Fund Adm	1.00	Cohen & Steers Real Est Sec Z
8.12	Vanguard Inf-Prot Secs (Inst)		

^{f1}. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

Important Notes

Other:

b2. 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.

Index Description:

i84. 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.

Principal Risks

Portfolio Risk: The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

INVESTMENT 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.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2012-11-08
Gross Expense Ratio ^{f1} (%)	0.27
Net Expense Ratio ^{f1} (%)	0.27
Fund Total Net Assets (\$M)	5.03

TOP TEN HOLDINGS AS OF 2018-03-31

	% of Assets
Western Asset Core Plus Bd IS	35.38
Vanguard 500 Index Fd Admiral	17.48
Vanguard Intl Growth Fund Adm	14.36
NYL Guaranteed Int. Acct.	10.76
Vanguard Sm Cap Index Fd Adm	8.38
Vanguard Inf-Prot Secs (Inst)	6.10
American New World Fund R6	2.99
AB Global Bond Fd Z	2.55
Cohen & Steers Real Est Sec Z	2.00

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk, Private Fund and Target Date. See disclosure for details.

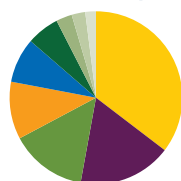
Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation 2020	-0.20	8.60	5.55	5.79	--	6.34
Morningstar Lifetime Moderate ⁸⁷	-0.83	8.19	5.20	6.12	5.87	--

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.

Portfolio Snapshot^{b2} (%)



35.38	Western Asset Core Plus Bd IS	6.10	Vanguard Inf-Prot Secs (Inst)
17.48	Vanguard 500 Index Fd Admiral	2.99	American New World Fund R6
14.36	Vanguard Intl Growth Fund Adm	2.55	AB Global Bond Fd Z
10.76	NYL Guaranteed Int. Acct.	2.00	Cohen & Steers Real Est Sec Z
8.38	Vanguard Sm Cap Index Fd Adm		

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

Important Notes

Other:

b2. 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.

Index Description:

i87. 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.

Principal Risks

Portfolio Risk: The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

INVESTMENT 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.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2012-11-09
Gross Expense Ratio ^{f1} (%)	0.24
Net Expense Ratio ^{f1} (%)	0.24
Fund Total Net Assets (\$M)	4.13

TOP TEN HOLDINGS AS OF 2018-03-31

	% of Assets
Western Asset Core Plus Bd IS	25.37
Vanguard 500 Index Fd Admiral	23.39
Vanguard Intl Growth Fund Adm	18.89
NYL Guaranteed Int. Acct.	10.29
Vanguard Sm Cap Index Fd Adm	9.40
Vanguard Inf-Prot Secs (Inst)	4.60
American New World Fund R6	3.50
Cohen & Steers Real Est Sec Z	2.51
AB Global Bond Fd Z	2.05

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk, Private Fund and Target Date. See disclosure for details.

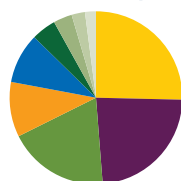
Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation 2025	-0.32	9.44	5.99	6.38	--	7.06
Morningstar Lifetime Moderate ⁸⁸⁸	-0.87	9.31	5.84	7.00	6.22	--

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.

Portfolio Snapshot^{b2} (%)



25.37	Western Asset Core Plus Bd IS	4.60	Vanguard Inf-Prot Secs (Inst)
23.39	Vanguard 500 Index Fd Admiral	3.50	American New World Fund R6
18.89	Vanguard Intl Growth Fund Adm	2.51	Cohen & Steers Real Est Sec Z
10.29	NYL Guaranteed Int. Acct.	2.05	AB Global Bond Fd Z
9.40	Vanguard Sm Cap Index Fd Adm		

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

Important Notes

Other:

b2. 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.

Index Description:

i88. 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.

Principal Risks

Portfolio Risk: The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

INVESTMENT 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.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2012-11-09
Gross Expense Ratio ^{f1} (%)	0.24
Net Expense Ratio ^{f1} (%)	0.24
Fund Total Net Assets (\$M)	7.25

TOP TEN HOLDINGS AS OF 2018-03-31

	% of Assets
Vanguard 500 Index Fd Admiral	28.39
Vanguard Intl Growth Fund Adm	22.95
Western Asset Core Plus Bd IS	18.32
Vanguard Sm Cap Index Fd Adm	9.93
NYL Guaranteed Int. Acct.	8.25
American New World Fund R6	4.02
Cohen & Steers Real Est Sec Z	3.53
Vanguard Inf-Prot Secs (Inst)	3.07
AB Global Bond Fd Z	1.54

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk, Private Fund and Target Date. See disclosure for details.

