

**ABC Company
Retirement Plan**

Your Retirement Plan

Focusing Your Future



ABC Company Retirement Plan

ABC Company is pleased to welcome you to the ABC Company Retirement Plan.

The Plan is a valuable benefit program offered to you as an employee of ABC Company. It can help you put money aside for a financially secure retirement. Through the Plan, you can save for retirement now so that you can have the income you'll need after you stop working.

The ABC Company Retirement Plan has an automatic enrollment feature that makes participating in the Plan easy once you become eligible. Each pay period, a portion of your pay will be automatically contributed to your Plan account through convenient payroll deduction. You may change or stop your contributions if you choose. It is important to remember that you will be automatically enrolled in the Plan unless you specifically elect out of it on the enrollment form. Contributions are then allocated to the Plan's investment options you select. If you do not make a selection, the contributions will be allocated to a default fund, which is selected by the Plan. See the section of the book titled "How Are Plan Contributions Invested?" for more information. ABC Company may also make contributions to your account.

There are tax benefits as well. Your qualifying pre-tax contributions, employer contributions and all earnings on your account are not subject to current federal income tax (or, where applicable, state or local taxes) until you take them out of the Plan. This tax deferral gives your retirement savings the opportunity to grow under favorable terms.

We hope you take full advantage of what the ABC Company Retirement Plan has to offer.

Sincerely,

James O'Donnell
President

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Plan Highlights

Who Can Participate?

Participation is open to employees who have met the following requirement:

- Completed 6 Months of Service, as defined by the Plan.

The Plan does *not* allow participation by employees who are:

- Covered by a collective bargaining agreement
- Union employees

Other requirements may also have to be met, as described in the Summary Plan Description.

When Will I Join?

Eligible employees will automatically become a participant in the Plan on January 1, April 1, July 1 or October 1.

How Do I Contribute To The Plan?

If you are a new employee, you will be automatically enrolled in the Plan on the Plan entry date. This means that elective deferrals in the amount of 3% of compensation will automatically be deducted from your compensation, unless you elect not to participate in the Plan or change or stop your contributions. Your Plan allows you to make elective deferrals up to the maximum allowed by law. The dollar limit is \$18,000 for 2015. If you elect not to participate in the Plan, you must decline within 90 days. If you decline within that period, money put into the Plan on your behalf will be returned to you. Your Plan also provides for automatic deferral increases of 1% quarterly, up to a maximum deferral of 10% of pay. See your Benefits Administrator for more information.

To elect not to participate in the Plan: See your Plan Administrator for details.

If you have an existing qualified retirement plan (pre-tax) or 403(b) tax deferred arrangement with a prior employer or hold a taxable IRA account, you may transfer or roll over that account into the Plan on becoming a participant in the Plan.

Can I Stop Or Change My Contributions?

You may stop your contributions anytime upon written notice. Once you discontinue contributions, you may start again as of any Plan entry date.

You may increase or decrease the amount of your contributions as of the beginning of each payroll period.

Plan Highlights

How Does ABC Company Contribute To The Plan?

The Plan also provides for ABC Company to make contributions.

- The Plan provides for discretionary matching contributions on elective deferrals in an amount to be determined by ABC Company on an annual basis. The matching contribution will be made to your account annually.
- ABC Company shall also make a safe harbor non-elective contribution in an amount equal to 3% of your eligible compensation, which will be allocated to all eligible employees. Other limitations may apply.

The employer discretionary match on elective deferrals benefits only those eligible employees who are actively employed on the last day of the Plan year and worked 1000 hours during the Plan year.

How Do I Become "Vested" In My Plan Account?

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate. Employer contributions to the Plan, plus any earnings they generate, are vested as follows:

Employer Discretionary Match on Elective Deferrals:

Years of Vesting Service	Vesting Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

Safe Harbor Automatic Enrollment Employer Contributions:

Fully and Immediately Vested

Plan Highlights

How Are Plan Contributions Invested?

You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by ABC Company.

- If you do not choose any investment options, ABC Company has determined that your account will be invested in the Short-term Default Fund for a period of up to 120 days, before it is moved to the Vanguard Balanced Index Fund (Inv). Please see the Notice Regarding Qualified Default Investment Alternative, located in this book, for more information.
- You may change your investment choices anytime.
- More information about your Plan's investment choices can be found elsewhere in these materials.

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a plan participant, you may request certain information from Jane Winters, Trustee, 15 Corporate Circle, Albany, NY 12203, phone: 800-862-3200. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

When Can Money Be Withdrawn From My Plan Account?

Money may be withdrawn from your Plan account in these events:

- Retirement at the Plan's Normal Retirement Age of 65.
- Early Retirement at Age 55 with 5 Years of Service.
- Your attaining age 59½.
- Death.
- Disability.
- Termination of Employment.

See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

Plan Highlights

May I Withdraw Money In Case Of Financial Hardship?

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account. A hardship, as defined by the government, can include:

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principal residence,
- paying for funeral expenses, or
- paying for qualifying repairs to your principal residence, within tax law limits.

If you feel you are facing a financial hardship, you should see your Benefits Administrator for more details.

May I Borrow Money From My Account?

The Plan is intended to help you put aside money for your retirement. However, ABC Company has included a Plan feature that lets you borrow money from the Plan.

- The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of: one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1000.
- All loans must generally be repaid within five years. A longer term may be available if the loan is to be used to purchase your principal residence.
- You may have 2 loans outstanding at a time.
- You pay interest back to your account. The interest rate on your loan will be the Prime Rate plus 1%.
- A \$100 processing fee for all new loans and a \$60 per year maintenance fee are charged to your account.

Other requirements and limits must be met, and certain fees may apply. Refer to the Summary Plan Description for more details about this participant loan feature.

What Expenses Are Associated With Participating In The Plan?

Retirement plans have different types of expenses.

Administration Expenses - These are charges for services such as legal, accounting, and recordkeeping expenses.

In our Plan, these expenses are paid by the Plan and are not allocated to Plan participants. You do not pay any administration expenses.

Plan Highlights

Individual Expenses - These are expenses you may incur if you take advantage of certain Plan features.

Loans - A \$100 processing fee for each new loan and an annual \$60 maintenance fee will be charged to your account. In addition, you will pay interest back to your account at the Prime Rate plus 1%. See the "May I Borrow Money From My Account?" section for more information on Plan loans.

Qualified Domestic Relations Order (QDRO) - The following QDRO-related expenses will be charged to your account:

- A \$150 processing fee for each domestic relations order
- A \$50 charge for each check issued pursuant to the order

Distributions - The following distribution-related expenses will be charged to your account:

- A \$50 processing fee for each type of distribution requested
- An annual \$20 maintenance fee
- A \$25 charge for each check issued

Investment Help (Guidance/Advice) - Our Plan offers participants investment guidance and investment advice to help you make decisions with respect to your Plan investments. There is no charge for this service.

Adjustment Expenses - You may incur certain charges for special requests:

- Check reissuance - \$25

Investment Expenses - Your investment options under the Plan have different expenses associated with them. Possible expenses for each investment option are identified on the investment performance summary and fund fact sheet page(s) of this booklet.

Plan Highlights

How Do I Obtain Information About My Plan Account?

You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.

You will also have access to an automated voice response system (800-876-4015) and Internet site (www.enrollnow.com), which are designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data. You will receive additional information on how to use the Voice Response System and Internet site.

How Do I Enroll?

Simply complete the enrollment forms provided and return them to the person designated or your Benefits Administrator. You can also enroll in the Plan by visiting the website at www.enrollnow.com.

Summary Plan Description

The above highlights are only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be given to you. Please read it carefully and contact your Benefits Administrator if you have any further questions.

Your Future Is in Your Hands

Planning for retirement used to be a simple matter. Work until age 65, begin receiving retirement benefits, and enjoy the worry-free days of retirement. This was the dream of the average worker.

The real world is quite a different story. Most of today's retirees find that Social Security alone isn't enough to make ends meet. And many have no other retirement savings to speak of. For them, retirement can be a financial struggle.

These people have learned the hard way that Social Security by itself cannot be counted on to provide a secure retirement. Most end up regretting not having put more money away when they were working.

The simple fact is this: To obtain the money you'll need for a financially secure retirement, you have to take matters into your own hands. You need to put money aside *now* for the years ahead.

No matter whether you have 20, 30, or more years before retirement or whether retirement is just around the corner, your retirement security is something to think about today.

On the following pages, we show you why saving regularly for retirement and starting as soon as you can are two of the most important things you can do for yourself and your future. We also show you an easy way to put money away for the time when you stop working — and how you can develop an investment strategy that can help you meet your personal retirement savings goals.

Do You Believe These Retirement Myths?

- **I won't need much when I retire.** Older people are generally in better health than ever before. Many retirees have very active lifestyles — and need the money to pay for them. So while some expenses (such as commuting costs) will go down in retirement, others (like travel and entertainment) might go up.
- **I'll only be retired a short time.** People are living longer these days. As a result, your retirement may last almost as long as your working years. Most people should plan to have a retirement income that will last at least 15 years, and probably a lot more.
- **I've got plenty of time to save for retirement.** Probably not. Most people underestimate how much they'll need to save to provide an adequate retirement income. The earlier you start to save, the less you'll have to save each month to accumulate the money you'll need.



