

404a-5 Plan & Investment Notice

THE TRUSTEES OF APERION CARE 401(K) & PROFIT SHARING PLAN

As of January 23, 2025

This disclosure statement contains important information regarding your retirement plan that we, as Plan Sponsor, are required to provide under ERISA Reg. section 404a-5. You are receiving this disclosure because you are eligible to participate in the plan or you have the right to direct the investment of an account under the plan. In this document, you will find information about how the plan works, the expenses that may be charged, and information that will help you make informed decisions when selecting and managing the investment of your account.

General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

HOW TO PROVIDE YOUR INVESTMENT INSTRUCTIONS

You can direct your Plan investments using any of the following:

- Enrollment form
- Investment change form
- Participant website at myplan.johnhancock.com
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the attached Investment Comparative Chart.

TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

- Can be given using the options outlined above.
- Can be given at any time unless you are provided an addendum that states restrictions on the times at which you may provide investment instructions.
- Are generally processed on the same business day, provided they are received by John Hancock before 4 p.m. EST (or before the New York Stock Exchange closes, if earlier). If received on or after 4 p.m. EST, they will be processed the next business day.

SHORT-TERM TRADING POLICY

Changes to your investments under your qualified retirement plan account are subject to the following short-term trading guidelines of John Hancock and may be cancelled if not within these guidelines:

- Investment exchanges can be made up to a maximum of two exchanges per calendar month.
- In the event that there may be extreme market or personal circumstances requiring you to make an additional change, you may move 100% of your assets to the Money Market Fund after the exchange limit has been reached; no subsequent exchanges may be made for 30 days. Once the 30-day hold has expired, you can then trade again in accordance with the above guideline.
- At the request of the fund company of an underlying fund, and as outlined in their prospectus, the following additional restrictions may be imposed on your account, including but not limited to:
 - Applying redemption fees and/or trade restrictions which may be more restrictive than the above guidelines,
 - Restricting the number of exchanges made during a defined period,
 - Restricting the dollar amount of exchanges,
 - Restricting the method used to submit exchanges (i.e. requiring exchange requests to be submitted in writing via U.S. mail),
 - Restricting exchanges into and out of certain investment options.

REDEMPTION FEES

An underlying mutual fund may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or go to the investment options tab at myplan.johnhancock.com for the most recent listing.

RESTRICTIONS REGARDING INVESTING IN THE GUARANTEED INTEREST ACCOUNTS

If you choose to invest in a Guaranteed Interest Account, the following restrictions apply:

- In each reporting year, you may transfer at book value up to 20% of your opening account balance of each Guaranteed Interest Account to any investment option outlined in the Investment Comparative Chart on the following dates Feb 15, May 16, Aug 16, Nov 16. All transfers from any Guaranteed Interest Account to the Money Market Fund may be subject to a Market Value Adjustment (lesser of book or market value).
- Any transfer that is in excess of the 20% limit (and any Guaranteed Interest Account transfer made on a date other than the dates specified above) may be subject to a Market Value Adjustment (lesser of book or market value).
- A market value formula will apply to the following withdrawals which may result in a Market Value Adjustment (lesser of book or market value):
 - Plan Discontinuances
 - In-service Withdrawals
 - Pre-retirement withdrawals at 59 1/2
 - Withdrawals of employee voluntary (after-tax) monies
- Hardship Withdrawals issued from the Guaranteed Interest Accounts will be at book value.
- Loans issued from the Guaranteed Interest Accounts will be at book value.
- For questions or more details on whether a market value adjustment will be applied, call the John Hancock participant services toll free line at 800-395-1113 or 800-363-0530 for Spanish.

Note: Transfers between Guaranteed Interest Accounts (e.g. 3-yr to 5-yr) are not permitted.

DESIGNATED INVESTMENT ALTERNATIVES

Your Plan provides designated investment alternatives into which you can direct the investment of your account balance.