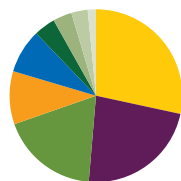
Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation 2030	-0.42	10.30	6.59	7.05	--	7.87
Morningstar Lifetime Moderate ⁸⁹	-0.85	10.66	6.61	7.92	6.60	--

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Portfolio Snapshot^{b2} (%)



28.39	Vanguard 500 Index Fd Admiral	4.02	American New World Fund R6
22.95	Vanguard Intl Growth Fund Adm	3.53	Cohen & Steers Real Est Sec Z
18.32	Western Asset Core Plus Bd IS	3.07	Vanguard Inf-Prot Secs (Inst)
9.93	Vanguard Sm Cap Index Fd Adm	1.54	AB Global Bond Fd Z
8.25	NYL Guaranteed Int. Acct.		

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

Important Notes

Other:

b2. 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.

Index Description:

i89. 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.

Principal Risks

Portfolio Risk: The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

INVESTMENT 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.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2012-11-09
Gross Expense Ratio ^{f1} (%)	0.23
Net Expense Ratio ^{f1} (%)	0.23
Fund Total Net Assets (\$M)	2.71

TOP TEN HOLDINGS AS OF 2018-03-31

	% of Assets
Vanguard 500 Index Fd Admiral	32.36
Vanguard Intl Growth Fund Adm	26.00
Western Asset Core Plus Bd IS	11.26
Vanguard Sm Cap Index Fd Adm	10.96
NYL Guaranteed Int. Acct.	7.25
Cohen & Steers Real Est Sec Z	4.55
American New World Fund R6	4.53
Vanguard Inf-Prot Secs (Inst)	2.06
AB Global Bond Fd Z	1.03

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk, Private Fund and Target Date. See disclosure for details.

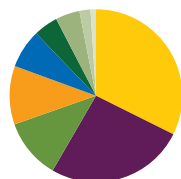
Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation 2035	-0.43	11.38	7.09	7.69	--	8.66
Morningstar Lifetime Moderate ⁹⁰	-0.82	11.95	7.31	8.65	6.92	--

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Portfolio Snapshot^{b2} (%)



32.36	Vanguard 500 Index Fd Admiral	4.55	Cohen & Steers Real Est Sec Z
26.00	Vanguard Intl Growth Fund Adm	4.53	American New World Fund R6
11.26	Western Asset Core Plus Bd IS	2.06	Vanguard Inf-Prot Secs (Inst)
10.96	Vanguard Sm Cap Index Fd Adm	1.03	AB Global Bond Fd Z
7.25	NYL Guaranteed Int. Acct.		

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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Important Notes

Other:

b2. 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.

Index Description:

i90. 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.

Principal Risks

Portfolio Risk: The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

INVESTMENT 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.

Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2012-11-09
Gross Expense Ratio ^{f1} (%)	0.22
Net Expense Ratio ^{f1} (%)	0.22
Fund Total Net Assets (\$M)	0.41

TOP TEN HOLDINGS AS OF 2018-03-31

	% of Assets
Vanguard 500 Index Fd Admiral	36.93
Vanguard Intl Growth Fund Adm	30.61
Vanguard Sm Cap Index Fd Adm	11.49
NYL Guaranteed Int. Acct.	5.19
Western Asset Core Plus Bd IS	5.12
Cohen & Steers Real Est Sec Z	5.08
American New World Fund R6	4.55
Vanguard Inf-Prot Secs (Inst)	1.03

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk, Private Fund and Target Date. See disclosure for details.

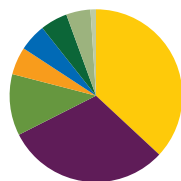
Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation 2040	-0.54	12.16	7.61	8.30	--	9.43
Morningstar Lifetime Moderate ^{g1}	-0.79	12.86	7.78	9.03	7.09	--

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.

Portfolio Snapshot^{b2} (%)



36.93	Vanguard 500 Index Fd Admiral	5.12	Western Asset Core Plus Bd IS
30.61	Vanguard Intl Growth Fund Adm	5.08	Cohen & Steers Real Est Sec Z
11.49	Vanguard Sm Cap Index Fd Adm	4.55	American New World Fund R6
5.19	NYL Guaranteed Int. Acct.	1.03	Vanguard Inf-Prot Secs (Inst)

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

Important Notes

Other:

b2. 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.

Index Description:

i91. 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.

Principal Risks

Portfolio Risk: The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

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Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2012-11-09
Gross Expense Ratio ^{f1} (%)	0.22
Net Expense Ratio ^{f1} (%)	0.22
Fund Total Net Assets (\$M)	0.64

TOP TEN HOLDINGS AS OF 2018-03-31

	% of Assets
Vanguard 500 Index Fd Admiral	38.40
Vanguard Intl Growth Fund Adm	34.17
Vanguard Sm Cap Index Fd Adm	11.51
Cohen & Steers Real Est Sec Z	5.61
American New World Fund R6	5.06
NYL Guaranteed Int. Acct.	3.68
Western Asset Core Plus Bd IS	1.57

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk, Private Fund and Target Date. See disclosure for details.