Your Retirement Savings Opportunity

Your employer offers you one of the most effective ways to put money aside for retirement: a tax-favored retirement plan. Investing for retirement through the plan provides you with many benefits.

- **Tax-advantaged contributions.** Salary deferral contributions are not currently taxable. Your income-tax bill will be lower.
- **Tax-deferred earnings.** Any investment income the retirement plan contributions earn avoids current income taxes. Contributions and any earnings are taxed only when you withdraw them from the plan.
- **Convenient savings.** Saving money through the plan is easy. You don't have to do anything

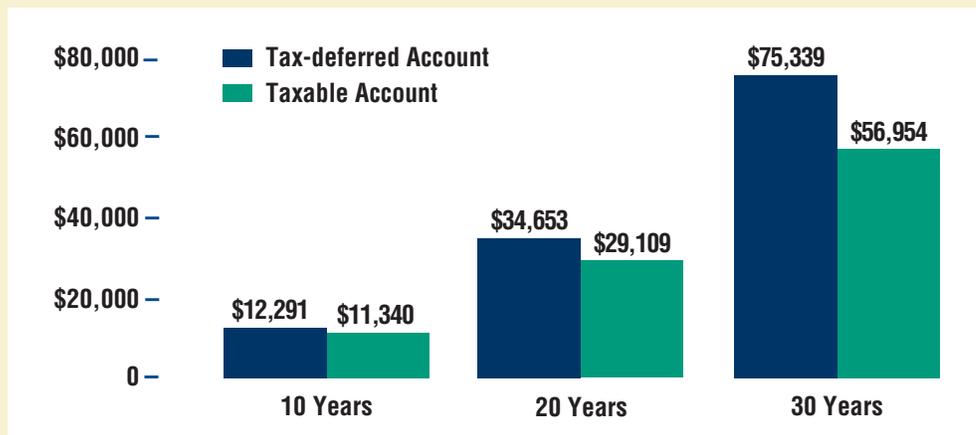
special on payday. Your contributions are deducted from your pay on a pretax basis. Your money goes to work before you even see it (or have a chance to spend it). Some plans even "automatically enroll" employees, with contributions made at a specified percentage of pay. But you can choose your own contribution rate (or not to participate at all) if you desire.

- **Individualized investment program.** You control your plan investment choices. You can arrange your plan investments in a way that best fits your personal needs. And you can change your investment choices as your situation requires.

How Tax Deferral Can Boost Your Retirement Savings

Assume:

- \$1,200 annual retirement plan contribution
- \$900 (amount remaining after paying tax on \$1,200) is invested in a taxable savings program. Earnings on the taxable investment are taxed annually.
- Both the taxable savings program and the tax-deferred plan earn 6% annually.*
- The employee is in a 25% federal income-tax bracket.



* This chart is only an illustration and is not intended to predict or guarantee the performance of any particular investment. Actual returns and principal values will fluctuate. The plan balances shown reflect a reduction for ordinary income tax at 25% payable at the time the money is withdrawn from the plan.

Helping Yourself to a Successful Future

You hold the key to a successful retirement. By saving through your employer's plan, you can add significantly to the financial nest egg you'll need in the future.

Start as Soon as You Can

The earlier you begin saving, the better off you will be. Here's why:

- Starting early gives your money more time to "compound." Compounding is what happens when the investment earnings on your savings are reinvested and earn an investment return of their own.
- It's easier to save a little each pay period throughout your career than a lot at the end of your career.
- You will probably need more money for retirement than your parents or grandparents since costs are higher and people are living longer.

How Much Will You Need at Retirement?

A financially secure retirement requires more money than you'd think. Generally, experts agree that retirees usually need from 70% to 90% of their preretirement income to enjoy a comfortable lifestyle when they stop working. Since Social Security

isn't enough to cover most retirees' income needs, where will the rest come from? For the most part, from your personal earnings and savings.

The Threat of Inflation

The amount of income you'll need during retirement cannot necessarily be determined using today's pay alone. The reason is *inflation* — increases in the cost of living. Even at low inflation rates, the buying power of money you save erodes each year. So, when figuring how much retirement income you'll need, take into account the fact that inflation will most likely occur in the years before and after you retire.

How Much Is Enough?

$$\text{Annual Income} \times 80\% \text{ (or .80)} = \text{Needed Retirement Income in Today's Dollars}$$

This formula estimates the amount of yearly income you'd need in retirement if you retired today. For example, if your annual income is \$25,000, you'd need approximately \$20,000 a year (\$25,000 times 80%).

Loss of Buying Power to Inflation

Today	Value After			
	10 Years	20 Years	30 Years	40 Years
\$100	\$74	\$55	\$41	\$31

Assumes a 3% annual inflation rate. The actual inflation rate may be higher or lower.





Investing for Your Future

Your plan offers you a number of investment choices. You decide how you want your money invested among those alternatives.

Understanding the Basic Choices

Investments offered by retirement plans generally fall into four groups: stocks (also called “equities”), bonds, cash and stable value investments, and blended investments.

Very generally, **stocks** are investments that give you an ownership interest in the company issuing the stock. If the company does well and its stock price increases, your investment will gain in value. If the stock goes down in price, you would lose money. Among plan investments, stocks offer the highest potential investment returns, but also

* The sale of a bond before maturity may result in a substantial gain or loss.

involve the most amount of risk to your principal (that is, the amount you’ve invested).

Bonds are, in effect, loans owed to the investor by the government, corporations, or other issuers of debt. Typically, bonds pay a fixed rate of income over a set time period. At the end of the time period, the face value of the bond is returned to the investor.* Bond investments usually rise and fall in value depending on current interest rates. The general rule: If rates rise, bond prices fall. If rates fall, bond prices rise. Bonds are generally seen as involving less risk of loss than stocks, but also offer lower potential returns.

Cash investments, such as money market securities, pay an income for a short period, at which time the investment principal is returned. These investments offer the least risk of loss of principal, but pay potential returns that are generally lower than returns on both stocks and bonds.

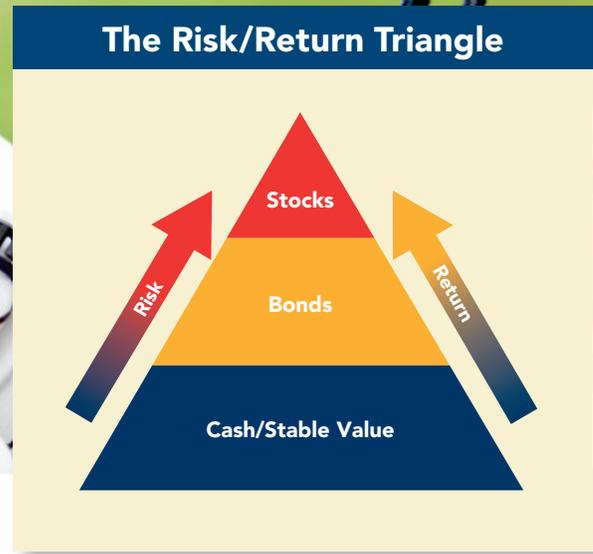
Stable value investments include Guaranteed Investment Contracts (GICs) offered by corporations, insurers, banks, and other lending institutions. These investments offer low risk and returns that historically have been at, or slightly above, inflation.

A variety of other investments are sometimes offered by a retirement plan, including blended investments, such as balanced funds (consisting of stocks, bonds, and money market investments) and target retirement date funds. Check the specific investment information we’ve provided you to learn more about your plan’s investment choices.

Examples of Investment Types

Stocks	Bonds	Cash/Stable Value	Blended
Company Stock	U.S. Government Bonds	Money Market Funds	Balanced Funds
Other Stock	Bonds	Certificates of Deposit	Target Date Funds
Stock Funds	Corporate Bonds	Treasury Bills	Lifestyle/ Life Cycle Funds
Growth Funds	Bond Funds	Guaranteed Investment Contracts	
Equity Income Funds	Short-term Bonds/ Bond Funds		
Index Stock Funds			

NOTE: This list is for illustrative purposes only. Your plan does not necessarily offer all these investments as choices.



You're Investing for the Long Term

Investing for retirement requires you to look at the long-range picture. New investors tend to be overly conservative in their investment choices and only put their money in what they feel are “safe” investments. They don’t want to risk losing any of their invested principal. However, the “safe” investments these investors choose usually earn the least over the long term. As a result, these overly conservative investors may have difficulty meeting their retirement income goals.

Although choosing “safe” investments may protect you from losing the money you’ve invested, you leave yourself wide open to other risks. For one, you run the risk that your retirement savings will not keep up with inflation and that your money will lose buying power. Your ability to live the lifestyle you want at retirement may be hurt.

At a minimum, you want at least some investments that give your retirement plan dollars the potential to grow at a rate faster than inflation. The more your investments grow, the more you’ll have at retirement.

Every business day, the investment markets move up and down — sometimes dramatically. Even if an investment type has a down day, week, or year, it may well come back some time in the future. So don’t get hung up on short-term performance numbers. Your focus should be on the long-term performance of your investments.