- For a full listing of these Funds, including applicable important information, refer to the attached Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed under the investment options tab on the Participant website at myplan.johnancock.com.
- Your plan offers a managed accounts program.
Retirement Advice is a discretionary investment management program offered only to persons residing in the United States who are participants in retirement plans for which John Hancock Retirement Plan Services, LLC (JHRPS) is the recordkeeper. Retirement Advice invests eligible assets in a fund-specific portfolio, which is developed and maintained based on personalized information provided to the Retirement Advice program and according to asset allocation and diversification principles. Investment strategies are long term.

Administrative Expenses

The following administrative charges are applied to your account for services related to the operation of the plan. Percentage-based expenses shown below are annual charges which will be converted to a monthly rate and applied to your month-end account balance (i.e. calculated on a **'pro-rata'** basis). Dollar-based expenses are annual amounts which will be converted to a monthly charge unless specified otherwise (i.e. calculated on a **'per participant'** basis). Expenses that are actually deducted from your account will appear on your quarterly benefit statements.

- Your plan has engaged John Hancock to provide record-keeping services such as educational resources, transaction processing, investment platform, quarterly statements and website tools. Charges will be applied to your account as follows: 0.11%* on a pro-rata basis.

* Charges may fluctuate based on the total assets in the plan, according to a pre-set fee schedule and other conditions agreed to by your plan sponsor and John Hancock.

- The ongoing administration and management of your plan requires additional services such as fund selection and monitoring, consulting, plan compliance, plan reporting, and other administrative services. Charges will be applied to your account as follows: 0.72% on a pro-rata basis .

If you have any questions, please contact your plan sponsor.

Individual Expenses

The following transaction fees apply. These fees will be deducted from your account at the time the transaction is processed. Fees deducted from your account will appear on your quarterly benefit statements.

As of January 23, 2025 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount
Loan Fee	\$4.00 per loan, per month
Withdrawal Processing Fee ~	Per withdrawal request
Death	\$50.00
Disability	\$50.00
Hardship	\$50.00
Mandatory distribution	\$50.00
Minimum distribution	\$50.00
Other withdrawal	\$50.00
Qualified domestic relations order	\$50.00
Retirement	\$50.00
Termination	\$50.00
Withdrawal of employee rollover money	\$50.00
Systematic Withdrawal Fee +	Per installment payment
Required minimum distribution	\$2.00
Mailed Detailed Statement Fee	\$1.00 per statement per quarter
Managed accounts fee§	Variable

+ Fee is effective March 4, 2018

~ Applicable John Hancock fees will be waived on withdrawal payments made payable to the Trustee of the plan or to a John Hancock entity including but not limited to rollovers to a John Hancock IRA.

§Participants who elect the managed accounts program will be charged an annual advisory fee based on the following schedule:

Account Balance	%
on the first \$50000	0.50%
on the next \$50000	0.40%
on the next \$150000	0.30%
on amounts over \$250000	0.20%

Please refer to the Investment Advisory Agreement for more details.

This material is for information purposes only. John Hancock New York does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company of New York, Valhalla, New York. John Hancock Life Insurance Company of New York makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company of New York does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

© 2017 All rights reserved.

GT-P 21489 12/17-34389 GA082517394372

Investment Comparative Chart

THE TRUSTEES OF APERION CARE 401(K) & PROFIT SHARING PLAN

This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to myplan.johnhancock.com. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Shevy Weisswasser at (847) 262-3800 ext 252 and 6 Rita Ave Unit B, Monsey, NY, 10952

DOCUMENT OVERVIEW

This document is comprised of two sections; Performance Information and Fee and Expense Information.

Performance Information

This section outlines your retirement plan investment options, how they have performed over time and allows you to compare with an appropriate benchmark for the same time period. Benchmark returns are shown for comparative purposes only. Benchmark returns represent the performance of market indices, which cannot be invested in directly, and their returns are calculated without taking into account any investment fees and/or expenses. Hypothetical Returns are shown in bold.