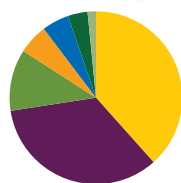
Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation 2045	-0.50	13.01	8.16	8.94	--	10.22
Morningstar Lifetime Moderate ⁹²	-0.78	13.31	7.96	9.11	7.10	--

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Portfolio Snapshot^{b2} (%)



38.40	Vanguard 500 Index Fd Admiral	5.06	American New World Fund R6
34.17	Vanguard Intl Growth Fund Adm	3.68	NYL Guaranteed Int. Acct.
11.51	Vanguard Sm Cap Index Fd Adm	1.57	Western Asset Core Plus Bd IS
5.61	Cohen & Steers Real Est Sec Z		

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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Important Notes

Other:

b2. 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.

Index Description:

i92. 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.

Principal Risks

Portfolio Risk: The portfolio allocates its investments among multiple asset classes, which can include U.S. and foreign equity and fixed income securities. Foreign investing involves risks not associated with U.S. investments, including currency fluctuations and political and economic changes. These risks are likely to be greater for emerging markets than in developed markets. Portfolios that invest in bonds are subject to interest-rate risk and can lose principal value when interest rates rise. The portfolio may also allocate its investments in growth and value stocks, real estate investment trusts, and corporate and U.S. government bonds.

Private Fund: The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

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Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2013-02-01
Gross Expense Ratio ^{f1} (%)	0.22
Net Expense Ratio ^{f1} (%)	0.22
Fund Total Net Assets (\$M)	0.27

TOP TEN HOLDINGS AS OF 2018-03-31

	% of Assets
Vanguard 500 Index Fd Admiral	39.48
Vanguard Intl Growth Fund Adm	35.97
Vanguard Sm Cap Index Fd Adm	11.81
Cohen & Steers Real Est Sec Z	5.58
American New World Fund R6	5.12
NYL Guaranteed Int. Acct.	1.03
Western Asset Core Plus Bd IS	1.01

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk, Private Fund and Target Date. See disclosure for details.

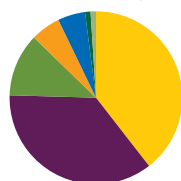
Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation 2050	-0.48	13.58	8.58	9.50	--	9.48
Morningstar Lifetime Moderate ⁹³	-0.78	13.47	7.98	9.05	7.04	--

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Portfolio Snapshot^{b2} (%)



39.48	Vanguard 500 Index Fd Admiral	5.12	American New World Fund R6
35.97	Vanguard Intl Growth Fund Adm	1.03	NYL Guaranteed Int. Acct.
11.81	Vanguard Sm Cap Index Fd Adm	1.01	Western Asset Core Plus Bd IS
5.58	Cohen & Steers Real Est Sec Z		

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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Important Notes

Other:

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Index Description:

i93. 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.

Principal Risks

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Fund Category:
**Balanced/Asset
Allocation**

PORTFOLIO DETAILS

Inception Date	2017-06-16
Gross Expense Ratio ^{f1} (%)	0.22
Net Expense Ratio ^{f1} (%)	0.22

TOP TEN HOLDINGS AS OF 2018-02-28

	% of Assets
Vanguard 500 Index Fd Admiral	40.01
Vanguard Intl Growth Fund Adm	35.56
Vanguard Sm Cap Index Fd Adm	11.93
Cohen & Steers Real Est Sec Z	5.43
American New World Fund R6	5.01
NYL Guaranteed Int. Acct.	1.04
Western Asset Core Plus Bd IS	1.02

PRINCIPAL RISKS

Principal Risks include: Portfolio Risk, Private Fund and Target Date. See disclosure for details.

Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation 2055	-2.65	--	--	--	--	-2.95
Morningstar Lifetime Moderate ⁹³	-0.78	13.47	7.98	9.05	7.04	--

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Fund Category:
Balanced/Asset Allocation

PORTFOLIO DETAILS

Inception Date	2016-04-18
Gross Expense Ratio ^{f1} (%)	0.24
Net Expense Ratio ^{f1} (%)	0.24
Fund Total Net Assets (\$M)	0.01

TOP TEN HOLDINGS AS OF 2018-03-31

	% of Assets
Vanguard Intl Growth Fund Adm	36.76
Vanguard 500 Index Fd Admiral	35.01
Vanguard Sm Cap Index Fd Adm	14.04
Cohen & Steers Real Est Sec Z	7.08
American New World Fund R6	4.73
NYL Guaranteed Int. Acct.	1.23
Western Asset Core Plus Bd IS	1.15

PRINCIPAL RISKS

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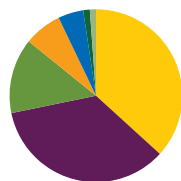
Average Annual Total Returns %

As of 2018-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Pensionmark Asset Allocation 2060	-0.21	14.62	--	--	--	14.45
Morningstar Lifetime Moderate ⁹³	-0.78	13.47	7.98	9.05	7.04	--

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Portfolio Snapshot^{b2} (%)



36.76	Vanguard Intl Growth Fund Adm	4.73	American New World Fund R6
35.01	Vanguard 500 Index Fd Admiral	1.23	NYL Guaranteed Int. Acct.
14.04	Vanguard Sm Cap Index Fd Adm	1.15	Western Asset Core Plus Bd IS
7.08	Cohen & Steers Real Est Sec Z		

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