Two Keys to Investment Success

The words seem complicated — “diversification” and “asset allocation.” But the ideas are quite simple. Remember the saying, “Don’t put all of your eggs in one basket”? That is the basic idea behind diversification.

Diversification is simply spreading your money among different investments. Diversification attempts to take advantage of the pluses of each investment, with the goal of earning more consistent investment returns.

In general, broad diversification is possible only if you have large amounts of money to invest. But, by putting your money together with the money of other investors in the fund investments offered by your employer’s plan, you achieve “automatic” diversification.

Each fund holds many investments. A stock fund, for instance, typically invests in numerous companies in many different industries. If one company or industry has problems, the fund should not suffer a major loss because the fund is sufficiently diversified. Similarly, a bond fund usually invests in bonds with varying maturity dates issued by various entities. This provides a measure of protection in the event an issuer defaults.

You can further diversify by investing in different types of funds. For example, by spreading money

What Type of Investor Are You?

Once you are enrolled in your employer's retirement plan, you should develop an investment strategy. This questionnaire can help you determine whether you are a conservative, moderate, or aggressive investor and which investments offered by your retirement plan may suit your needs. Use this information in combination with other investment planning advice available to you.

Please read the following statements. Rank yourself on a scale from 1 to 5 as to whether you agree or disagree with the statement. Circle your choice.

1 = strongly disagree 2 = disagree 3 = neutral 4 = agree 5 = strongly agree

1. To obtain above-average returns on my investments, I am willing to accept above-average risk of investment losses.

1 2 3 4 5

2. Staying ahead of inflation is more important to me than maintaining stable principal values.

1 2 3 4 5

3. If an investment loses money over the course of a year, I can easily resist the temptation to sell it.

1 2 3 4 5

4. I do not plan on withdrawing my retirement money for major expenses before I retire.

1 2 3 4 5

5. I consider myself knowledgeable about economic issues and personal investing.

1 2 3 4 5

Now total the numbers you circled and see where your score falls on the Investor Profile. Remember, neither the five statements nor your total score is meant to tell you which investments to choose. Rather, the questionnaire may help you better understand your objectives and feelings about risk so you can select investments that are right for your situation.

Investor Profile



among the plan’s investment alternatives — such as a stock fund, a bond fund, and a money market fund — you would diversify your plan investments more than by investing in just one type of fund. Keep in mind, though, that diversification can only help control risk — it cannot ensure against possible market losses.

Once you decide to diversify among the alternatives offered by the plan, you need to decide *how much* money to put in the various types of funds. This step is called **asset allocation**.

The decisions of which funds to choose and how much to put into each choice depend in large part on your personal situation: the time you have until retirement, the amount of risk you’re willing to take, whether you have other sources

of retirement income, what other assets and investments you own, and any special needs you or your dependents have.

Changing Your Investments as You Change

As you weigh risk and return, keep in mind that your ability to accept risk will probably change as the years pass. Younger people who won’t retire for a long time often are able to accept more investment risks, since they have many years to make up any short-term investment losses that might occur. As a result, younger people might consider putting more of their retirement plan money in stock funds.

As retirement gets closer, many people have less tolerance for risk. They tend to switch some

Some Typical Asset Allocation Mixes

Conservative

Age 20-40

Stocks 40-60%

Bonds 20-40%

Cash/Stable Value 15-30%

Age 40-55

Stocks 30-50%

Bonds 25-45%

Cash/Stable Value 25-40%

Age 55-65

Stocks 0-30%

Bonds 40-75%

Cash/Stable Value 30-40%

Moderate

Age 20-40

Stocks 60-75%

Bonds 15-25%

Cash/Stable Value 10-20%

Age 40-55

Stocks 40-60%

Bonds 25-40%

Cash/Stable Value 20-30%

Age 55-65

Stocks 30-50%

Bonds 40-75%

Cash/Stable Value 25-35%

Aggressive

Age 20-40

Stocks 90-100%

Bonds 0-10%

Cash/Stable Value 0%

Age 40-55

Stocks 75-100%

Bonds 15-25%

Cash/Stable Value 0%

Age 55-65

Stocks 50-75%

Bonds 25-50%

Cash/Stable Value 0-20%

These allocations are samples only. The proper asset allocation for your situation may differ. In applying any asset allocation model to your individual situation, you should consider your other assets, income, and investments (for example, your home equity, IRA investments, savings accounts, and other retirement accounts), in addition to the balance in this plan. Your final decision on asset allocation is based on your individual situation, needs, goals, and aversion to risk. If any of these factors change, you should review your investment allocation.



of their stock investments to bonds and short-term cash funds to add more stability to their accounts. Keeping a healthy portion of their accounts in stock funds allows them to retain a moderate amount of growth potential.

When retirement is just around the corner, the ability to accept risk often takes another drop. Protecting and preserving principal become very important. Many people place even more of their plan account money into bonds and short-term cash funds. But keeping some money in stock

funds can be a good idea, since inflation still will have an effect on your retirement money.

Remember: Your plan investments can change as your needs change. At least annually, and perhaps more often, review your investment mix to ensure it continues to reflect your investment goals. You may, for example, want to rebalance your investment mix if one type of investment or another has done especially well — or poorly. You may have to reallocate your money among your fund investments to return your portfolio to your desired mix.

Building an Investment Plan for Your Future

Several factors will influence your personal retirement plan investment program.

How Long You Have Until You Retire. The longer you have to invest for retirement, the more chance you'll have to meet your retirement income goal. Even if you don't have a long time until you retire, saving regularly through a retirement savings plan can still help you have the retirement you want.

How Much You Can Afford To Save. You should save as much as you can for your future. But saving can be hard. The key is to start as soon as you can

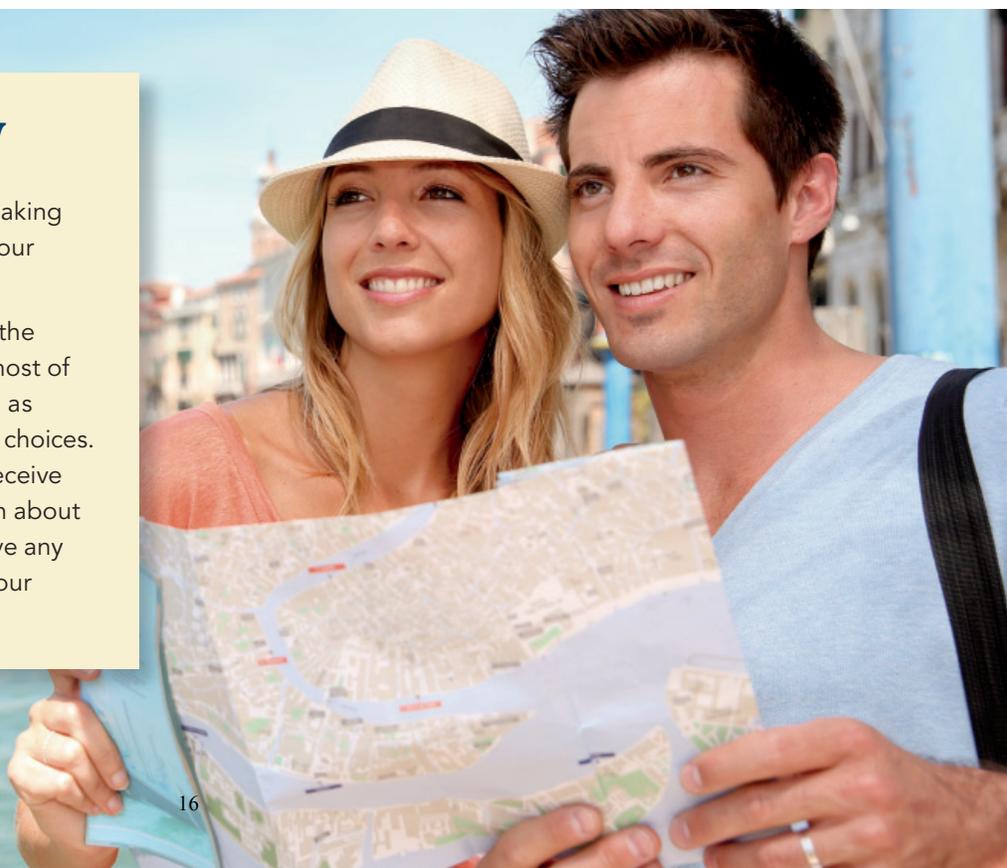
by putting aside as much as you can afford now. Then, increase your savings as your situation allows.

How Comfortable You Are with Risk. Some people are just naturally conservative. Others are aggressive risk takers. Still others are somewhere in between. You shouldn't lie awake at night worrying about your investments. Decide on what type of investor you are and invest according to your own willingness to accept risk. Remember that you can control some of the risks involved in investing by diversifying your plan investments.

Get Started Today

Take an important step toward making your future financially secure. Join your retirement plan today.

These enrollment materials have the information you need to make the most of your savings opportunities, as well as information on the plan's investment choices. Please read all of the materials you receive carefully before making any decision about how to invest your money. If you have any questions about the plan, contact your plan administrator.