The data presented represents past performance and does not guarantee future performance. Current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Participants can call 1-800-395-1113 or visit myplan.johnhancock.com for more information.

Fee and Expense Information

This section shows fee and expense information for the investment options available under your contract. Total Annual Operating Expenses and Shareholder-type Fees (if applicable) are outlined as they relate to each investment option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It is important to understand that the investment rate of return, as set out in the Performance Information section, is calculated net of the Total Annual Operating Expenses of the investment option. However, such returns do not take into account any applicable Shareholder-type fees, which are in addition to the Total Annual Operating Expenses of the investment option.

The Total Annual Operating Expenses ("TAOE") is made up in part by the expenses of the underlying fund based on the underlying fund's expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund is the mutual fund, collective trust, or exchange traded fund in which the sub-account invests. § The underlying fund of this sub-account has either waived a portion of, or capped, its fees. The TAOE is that of the sub account and reflects the net expense ratio of the underlying fund after such expense waiver or cap is applied. Please see the Fund Sheet for details, including gross expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/maximize-your-retirement-savings.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

VARIABLE RETURN INVESTMENTS*

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return.

Name/Type of Option		Return YTD as of 12/31/2024	Average Annual Total Return as of 12/31/2024				Benchmark YTD as of 12/31/2024	Benchmark [†] Return as of 12/31/2024				Total Annual Operating Expenses as of 12/31/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
EQUITY FUNDS														
AG	American Funds AMCAP Fund (NAK) ^{165,185} Large Cap Growth http://www.viewjhfunds.com/ny/C00/naka/index.html	21.52%	21.52%	11.51%	11.28%	9.60%	25.01%	25.01%	14.52%	13.10%	9.83%	0.34%	\$3.40	N/A
								S&P 500						
AG	§ Blue Chip Growth Fund (NBC) ^{13,128,153,202} Large Cap Growth http://www.viewjhfunds.com/ny/C00/nbca/index.html	36.21%	36.21%	14.97%	15.30%	10.78%	25.01%	25.01%	14.52%	13.10%	10.58%	0.52%	\$5.20	N/A
								S&P 500						
AG	Allspring Special Mid Cap Value Fund (NWT) ^{181,185,240,244} Mid Cap Value http://www.viewjhfunds.com/ny/C00/nwta/index.html	12.21%	12.21%	9.47%	9.40%	9.89%	13.07%	13.07%	8.59%	8.10%	8.85%	0.57%	\$5.70	N/A
								Russell Mid Cap Value						
AG	Hartford MidCap Fund (NPH) ^{128,181,204} Mid Cap Growth http://www.viewjhfunds.com/ny/C00/npha/index.html	6.24%	6.24%	4.95%	8.34%	11.44%	13.92%	13.92%	10.33%	9.68%	10.18%	0.75%	\$7.50	N/A
								S&P MidCap 400						
AG	§ Nuveen Small Cap Value Fund (NNS) ¹⁶⁵ Small Cap Value http://www.viewjhfunds.com/ny/C00/nnsa/index.html	15.11%	15.11%	8.11%	7.17%	9.98%	8.05%	8.05%	7.29%	7.14%	9.50%	0.71%	\$7.10	N/A
								Russell 2000 Value						
AG	§ Allspring Small Company Growth Fund (NWS) ^{71,138,163,194,240,244} Small Cap Growth http://www.viewjhfunds.com/ny/C00/nwsa/index.html	8.30%	8.30%	7.77%	8.33%	9.51%	15.15%	15.15%	6.85%	8.09%	9.37%	0.73%	\$7.30	N/A
								Russell 2000 Growth						
G	John Hancock Disciplined Value Fund (NDD) ^{13,87,130,255} Large Cap Value http://www.viewjhfunds.com/ny/C00/ndda/index.html	15.78%	15.78%	11.09%	9.56%	12.93%	14.36%	14.36%	8.68%	8.48%	8.55%	0.41%	\$4.10	N/A
								Russell 1000 Value						
G	Vanguard Equity-Income Fund (NVJ) ¹⁸¹ Large Cap Value http://www.viewjhfunds.com/ny/C00/nvja/index.html	15.16%	15.16%	9.96%	10.07%	8.13%	17.64%	17.64%	9.79%	9.82%	N/A	0.18%	\$1.80	N/A
								FTSE High Dividend Yield						

NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option	Return YTD as of 12/31/2024	Average Annual Total Return as of 12/31/2024				Benchmark YTD as of 12/31/2024	Benchmark [†] Return as of 12/31/2024				Total Annual Operating Expenses as of 12/31/2024		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
G Oakmark International Fund (NPO) ^{190,235} International/Global Value http://www.viewjhfunds.com/ny/C00/npoa/index.html	-4.35%	-4.35%	2.08%	3.70%	8.39%	4.69%	4.69%	5.10%	5.26%	5.92%	0.78%	\$7.80	N/A
G T. Rowe Price Overseas Stock Fund (NTD) ^{138,194,235} International/Global Blend http://www.viewjhfunds.com/ny/C00/ntda/index.html	3.05%	3.05%	4.55%	5.30%	3.66%	3.82%	3.82%	4.72%	5.19%	3.27%	0.63%	\$6.30	N/A

BOND FUNDS

I American Century Inflation Adjusted Bond Fund (NNU) ¹⁹⁰ High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/ny/C00/nnua/index.html	1.94%	1.94%	1.77%	2.00%	4.16%	1.83%	1.83%	1.86%	2.24%	N/A	0.29%	\$2.90	N/A
I Metropolitan West Total Return Bond Fund (NHZ) ¹⁸¹ Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/ny/C00/nhza/index.html	1.07%	1.07%	-0.19%	1.48%	5.24%	1.25%	1.25%	-0.32%	1.34%	4.18%	0.31%	\$3.10	N/A
I [§] Western Asset Core Plus Bond Fund (NWP) ¹⁶⁵ Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/ny/C00/nwpa/index.html	-0.63%	-0.63%	-1.43%	1.67%	4.77%	1.25%	1.25%	-0.32%	1.34%	3.84%	0.30%	\$3.00	N/A

OTHER FUNDS

TD John Hancock Lifetime Blend 2065 CIT R2 (N4A) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/ny/COP/n4aa/index.html	16.15%	16.15%	N/A	N/A	8.98%	14.43%	14.43%	9.14%	8.90%	9.36%	0.30%	\$3.00	N/A
TD John Hancock Lifetime Blend 2060 CIT R2 (N4B) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/ny/COP/n4ba/index.html	16.20%	16.20%	N/A	N/A	8.89%	14.43%	14.43%	9.14%	8.90%	9.36%	0.30%	\$3.00	N/A
TD John Hancock Lifetime Blend 2055 CIT R2 (N4C) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/ny/COP/n4ca/index.html	16.11%	16.11%	N/A	N/A	8.89%	14.32%	14.32%	9.10%	8.84%	9.34%	0.30%	\$3.00	N/A

NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option		Return YTD as of 12/31/2024	Average Annual Total Return as of 12/31/2024				Benchmark YTD as of 12/31/2024	Benchmark [†] Return as of 12/31/2024				Total Annual Operating Expenses as of 12/31/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
TD	John Hancock Lifetime Blend 2050 CIT R2 (N4D) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/ny/COP/n4da/index.html	16.22%	16.22%	N/A	N/A	8.90%	14.30%	14.30%	9.06%	8.77%	9.27%	0.30%	\$3.00	N/A
TD	John Hancock Lifetime Blend 2045 CIT R2 (N4E) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/ny/COP/n4ea/index.html	15.17%	15.17%	N/A	N/A	8.57%	13.57%	13.57%	8.75%	8.53%	8.90%	0.30%	\$3.00	N/A
TD	John Hancock Lifetime Blend 2040 CIT R2 (N4F) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/ny/COP/n4fa/index.html	13.61%	13.61%	N/A	N/A	7.48%	12.86%	12.86%	8.27%	8.19%	8.32%	0.30%	\$3.00	N/A
TD	John Hancock Lifetime Blend 2035 CIT R2 (N4G) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/ny/COP/n4ga/index.html	11.91%	11.91%	N/A	N/A	6.29%	11.38%	11.38%	7.43%	7.60%	7.32%	0.30%	\$3.00	N/A
TD	John Hancock Lifetime Blend 2030 CIT R2 (N4H) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/ny/COP/n4ha/index.html	9.99%	9.99%	N/A	N/A	5.13%	9.89%	9.89%	6.46%	6.86%	6.18%	0.30%	\$3.00	N/A
TD	John Hancock Lifetime Blend 2025 CIT R2 (N4I) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/ny/COP/n4ia/index.html	8.12%	8.12%	N/A	N/A	4.00%	8.44%	8.44%	5.55%	6.13%	5.08%	0.30%	\$3.00	N/A
TD	John Hancock Lifetime Blend 2020 CIT R2 (N4J) ^{114,224,248,249,250,254} Target Date http://www.viewjhfunds.com/ny/COP/n4ja/index.html	7.27%	7.27%	N/A	N/A	3.36%	8.08%	8.08%	4.88%	5.51%	4.34%	0.30%	\$3.00	N/A
TD	John Hancock Lifetime Blend 2015 CIT R2 (N4K) ^{114,224,248,249,250,254} Target Date http://www.viewjhfunds.com/ny/COP/n4ka/index.html	6.53%	6.53%	N/A	N/A	2.94%	7.25%	7.25%	4.56%	5.11%	3.89%	0.30%	\$3.00	N/A

NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option		Return YTD as of 12/31/2024	Average Annual Total Return as of 12/31/2024				Benchmark YTD as of 12/31/2024	Benchmark [†] Return as of 12/31/2024				Total Annual Operating Expenses as of 12/31/2024		Shareholder-Type Fees
			1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
		<div><div>P</div><div>John Hancock Lifetime Blend 2010 CIT R2 (N4L) <small>114,224,248,249,250,251,254</small> Target Date http://www.viewjhfunds.com/ny/COP/n4la/index.html</div></div>	5.85%	5.85%	N/A	N/A	2.68%	6.73%	6.73%	4.17%	4.66%	3.42%	0.30%	\$3.00
S&P Target Date 2010														

FIXED RETURN INVESTMENTS

The table below focuses on the performance as well as the fees and expenses of investment options that have a fixed or stated return. The table also shows the annual 'new money' rate for each Guaranteed Interest Account, the term or length of the option, and other information relevant to performance.

Name/Type of Option	Return	Term	Other	Total Annual Operating Expenses as of 12/31/2024		Shareholder-Type Fees
				As a %	Per \$1,000	
C JH Stable Val Gntd Income Fund(SVGIF) ^{26,83,142,143,166,221,249} Guaranteed Income Fund http://www.viewjhfunds.com/ny/C00/nj6a/index.html	3.00% as of 01/23/2025	N/A	"Return" shown represents the annualized crediting rate in effect as of the date hereof. John Hancock may adjust the crediting rate prospectively. The crediting rate will be set every January 1 and July 1 and will generally be valid for 6 months (except in extreme market conditions, in which case a new rate may be set on April 1 or October 1). The minimum crediting rate is 1.00%. You may call 1-800-395-1113 to obtain the most recent crediting rate.	N/A	N/A	Withdrawals or transfers from the SVGI Fund that are initiated by Plan participants will be paid at book value, unless they result from events initiated by the Plan Sponsor including, but not limited to, total or partial plan termination, mergers, spin-offs, lay-offs, early retirement incentive programs, sales or closings of all or part of the Plan Sponsor's operations, bankruptcy or receivership, and the total amount of such withdrawals over the preceding twelve (12) month period exceeds 5% of the Plan's balance in the SVGI Fund as of the start of such period. Withdrawals or transfers resulting from events initiated by the Plan Sponsor or resulting from discontinuance from the contract will either be paid in a single lump sum subject to a Market Value Adjustment or will be paid out at book value in five payments over a five-year period.