Investment Performance and Expenses

Performance as of March 31, 2015

STOCK	3-Month Total	1-Year Total	3-Year Ann.	5-Year Ann.	Inception/ 10-Year Ann.*	Website
Fidelity Advisor Small Cap Fund (T)	5.82%	13.82%	14.65%	12.57%	9.17%	advisor.fidelity.com
<i>Benchmark: S&P SmallCap 600 Index</i>	<i>3.96%</i>	<i>8.72%</i>	<i>17.28%</i>	<i>16.25%</i>	<i>9.68%</i>	
Total annual operating expense: 1.20% (\$12.00 per \$1,000). Shareholder-type fees: Sales charge: 3.50%. Redemption fee: NA. Deferred sales charge: 0.00%.						
Nuveen Dividend Value Fund (C)	-0.88%	5.35%	12.40%	11.82%	7.25%	nuveen.com
<i>Benchmark: S&P 500 Value Index</i>	<i>-0.69%</i>	<i>9.12%</i>	<i>15.32%</i>	<i>13.14%</i>	<i>6.93%</i>	
Total annual operating expense: 1.90% (\$19.00 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 1.00%.						
T. Rowe Price Blue Chip Growth Fund	5.96%	17.08%	17.80%	17.07%	10.02%	troweprice.com
<i>Benchmark: S&P 500 Growth Index</i>	<i>2.47%</i>	<i>16.11%</i>	<i>16.84%</i>	<i>15.77%</i>	<i>9.02%</i>	
Total annual operating expense: 0.74% (\$7.40 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
BOND	3-Month Total	1-Year Total	3-Year Ann.	5-Year Ann.	Inception/ 10-Year Ann.*	Website
PIMCO Total Return Fund (I)	2.22%	5.64%	4.03%	4.98%	6.25%	https://investments.pimco.com/products/pages/plcef.aspx
<i>Benchmark: Barclays U.S. Aggregate Bond Index</i>	<i>1.61%</i>	<i>5.72%</i>	<i>3.10%</i>	<i>4.41%</i>	<i>4.93%</i>	
Total annual operating expense: 0.46% (\$4.60 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
Schwab Short Term Bond Market Index Fund	0.79%	1.59%	1.09%	1.78%	1.80%	schwab.com
<i>Benchmark: Barclays U.S. Government/Credit 1-3 Year Index</i>	<i>0.59%</i>	<i>1.12%</i>	<i>0.97%</i>	<i>1.35%</i>	<i>2.94%</i>	
Total annual operating expense: 0.62% (\$6.20 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
BLENDED	3-Month Total	1-Year Total	3-Year Ann.	5-Year Ann.	Inception/ 10-Year Ann.*	Website
J Hancock Ret. Living through 2010 Fund (1)	1.95%	4.37%	7.56%	7.69%	5.15%*	jhfunds.com
<i>Benchmark: S&P Target Date 2010 GR Index</i>	<i>1.98%</i>	<i>5.81%</i>	<i>6.86%</i>	<i>7.32%</i>	<i>NA</i>	
Total annual operating expense: 0.91% (\$9.10 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
J Hancock Ret. Living through 2015 Fund (1)	2.12%	4.89%	8.35%	8.20%	5.20%*	jhfunds.com
<i>Benchmark: S&P Target Date 2015 GR Index</i>	<i>2.21%</i>	<i>6.34%</i>	<i>7.97%</i>	<i>8.18%</i>	<i>NA</i>	
Total annual operating expense: 0.90% (\$9.00 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
J Hancock Ret. Living through 2020 Fund (1)	2.21%	5.37%	9.29%	8.80%	5.35%*	jhfunds.com
<i>Benchmark: S&P Target Date 2020 GR Index</i>	<i>2.40%</i>	<i>6.70%</i>	<i>8.93%</i>	<i>8.90%</i>	<i>NA</i>	
Total annual operating expense: 0.90% (\$9.00 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
J Hancock Ret. Living through 2025 Fund (1)	2.32%	5.91%	10.28%	9.46%	5.39%*	jhfunds.com
<i>Benchmark: S&P Target Date 2025 GR Index</i>	<i>2.50%</i>	<i>6.67%</i>	<i>9.65%</i>	<i>9.44%</i>	<i>NA</i>	
Total annual operating expense: 0.89% (\$8.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
J Hancock Ret. Living through 2030 Fund (1)	2.47%	6.30%	11.01%	9.93%	5.48%*	jhfunds.com
<i>Benchmark: S&P Target Date 2030 GR Index</i>	<i>2.64%</i>	<i>6.88%</i>	<i>10.39%</i>	<i>9.94%</i>	<i>NA</i>	
Total annual operating expense: 0.91% (\$9.10 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
J Hancock Ret. Living through 2035 Fund (1)	2.49%	6.50%	11.43%	10.23%	5.74%*	jhfunds.com
<i>Benchmark: S&P Target Date 2035 GR Index</i>	<i>2.76%</i>	<i>7.07%</i>	<i>11.00%</i>	<i>10.36%</i>	<i>NA</i>	
Total annual operating expense: 0.91% (\$9.10 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
J Hancock Ret. Living through 2040 Fund (1)	2.59%	6.53%	11.53%	10.29%	5.77%*	jhfunds.com
<i>Benchmark: S&P Target Date 2040 GR Index</i>	<i>2.84%</i>	<i>7.19%</i>	<i>11.45%</i>	<i>10.66%</i>	<i>NA</i>	
Total annual operating expense: 0.91% (\$9.10 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						

Investment Performance and Expenses, Continued

Performance as of March 31, 2015

BLENDED, Continued	3-Month Total	1-Year Total	3-Year Ann.	5-Year Ann.	Inception/ 10-Year Ann.*	Website
J Hancock Ret. Living through 2045 Fund (1)	2.61%	6.59%	11.55%	10.30%	5.76%*	jhfunds.com
<i>Benchmark: S&P Target Date 2045 GR Index</i>	<i>2.91%</i>	<i>7.26%</i>	<i>11.82%</i>	<i>10.90%</i>	<i>NA</i>	
Total annual operating expense: 0.92% (\$9.20 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
J Hancock Ret. Living through 2050 Fund (1)	2.47%	6.48%	11.57%	NA	8.24%*	jhfunds.com
<i>Benchmark: Target Date 2050+ Index</i>	<i>1.86%</i>	<i>7.60%</i>	<i>12.06%</i>	<i>10.98%</i>	<i>NA</i>	
Total annual operating expense: 0.99% (\$9.90 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
Vanguard Balanced Index Fund (Inv)	1.71%	9.57%	10.85%	10.62%	7.30%	vanguard.com
<i>Benchmark: S&P Target Risk Moderate Index</i>	<i>1.61%</i>	<i>4.70%</i>	<i>6.71%</i>	<i>6.66%</i>	<i>5.23%</i>	
Total annual operating expense: 0.24% (\$2.40 per \$1,000). Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						
CASH/STABLE VALUE	3-Month Total	1-Year Total	3-Year Ann.	5-Year Ann.	Inception/ 10-Year Ann.*	Website
Morley Capital Stable Value Fund	0.36%	1.33%	1.33%	1.78%	2.88%	morley.com
<i>Benchmark: Barclays U.S. Treasury Bill 1-3 Month Index</i>	<i>NA</i>	<i>0.02%</i>	<i>0.05%</i>	<i>0.07%</i>	<i>1.41%</i>	
Total annual operating expense: N/A. Shareholder-type fees: Sales charge: 0.00%. Redemption fee: NA. Deferred sales charge: 0.00%.						

Fee/Expense Definitions

Total annual operating expense (gross expense ratio) - The total annual operating expense is the fund's annual operating expenses as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect. Please consult the prospectus for more details.

Sales charge - A charge deducted from the amount invested when shares of a fund are initially purchased. The amount is generally relative to the amount of the investment, so that larger investments incur smaller rates of charge.

Redemption fee - The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

Deferred sales charge - This charge is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held.

Disclaimers

*Since Inception return for funds less than 10 years old.

Returns for periods prior to share class inception may be hypothetical returns from an older share class and have been restated to reflect any expense differences between the share classes. Since inception returns are not hypothetical.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in money market funds. The 7-day yield more closely reflects a money market fund's current earnings than the total return.

Investors may obtain performance current to the most recent month end at the web site listed on the investment page for each fund in this booklet.

The gross expense ratio does not reflect any fee waivers or reimbursements that may be in effect. If fee waivers or reimbursements are currently in effect for any fund listed, that fund's net expense ratio may be less than the gross expense ratio displayed. Please consult the prospectus for more details.

A prospectus may be obtained at the web site listed on the investment page for each fund in this booklet. This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing.

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MAY LOSE VALUE

Investment Performance and Expenses, Continued

Performance as of March 31, 2015

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J Hancock Ret. Living through 2010 Fund (1)

The Fund seeks high total return until its target retirement date. The Fund normally invests substantially all of its assets in underlying funds using an asset allocation strategy that becomes increasingly conservative over time. The Fund may invest in underlying funds that invest in a broad range of equity and fixed-income securities and asset classes.

Characteristics

Asset Class BLENDED
 Category Target Date 2000-2010
 Ticker JLAOX
 Fund Inception 10/30/2006
 Fund Manager Boyda/Medina
 Manager Tenure (yrs.) 5.30
 Turnover (%) 23.00%
 Total Net Assets (\$mil.) \$363.00
 Avg. Market Cap (\$mil.) \$29,580.11
 No. of Securities 53

Largest Holdings (as of 02/28/2015)

JHFunds2 Strategic Equity Allc NAV 18.18%
 JHFunds2 Active Bond 8.66%
 JHancock Floating Rate Income NAV 8.53%
 JHFunds2 Total Return 6.49%
 JHancock Strategic Income Opps NAV 4.86%
 JHancock Short Duration Credit Opps NAV 4.30%
 JHFunds2 Capital Appreciation Value NAV 3.81%
 JHancock Spectrum Income NAV 3.09%
 JHFunds2 Core Bond 2.62%
 JHFunds2 Global Bond 2.21%

Fund investments change daily and may differ.

Asset Allocation

Domestic Bond 27.63%
 Domestic Stock 27.47%
 Foreign Bond 17.59%
 Foreign Stock 13.26%
 Cash 9.38%
 Other 3.69%
 Preferreds 0.77%
 Convertibles 0.21%

Fee Summary

Total Annual Operating Expenses (01/01/2015) 0.91%
 Total Annual Operating Expenses (per \$1,000) \$9.10
 Net Expense Ratio 0.64%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	1.95%	4.37%	7.56%	7.69%	5.15%
Benchmark*	1.98%	5.81%	6.86%	7.32%	4.80%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	N/A	N/A	5.89%	-29.54%	31.40%	12.62%	0.07%	12.80%	11.08%	4.42%
Benchmark*	4.23%	10.76%	6.67%	-17.21%	14.90%	10.84%	2.87%	9.21%	9.70%	5.33%

* The S&P Target Date 2010 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2010 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at jhffunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at jhffunds.com.

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J Hancock Ret. Living through 2015 Fund (1)

The Fund seeks high total return until its target retirement date. The Fund normally invests substantially all of its assets in underlying funds using an asset allocation strategy that becomes increasingly conservative over time. The Fund may invest in underlying funds that invest in a broad range of equity and fixed-income securities and asset classes.

Characteristics

Asset Class BLENDED
 Category Target Date 2011-2015
 Ticker JLBOX
 Fund Inception 10/30/2006
 Fund Manager Boyda/Medina
 Manager Tenure (yrs.) 5.30
 Turnover (%) 20.00%
 Total Net Assets (\$mil.) \$623.94
 Avg. Market Cap (\$mil.) \$28,509.24
 No. of Securities 54

Largest Holdings (as of 02/28/2015)

JHFunds2 Strategic Equity Allc NAV 21.43%
 JHancock Floating Rate Income NAV 7.06%
 JHFunds2 Active Bond 6.37%
 JHFunds2 Total Return 4.78%
 JHancock Strategic Income Opps NAV 4.54%
 JHFunds2 Capital Appreciation Value NAV 4.26%
 JHancock Short Duration Credit Opps NAV 4.03%
 JHancock Spectrum Income NAV 2.88%
 JHancock Absolute Return Currency NAV 2.49%
 JHancock Emerging Markets NAV 2.16%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 32.37%
 Domestic Bond 23.07%
 Foreign Stock 15.69%
 Foreign Bond 14.94%
 Cash 9.67%
 Other 3.37%
 Preferreds 0.69%
 Convertibles 0.19%

Fee Summary

Total Annual Operating Expenses (01/01/2015) 0.90%
 Total Annual Operating Expenses (per \$1,000) \$9.00
 Net Expense Ratio 0.66%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html 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.

Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	2.12%	4.89%	8.35%	8.20%	5.20%
Benchmark*	2.21%	6.34%	7.97%	8.18%	5.10%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	N/A	N/A	6.96%	-33.00%	33.51%	13.18%	-1.00%	13.49%	13.53%	4.63%
Benchmark*	4.63%	12.20%	6.77%	-21.12%	17.77%	12.13%	1.79%	10.60%	12.44%	5.75%

* The S&P Target Date 2015 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2015 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at jhfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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J Hancock Ret. Living through 2020 Fund (1)

The Fund seeks high total return until its target retirement date. The Fund normally invests substantially all of its assets in underlying funds using an asset allocation strategy that becomes increasingly conservative over time. The Fund may invest in underlying funds that invest in a broad range of equity and fixed-income securities and asset classes.

Characteristics

Asset Class BLENDED
 Category Target Date 2016-2020
 Ticker JLDXX
 Fund Inception 10/30/2006
 Fund Manager Boyda/Medina
 Manager Tenure (yrs.) 5.30
 Turnover (%) 17.00%
 Total Net Assets (\$mil.) \$1,239.47
 Avg. Market Cap (\$mil.) \$27,972.31
 No. of Securities 55

Largest Holdings (as of 02/28/2015)

JHFunds2 Strategic Equity Allc NAV 25.58%
 JHancock Floating Rate Income NAV 5.32%
 JHancock Strategic Income Opps NAV 4.11%
 JHFunds2 Capital Appreciation Value NAV 4.07%
 JHFunds2 Active Bond 4.04%
 JHancock Short Duration Credit Opps NAV 3.64%
 JHFunds2 Total Return 2.87%
 JHancock Emerging Markets NAV 2.78%
 JHancock Spectrum Income NAV 2.59%
 JHancock Absolute Return Currency NAV 2.31%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 38.60%
 Foreign Stock 18.60%
 Domestic Bond 17.54%
 Foreign Bond 12.05%
 Cash 9.48%
 Other 2.97%
 Preferreds 0.60%
 Convertibles 0.18%

Fee Summary

Total Annual Operating Expenses (01/01/2015) 0.90%
 Total Annual Operating Expenses (per \$1,000) \$9.00
 Net Expense Ratio 0.68%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	2.21%	5.37%	9.29%	8.80%	5.35%
Benchmark*	2.40%	6.70%	8.93%	8.90%	5.30%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	N/A	N/A	8.14%	-36.03%	35.44%	13.99%	-2.39%	14.16%	16.54%	5.07%
Benchmark*	4.97%	13.42%	6.86%	-24.60%	20.25%	13.21%	0.83%	11.76%	15.04%	5.93%

* The S&P Target Date 2020 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2020 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at jhfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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J Hancock Ret. Living through 2025 Fund (1)

The Fund seeks high total return until its target retirement date. The Fund normally invests substantially all of its assets in underlying funds using an asset allocation strategy that becomes increasingly conservative over time. The Fund may invest in underlying funds that invest in a broad range of equity and fixed-income securities and asset classes.

Characteristics

Asset Class BLENDED
 Category Target Date 2021-2025
 Ticker JLEOX
 Fund Inception 10/30/2006
 Fund Manager Boyda/Medina
 Manager Tenure (yrs.) 5.30
 Turnover (%) 15.00%
 Total Net Assets (\$mil.) \$1,503.08
 Avg. Market Cap (\$mil.) \$27,707.26
 No. of Securities 55

Largest Holdings (as of 02/28/2015)

JHFunds2 Strategic Equity Allc NAV 30.43%
 JHFunds2 Capital Appreciation Value NAV 4.17%
 JHancock Floating Rate Income NAV 3.64%
 JHancock Emerging Markets NAV 3.58%
 JHancock Strategic Income Opps NAV 2.68%
 JHFunds2 Alpha Opportunities 2.47%
 JHancock Short Duration Credit Opps NAV 2.37%
 JHancock Absolute Return Currency NAV 2.35%
 JHFunds2 Science & Technology NAV 2.32%
 JHFunds2 Active Bond 2.05%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 46.02%
 Foreign Stock 21.88%
 Domestic Bond 11.20%
 Cash 9.26%
 Foreign Bond 8.62%
 Other 2.44%
 Preferreds 0.45%
 Convertibles 0.12%

Fee Summary

Total Annual Operating Expenses (01/01/2015) 0.89%
 Total Annual Operating Expenses (per \$1,000) \$8.90
 Net Expense Ratio 0.69%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	2.32%	5.91%	10.28%	9.46%	5.39%
Benchmark*	2.50%	6.67%	9.65%	9.44%	5.40%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	N/A	N/A	8.34%	-38.31%	35.99%	14.95%	-3.72%	14.94%	19.68%	5.35%
Benchmark*	5.55%	14.49%	6.91%	-27.57%	22.33%	14.10%	-0.03%	12.79%	17.33%	5.83%

* The S&P Target Date 2025 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2025 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at jhffunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at jhffunds.com.

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J Hancock Ret. Living through 2030 Fund (1)

The Fund seeks high total return until its target retirement date. The Fund normally invests substantially all of its assets in underlying funds using an asset allocation strategy that becomes increasingly conservative over time. The Fund may invest in underlying funds that invest in a broad range of equity and fixed-income securities and asset classes.