Please visit www.ps.jhancokpensions.com/assets/pdfs/SPARK_Glossary.pdf for a glossary of investment terms relevant to the investment options under this plan.

NOTE: The Fund Code can be found in brackets beside the Fund name.

IMPORTANT NOTES

The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund or collective trust), reinvestment of dividends and capital gains and deductions for the expense ratio.

*Your company's qualified retirement plan offers participants the opportunity to contribute to investment options available under a group annuity contract with John Hancock Life Insurance Company of New York (John Hancock New York). These investment options may be sub-accounts (pooled funds) investing directly in underlying mutual funds, or they may be Guaranteed Interest Accounts.

The Funds offered on the JH Signature platform are classified into five risk categories. The risk category in which a Fund is placed is determined based on where the 10 year Standard Deviation (defined below) of the underlying fund's Morningstar Category falls on the following scale: if the 10 year Standard Deviation of the underlying fund's Morningstar Category is 17.00 or higher, the Fund is classified as "Aggressive;" between 11.50 and 16.99 as "Growth;" between 6.50 and 11.49 as "Growth & Income;" between 2.50 and 6.49 as "Income;" and 2.49 and below as "Conservative." If a 10 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category is used to determine the Fund's risk category. If a 5 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category Index is used to determine the Fund's risk category. Standard Deviation is defined by Morningstar as a statistical measurement of dispersion about an average, which, for an underlying fund, depicts how widely the returns varied over a certain period of time.

[†]Index Performance: Index performance shown is for a broad-based securities market index. Indices are unmanaged and cannot be invested in directly. Index returns were prepared using Morningstar, Inc. software and data. The performance of an Index does not include any portfolio or insurance-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

¹³The total revenue John Hancock receives on this Fund is higher than those advised or sub-advised exclusively by unaffiliated entities. John Hancock and its affiliates provide advisory and/or sub-advisory services for the underlying fund. For these services, John Hancock and its affiliates receive additional fees which are included in the underlying fund expense ratio (i.e. Fund Expense Ratio or FER).

²⁶Not available to defined benefit plans. Consult your John Hancock representative for details.

⁷¹Only available under certain limited circumstances. Consult your John Hancock representative for more information.

⁸³This investment option is deemed a "Competing" investment option with the John Hancock Stable Value Fund and may not be available. An investment in this portfolio is not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the underlying portfolio seeks to preserve the value of an investment, it is possible to lose money by investing in this portfolio.

⁸⁷This sub-account was introduced November 5, 2010.

¹¹⁴If John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date (Lifecycle Portfolio) based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

¹²⁸The indicated separate account is operated by John Hancock Life Insurance Company of New York, which has claimed an exclusion from the definition of the term 'Commodity Pool Operator' under the Commodity Exchange Act and, therefore, is not subject to registration or regulation as a pool operator under such Act.

¹³⁰This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

¹³⁸This sub-account was recently introduced on May 8, 2015 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

¹⁴²This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available if the Reliance Trust New York Life Anchor Account is selected. For further details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

¹⁴³This investment option is deemed a 'Competing' investment option with the Federated Capital Preservation Fund and may not be available if the Federated Capital Preservation Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

¹⁵³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 22, 2016. Please contact your John Hancock representative for more information.