Characteristics

Asset Class BLENDED
 Category Target Date 2026-2030
 Ticker JLFOX
 Fund Inception 10/30/2006
 Fund Manager Boyda/Medina
 Manager Tenure (yrs.) 5.30
 Turnover (%) 15.00%
 Total Net Assets (\$mil.) \$1,328.43
 Avg. Market Cap (\$mil.) \$26,845.53
 No. of Securities 55

Largest Holdings (as of 02/28/2015)

JHFunds2 Strategic Equity Allc NAV 34.84%
 JHFunds2 Alpha Opportunities 4.39%
 JHancock Emerging Markets NAV 4.34%
 JHFunds2 Capital Appreciation Value NAV 3.75%
 JHFunds2 Science & Technology NAV 2.62%
 JHancock Absolute Return Currency NAV 2.32%
 JHancock Blue Chip Growth NAV 2.13%
 JHancock Equity-Income NAV 2.13%
 JHFunds2 Mid Cap Stock 2.12%
 JHancock Floating Rate Income NAV 2.09%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 52.49%
 Foreign Stock 25.31%
 Cash 8.94%
 Foreign Bond 5.45%
 Domestic Bond 5.42%
 Other 1.99%
 Preferreds 0.33%
 Convertibles 0.07%

Fee Summary

Total Annual Operating Expenses (01/01/2015) 0.91%
 Total Annual Operating Expenses (per \$1,000) \$9.10
 Net Expense Ratio 0.71%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html 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.

Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	2.47%	6.30%	11.01%	9.93%	5.48%
Benchmark*	2.64%	6.88%	10.39%	9.94%	5.44%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	N/A	N/A	9.03%	-39.92%	36.30%	15.69%	-4.64%	15.35%	22.03%	5.56%
Benchmark*	5.85%	15.57%	6.94%	-30.31%	24.01%	14.80%	-0.92%	13.71%	19.44%	5.90%

* The S&P Target Date 2030 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2030 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at jhffunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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J Hancock Ret. Living through 2035 Fund (1)

The Fund seeks high total return until its target retirement date. The Fund normally invests substantially all of its assets in underlying funds using an asset allocation strategy that becomes increasingly conservative over time. The Fund may invest in underlying funds that invest in a broad range of equity and fixed-income securities and asset classes.

Characteristics

Asset Class BLENDED
 Category Target Date 2031-2035
 Ticker JLHOX
 Fund Inception 10/30/2006
 Fund Manager Boyda/Medina
 Manager Tenure (yrs.) 5.30
 Turnover (%) 14.00%
 Total Net Assets (\$mil.) \$1,103.73
 Avg. Market Cap (\$mil.) \$26,210.34
 No. of Securities 55

Largest Holdings (as of 02/28/2015)

JHFunds2 Strategic Equity Allc NAV 37.72%
 JHancock Emerging Markets NAV 4.90%
 JHFunds2 Alpha Opportunities 4.05%
 JHFunds2 Capital Appreciation Value NAV 4.00%
 JHFunds2 Science & Technology NAV 2.84%
 JHFunds2 Mid Cap Stock 2.35%
 JHancock Blue Chip Growth NAV 2.26%
 JHancock Equity-Income NAV 2.21%
 JHancock Financial Industries NAV 2.19%
 JHancock Absolute Return Currency NAV 2.10%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 56.01%
 Foreign Stock 27.71%
 Cash 8.69%
 Foreign Bond 3.30%
 Domestic Bond 2.30%
 Other 1.68%
 Preferreds 0.27%
 Convertibles 0.04%

Fee Summary

Total Annual Operating Expenses (01/01/2015) 0.91%
 Total Annual Operating Expenses (per \$1,000) \$9.10
 Net Expense Ratio 0.71%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	2.49%	6.50%	11.43%	10.23%	5.74%
Benchmark*	2.76%	7.07%	11.00%	10.36%	5.48%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	N/A	N/A	9.34%	-40.12%	36.78%	15.99%	-5.09%	15.70%	23.57%	5.61%
Benchmark*	6.08%	16.21%	7.02%	-32.43%	25.30%	15.30%	-1.46%	14.41%	21.14%	5.95%

* The S&P Target Date 2035 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2035 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at jhffunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at jhffunds.com.

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J Hancock Ret. Living through 2040 Fund (1)

The Fund seeks high total return until its target retirement date. The Fund normally invests substantially all of its assets in underlying funds using an asset allocation strategy that becomes increasingly conservative over time. The Fund may invest in underlying funds that invest in a broad range of equity and fixed-income securities and asset classes.

Characteristics

Asset Class BLENDED
 Category Target Date 2036-2040
 Ticker JLIOX
 Fund Inception 10/30/2006
 Fund Manager Boyda/Medina
 Manager Tenure (yrs.) 5.30
 Turnover (%) 14.00%
 Total Net Assets (\$mil.) \$858.86
 Avg. Market Cap (\$mil.) \$26,113.09
 No. of Securities 55

Largest Holdings (as of 02/28/2015)

JHFunds2 Strategic Equity Allc NAV 38.12%
 JHancock Emerging Markets NAV 4.99%
 JHFunds2 Capital Appreciation Value NAV 4.00%
 JHFunds2 Alpha Opportunities 3.97%
 JHFunds2 Science & Technology NAV 2.87%
 JHFunds2 Mid Cap Stock 2.38%
 JHancock Blue Chip Growth NAV 2.27%
 JHancock Equity-Income NAV 2.23%
 JHancock Financial Industries NAV 2.22%
 JHancock Absolute Return Currency NAV 2.10%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 56.53%
 Foreign Stock 28.07%
 Cash 8.68%
 Foreign Bond 2.99%
 Domestic Bond 1.80%
 Other 1.63%
 Preferreds 0.26%
 Convertibles 0.04%

Fee Summary

Total Annual Operating Expenses (01/01/2015) 0.91%
 Total Annual Operating Expenses (per \$1,000) \$9.10
 Net Expense Ratio 0.71%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	2.59%	6.53%	11.53%	10.29%	5.77%
Benchmark*	2.84%	7.19%	11.45%	10.66%	5.54%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	N/A	N/A	9.36%	-40.10%	36.55%	15.93%	-5.03%	15.65%	23.87%	5.63%
Benchmark*	6.26%	16.69%	7.25%	-33.84%	26.28%	15.67%	-1.93%	14.98%	22.40%	5.96%

* The S&P Target Date 2040 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2040 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at jhffunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at jhffunds.com.

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J Hancock Ret. Living through 2045 Fund (1)

The Fund seeks high total return until its target retirement date. The Fund normally invests substantially all of its assets in underlying funds using an asset allocation strategy that becomes increasingly conservative over time. The Fund may invest in underlying funds that invest in a broad range of equity and fixed-income securities and asset classes.

Characteristics

Asset Class BLENDED
 Category Target Date 2041-2045
 Ticker JLJOX
 Fund Inception 10/30/2006
 Fund Manager Boyda/Medina
 Manager Tenure (yrs.) 5.30
 Turnover (%) 14.00%
 Total Net Assets (\$mil.) \$817.67
 Avg. Market Cap (\$mil.) \$26,039.21
 No. of Securities 55

Largest Holdings (as of 02/28/2015)

JHFunds2 Strategic Equity Allc NAV 37.97%
 JHancock Emerging Markets NAV 5.14%
 JHFunds2 Capital Appreciation Value NAV 4.01%
 JHFunds2 Alpha Opportunities 3.96%
 JHFunds2 Science & Technology NAV 2.86%
 JHFunds2 Mid Cap Stock 2.37%
 JHancock Blue Chip Growth NAV 2.26%
 JHancock Financial Industries NAV 2.24%
 JHancock Equity-Income NAV 2.24%
 JHancock Absolute Return Currency NAV 2.11%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 56.43%
 Foreign Stock 28.16%
 Cash 8.70%
 Foreign Bond 3.01%
 Domestic Bond 1.78%
 Other 1.63%
 Preferreds 0.26%
 Convertibles 0.04%

Fee Summary

Total Annual Operating Expenses (01/01/2015) 0.92%
 Total Annual Operating Expenses (per \$1,000) \$9.20
 Net Expense Ratio 0.72%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

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Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	2.61%	6.59%	11.55%	10.30%	5.76%
Benchmark*	2.91%	7.26%	11.82%	10.90%	5.50%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	N/A	N/A	9.40%	-40.16%	36.55%	16.05%	-5.13%	15.70%	23.89%	5.59%
Benchmark*	N/A	17.11%	7.24%	-35.08%	26.72%	15.91%	-2.31%	15.43%	23.44%	5.93%

* The S&P Target Date 2045 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2045 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at jhfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at jhfunds.com.

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J Hancock Ret. Living through 2050 Fund (1)

The Fund seeks high total return until its target retirement date. The Fund normally invests substantially all of its assets in underlying funds using an asset allocation strategy that becomes increasingly conservative over time. The Fund may invest in underlying funds that invest in a broad range of equity and fixed-income securities and asset classes.

Characteristics

Asset Class BLENDED
 Category Target Date 2046-2050
 Ticker JLKOX
 Fund Inception 04/28/2011
 Fund Manager Boyda/Medina
 Manager Tenure (yrs.) 5.30
 Turnover (%) 10.00%
 Total Net Assets (\$mil.) \$277.17
 Avg. Market Cap (\$mil.) \$26,138.72
 No. of Securities 55

Largest Holdings (as of 02/28/2015)

JHFunds2 Strategic Equity Allc NAV 38.06%
 JHancock Emerging Markets NAV 4.89%
 JHFunds2 Capital Appreciation Value NAV 4.14%
 JHFunds2 Alpha Opportunities 3.96%
 JHFunds2 Science & Technology NAV 2.84%
 JHFunds2 Mid Cap Stock 2.38%
 JHancock Equity-Income NAV 2.26%
 JHancock Blue Chip Growth NAV 2.26%
 JHancock Financial Industries NAV 2.22%
 JHancock Absolute Return Currency NAV 2.13%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 56.63%
 Foreign Stock 27.88%
 Cash 8.70%
 Foreign Bond 2.78%
 Domestic Bond 2.12%
 Other 1.60%
 Preferreds 0.27%
 Convertibles 0.04%

Fee Summary

Total Annual Operating Expenses (01/01/2015) 0.99%
 Total Annual Operating Expenses (per \$1,000) \$9.90
 Net Expense Ratio 0.72%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html 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.

Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	2.47%	6.48%	11.57%	N/A	8.24%
Benchmark*	1.86%	7.60%	12.06%	10.98%	9.35%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.75%	23.89%	5.70%
Benchmark*	9.14%	17.46%	9.17%	8.60%	30.90%	14.86%	-2.11%	16.03%	23.77%	7.21%

* The Target Date 2050+ Index includes investments from a variety of asset classes and investment styles in an allocation reflecting the market for funds with target dates of 2050 and beyond. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at jhffunds.com.

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This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at jhffunds.com.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the work force. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Morley Capital Stable Value Fund

The Fund seeks a high level of income with relative safety of principal by investing in high-quality guaranteed investment contracts issued by major insurance companies.

Characteristics

Asset Class	CASH/STABLE VALUE
Category	Stable Value
Ticker	N/A
Fund Inception	12/02/1993
Fund Manager	Morley Capital Management
Manager Tenure (yrs.)	N/A
Turnover (%)	12.44%

Largest Holdings (as of 02/28/2015)

Prudential	26.74%
MetLife	11.89%
TIAA-CREF Life	10.13%
American General Life	9.71%
MassMutual	9.11%
Principal	7.49%
Transamerica Premier	6.28%
Transamerica Life	5.61%
New York Life	5.06%
State Street	2.49%

Fund investments change daily and may differ.

Asset Allocation

Synthetic Investment	58.67%
Contracts	
Separate Account Contracts	32.17%
GIC	4.02%
Cash	5.14%

Fee Summary

Total Annual Operating Expenses (N/A)	N/A
Total Annual Operating Expenses (per \$1,000)	N/A
Net Expense Ratio	N/A

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.36%	1.33%	1.33%	1.78%	2.88%
Benchmark*	0.00%	0.02%	0.05%	0.07%	1.41%

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at

http://www.dol.gov/ebsa/publications/401k_employee.html 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.

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	4.15%	4.41%	4.65%	4.46%	2.67%	2.65%	2.37%	1.62%	1.27%	1.25%
Benchmark*	3.00%	4.80%	4.78%	1.77%	0.15%	0.13%	0.07%	0.08%	0.05%	0.02%

* The Barclays U.S. Treasury Bill 1-3 Month Index is an unmanaged index of U.S. Treasury bills with maturities between one and three months. You cannot invest directly in an index.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

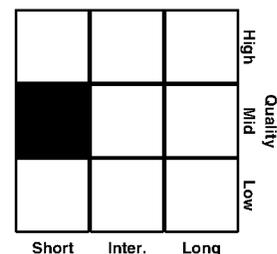
An investment in a stable value fund is neither insured nor guaranteed by the U.S. government. There is no assurance that the fund will be able to maintain a stable net asset value and it is possible to lose money by investing in the fund.

This information was prepared by DST RS and is intended for distribution to retirement plans and their participants only. The information is taken from sources believed to be reliable, but is not guaranteed as to completeness or accuracy. Source of data: Morley Financial Services.

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Schwab Short Term Bond Market Index Fund

The Fund seeks high current income by tracking the performance of the Barclays U.S. Government/Credit: 1-5 Years Index. The Fund primarily invests in a diversified portfolio of debt instruments that is designed to track the performance of the Index. Under normal circumstances, the dollar-weighted average maturity of the Fund's portfolio is not expected to exceed three years.



Characteristics

Asset Class BOND
 Category Short-Term Bond
 Ticker SWBDX
 Fund Inception 11/05/1991
 Fund Manager Matthew Hastings
 Manager Tenure (yrs.) 10.30
 Turnover (%) 67.00%
 Total Net Assets (\$mil.) \$385.86
 30-day Yield (%) 0.84%
 Duration 2.63

Bond Sector (as of 12/31/2014)

Government 60.93%
 Corporate Bond 24.98%
 Govt. Related 12.54%
 Cash & Equivalents 1.32%
 Municipal Taxable 0.21%
 Preferred Stock 0.02%
Fund investments change daily and may differ.

Asset Allocation

Domestic Bond 86.31%
 Foreign Bond 12.32%
 Cash 1.32%
 Preferreds 0.05%

Fee Summary

Total Annual Operating Expenses (02/19/2015) 0.62%
 Total Annual Operating Expenses (per \$1,000) \$6.20
 Net Expense Ratio 0.29%

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge N/A
 Maximum Deferred Sales Charge N/A

Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	0.79%	1.59%	1.09%	1.78%	1.80%
Benchmark*	0.59%	1.12%	0.97%	1.35%	2.94%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	1.57%	4.56%	4.61%	-5.42%	2.43%	3.56%	2.74%	1.83%	0.04%	1.11%
Benchmark*	1.77%	4.25%	6.83%	4.97%	3.83%	2.80%	1.59%	1.26%	0.64%	0.77%

* The Barclays U.S. Government/Credit 1-3 Year Index includes U.S. Treasury and agency obligations, as well as investment-grade (rated Baa3 or above by Moody's) corporate and international dollar-denominated bonds, all having maturities of one to three years. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at schwab.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Bond funds contain interest rate risk, the risk of issuer default, and inflation risk.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at schwab.com.

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PIMCO Total Return Fund (I)

The Fund seeks maximum total return, consistent with preservation of capital and prudent investment management. The Fund normally invests at least 65% in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements.

Characteristics

Asset Class	BOND
Category	Intermediate-Term Bond
Ticker	PTTRX
Fund Inception	05/11/1987
Fund Manager	Worah/Kiesel/Mather
Manager Tenure (yrs.)	0.50
Turnover (%)	227.00%
Total Net Assets (\$mil.)	\$117,397.86
30-day Yield (%)	1.46%
Duration	4.87

Bond Sector (as of 12/31/2014)

Government	47.49%
Cash & Equivalents	25.57%
Corporate Bond	7.76%
Agency Mortgage-Backed	6.39%
Govt. Related	4.57%
Municipal Tax-Exempt	3.20%
Non-Agency Mortgage-Backed	2.74%
Asset-Backed	1.37%
Commercial Mortgage-Backed	0.91%

Fund investments change daily and may differ.

Asset Allocation

Cash	46.66%
Domestic Bond	27.86%
Foreign Bond	18.41%
Other	6.69%
Preferreds	0.37%

Fee Summary

Total Annual Operating Expenses (01/09/2015)	0.46%
Total Annual Operating Expenses (per \$1,000)	\$4.60
Net Expense Ratio	0.46%

Shareholder-type Fees

Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	2.22%	5.64%	4.03%	4.98%	6.25%
Benchmark*	1.61%	5.72%	3.10%	4.41%	4.93%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	2.89%	3.99%	9.07%	4.82%	13.83%	8.83%	4.16%	10.36%	-1.92%	4.69%
Benchmark*	2.43%	4.33%	6.97%	5.24%	5.93%	6.54%	7.84%	4.21%	-2.02%	5.97%

* The Barclays U.S. Aggregate Bond Index is a broad-based benchmark measuring investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at <https://investments.pimco.com/products/pages/plcef.aspx>.

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Vanguard Balanced Index Fund (Inv)

The Fund seeks to track the performance of the CRSP US Total Market Index, which measures the investment return of the overall U.S. stock market, with 60% of its assets. The Fund seeks to track the performance of the Barclays U.S. Aggregate Float Adjusted Index with 40% of its assets. The Fund invests in a range of securities that, in the aggregate, approximates the full indexes in terms of key characteristics.

Characteristics

Asset Class	BLENDED
Category	Moderate Allocation
Ticker	VBINX
Fund Inception	11/09/1992
Fund Manager ..	Barrickman/Franquin/Mall-oy
Manager Tenure (yrs.)	2.10
Turnover (%)	53.00%
Total Net Assets (\$mil.)	\$25,857.80
Avg. Market Cap (\$mil.)	\$39,656.35
No. of Securities	11533

Largest Holdings (as of 03/31/2015)

Apple	1.81%
Exxon Mobil Corporation	0.89%
Microsoft	0.75%
Wells Fargo	0.70%
Johnson & Johnson	0.70%
General Electric	0.62%
Berkshire Hathaway	0.60%
JP Morgan Chase	0.57%
Procter & Gamble	0.55%
Pfizer	0.55%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	56.36%
Domestic Bond	35.71%
Foreign Bond	4.10%
Cash	3.09%
Foreign Stock	0.73%
Preferreds	0.01%

Fee Summary

Total Annual Operating Expenses (03/28/2014)	0.24%
Total Annual Operating Expenses (per \$1,000)	\$2.40
Net Expense Ratio	0.24%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

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Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	1.71%	9.57%	10.85%	10.62%	7.30%
Benchmark*	1.61%	4.70%	6.71%	6.66%	5.23%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	4.65%	11.02%	6.16%	-22.21%	20.05%	13.13%	4.14%	11.33%	17.91%	9.84%
Benchmark*	5.49%	10.06%	7.15%	-17.58%	13.81%	8.22%	2.26%	8.59%	10.47%	4.49%

* The S&P Target Risk Moderate Index is a multi-asset class index that provides significant exposure to fixed income securities while also providing increased opportunity for capital growth through equities. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at vanguard.com.