¹⁶³The name of this sub-account changed effective on or about November 4, 2016.

¹⁶⁵This sub-account was recently introduced on November 4, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

¹⁶⁶This investment option is deemed a 'Competing' investment option with the Reliance MetLife Stable Value Fund and may not be available if the Reliance MetLife Stable Value Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

¹⁸¹This sub-account was recently introduced on May 6, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

¹⁸⁵This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 3, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

¹⁹⁰This sub-account was recently introduced on November 3, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

¹⁹⁴This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 4, 2018. Performance shown for periods prior to that date is based on the performance of the old share class.

²⁰²Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 12, 2019. Please contact your John Hancock representative for more information.

²⁰⁴This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about May 3, 2019. Performance shown for periods prior to that date is based on the performance of the old share class.

²²¹This sub-account was recently introduced on July 24, 2020 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²²⁴This Fund is not a mutual fund, it is a Collective Investment Trust maintained by John Hancock Trust Company LLC ("JHTC"), a New Hampshire non-depository trust company. The Fund invests directly other CIT's maintained by JHTC and in the John Hancock Stable Value Guaranteed Income Fund, a stable value group annuity contract issued by John Hancock Life Insurance Company (USA).

²³⁵This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 5, 2021. Performance shown for periods prior to that date is based on the performance of the old share class.

²⁴⁰Effective May 7, 2022, the underlying fund manager rebranded their company from Wells Fargo to AllSpring and as such the sub-account and underlying fund name has changed.

²⁴⁴Effective May 7, 2022, the underlying fund and sub-account changed its manager from Wells Fargo Funds Management, LLC. to Allspring Funds Management, LLC.

²⁴⁸This sub-account was recently introduced on November 5, 2022 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

²⁴⁹Depending on the Funds selected or recommended by the plan fiduciaries (and whether or not any Funds are recommended or selected), John Hancock and its affiliates may receive additional compensation from the Funds, in the form of 12b-1 fees, transfer agent fees, investment management fees, or otherwise. If the John Hancock Stable Value Guaranteed Investment Fund ('SVGIF') is selected or if the Fund selected invests in the SVGIF, John Hancock may earn more from amounts invested in its general account via SVGIF than the interest amount it credits to SVGIF contract holders, depending on investment and market conditions affecting the general account, in which case this 'spread' revenue is retained by John Hancock. The total revenue John Hancock and its affiliates receive from a fund advised or subadvised by John Hancock affiliates is higher than those advised or subadvised exclusively by unaffiliated entities.

²⁵⁰Effective on or about March 31, 2023, this sub-account invests in the R2 share class of the underlying collective investment trust. It previously invested in the R4 share class of the same underlying collective investment trust. Performance shown for periods prior to March 31, 2023 is based on the performance of the prior share class (R4), which had a higher expense ratio than the current share class (R2). Because the prior share class (R4) had a higher expense ratio, the performance shown would have been higher had the sub-account been invested in the R2 share class for the periods prior to March 31, 2023.

²⁵¹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about July 14, 2023. Please contact your John Hancock representative for more information.

²⁵⁴The name of this sub-account changed effective on or about July 14, 2023.

²⁵⁵Account balance reported may include assets transferred from another Fund, which was permanently closed on or about July 20, 2024. Please contact your John Hancock representative for more information.

[§]The Total Annual Operating Expenses ("TAOE") is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund of this sub-account has either waived a portion of, or capped, its fees; the FER used to determine the TAOE of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. Refer to the Fund Sheet for details.

To obtain group annuity investment option Fund sheets and prospectuses for each sub-account's underlying investment vehicle call 1-800-395-1113. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.

This material is for information purposes only. John Hancock New York does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company of New York, Valhalla, New York. John Hancock Life Insurance Company of New York makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company of New York does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

© 2021 John Hancock. All rights reserved.

GT-P19754 11/20 43612 GA1104201392098