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Moderate-allocation portfolios typically invest 50% to 70% of assets in equities and the remainder in fixed income and cash. Underlying securities are subject to the same risks as other, similar stocks and bonds.

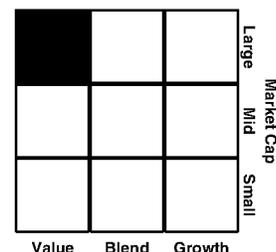
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Nuveen Dividend Value Fund (C)

The Fund seeks long-term growth of capital and income. The Fund normally invests primarily in equity securities of companies believed to have the ability to pay above average dividends, finance expected growth, and are trading at attractive valuations. Higher-yielding equity securities will generally represent the core holdings of the Fund.



Characteristics

Asset Class	STOCK
Category	Large Value
Ticker	FFECX
Fund Inception	12/18/1992
Share Class Inception	02/01/1999
Fund Manager	Cori Johnson
Manager Tenure (yrs.)	20.60
Turnover (%)	27.00%
Total Net Assets (\$mil.)	\$1,620.52
Avg. Market Cap (\$mil.)	\$47,905.55
No. of Securities	96

Largest Holdings (as of 03/31/2015)

Pfizer	3.49%
Bank of America	2.64%
General Electric	2.52%
Exxon Mobil Corporation	2.46%
Merck	2.14%
UnitedHealth Group	2.10%
Procter & Gamble	2.06%
Citigroup	1.85%
Chevron	1.80%
Medtronic PLC	1.78%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	94.71%
Foreign Stock	4.96%
Cash	0.33%

Fee Summary

Total Annual Operating Expenses (02/27/2015)	1.90%
Total Annual Operating Expenses (per \$1,000)	\$19.00
Net Expense Ratio	1.90%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	1.00%

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Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	-0.88%	5.35%	12.40%	11.82%	7.25%
Benchmark*	-0.69%	9.12%	15.32%	13.14%	6.93%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	3.84%	18.56%	5.66%	-32.84%	23.09%	16.25%	1.37%	13.45%	29.36%	7.70%
Benchmark*	5.82%	20.80%	1.99%	-39.22%	21.18%	15.10%	-0.48%	17.68%	31.99%	12.36%

* The S&P 500 Value Index represents the large cap segment of the US equity market with a focus on the "value" style of investing. You cannot invest directly in an index.

Investors may obtain performance current to the most recent month end at nuveen.com.

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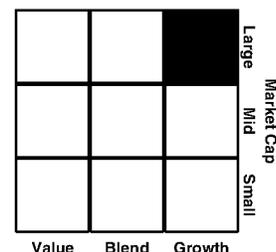
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T. Rowe Price Blue Chip Growth Fund

The Fund seeks to provide long-term capital growth. Income is a secondary objective. The Fund normally invests primarily in the common stocks of large- and medium-sized blue chip companies that are well established in their industries and have the potential for above-average earnings growth.



Characteristics

Asset Class	STOCK
Category	Large Growth
Ticker	TRBCX
Fund Inception	06/30/1993
Fund Manager	Larry Puglia
Manager Tenure (yrs.)	21.80
Turnover (%)	32.50%
Total Net Assets (\$mil.)	\$28,500.85
Avg. Market Cap (\$mil.)	\$51,850.86
No. of Securities	140

Largest Holdings (as of 12/31/2014)

Amazon.com	3.92%
Priceline Group	2.99%
Gilead Sciences	2.91%
McKesson	2.83%
Visa	2.66%
Biogen Idec	2.61%
Danaher	2.60%
MasterCard	2.57%
Google Inc Class	2.47%
Facebook	2.46%

Fund investments change daily and may differ.

Asset Allocation

Domestic Stock	91.49%
Foreign Stock	7.33%
Other	0.88%
Cash	0.30%

Fee Summary

Total Annual Operating Expenses (05/01/2014)	0.74%
Total Annual Operating Expenses (per \$1,000)	\$7.40
Net Expense Ratio	0.74%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee	N/A
Purchase Fee	N/A
Maximum Sales Charge	N/A
Maximum Deferred Sales Charge	N/A

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http://www.dol.gov/ebsa/publications/401k_employee.html 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.

Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	5.96%	17.08%	17.80%	17.07%	10.02%
Benchmark*	2.47%	16.11%	16.84%	15.77%	9.02%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	5.95%	9.73%	13.02%	-42.62%	42.57%	16.42%	1.50%	18.41%	41.57%	9.28%
Benchmark*	4.00%	11.01%	9.13%	-34.92%	31.57%	15.05%	4.65%	14.61%	32.75%	14.89%

* The S&P 500 Growth Index measures growth stocks in the S&P 500 Index using three factors: sales growth, the ratio of earnings change to price, and momentum. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at troweprice.com.

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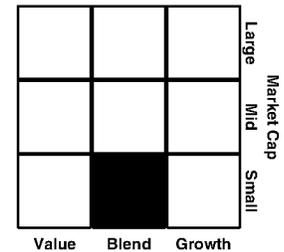
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Fidelity Advisor Small Cap Fund (T)

The Fund seeks long-term growth of capital. The Fund normally invests primarily in common stocks of domestic and foreign small-cap issuers. The Fund invests in either growth stocks or value stocks or both.



Characteristics

Asset Class STOCK
 Category Small Blend
 Ticker FSCTX
 Fund Inception 09/09/1998
 Fund Manager James Harmon
 Manager Tenure (yrs.) 9.40
 Turnover (%) 39.00%
 Total Net Assets (\$mil.) \$3,142.54
 Avg. Market Cap (\$mil.) \$2,382.77
 No. of Securities 112

Largest Holdings (as of 11/30/2014)

Global Payments 2.53%
 Community Health Systems 2.30%
 Primerica 2.22%
 VeriFone Systems 2.21%
 CDW 2.06%
 Darling Ingredients 1.94%
 Bofl Holding 1.80%
 EPAM Systems 1.66%
 Office Depot 1.62%
 World Fuel Services 1.62%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 86.34%
 Foreign Stock 12.07%
 Cash 1.07%
 Foreign Bond 0.52%

Fee Summary

Total Annual Operating Expenses (01/29/2015) 1.20%
 Total Annual Operating Expenses (per \$1,000) \$12.00
 Net Expense Ratio 1.20%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

Shareholder-type Fees

Redemption Fee N/A
 Purchase Fee N/A
 Maximum Sales Charge 3.50%
 Maximum Deferred Sales Charge N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html 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.

Performance at NAV (as of 03/31/2015)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	10-Year
Fund	5.82%	13.82%	14.65%	12.57%	9.17%
Benchmark*	3.96%	8.72%	17.28%	16.25%	9.68%

Calendar Yr. Returns	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Fund	7.24%	9.67%	12.65%	-26.94%	27.61%	17.56%	-4.97%	5.76%	37.94%	8.39%
Benchmark*	7.68%	15.12%	-0.30%	-31.07%	25.57%	26.31%	1.02%	16.33%	41.31%	5.76%

* The S&P SmallCap 600 Index covers approximately 3% of the domestic equities market and is designed to be an efficient portfolio of companies that meet specific inclusion criteria to ensure they are investable and financially viable. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at advisor.fidelity.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Prices of small-cap stocks often fluctuate more than those of large-company stocks.

This material must be preceded or accompanied by a current prospectus for the fund which contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained at advisor.fidelity.com.

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NOT FDIC INSURED - MAY LOSE VALUE - NO BANK GUARANTEE

Participant Enrollment/Investment Election Form

ABC Company Retirement Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Employee Name: _____ Date of Birth: ____/____/____

Street: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____ Date of Hire: ____/____/____ Married: _____ Single: _____

CONTRIBUTION ELECTION

Elective Deferrals

If you are a new employee, you will contribute 3% of your eligible pay.

You may change or stop your contributions by checking one of the boxes below.

- I want to change my *pre-tax* contribution to _____% of compensation per pay period. (Maximum: \$18,000)
- I elect not to make *elective deferrals* until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date.

Catch-up Contributions

NOTE: If you will be 50 years old or older as of the last day of the calendar year and otherwise contribute the maximum allowable amount to the Plan, you are entitled to make additional "catch up" contributions of up to \$6,000 for 2015. See the Plan Administrator for more details on how to make these catch up contributions.

INVESTMENT ELECTION

I authorize all contributions to be invested as follows:

	New Contributions
J Hancock Ret. Living through 2010 Fund (1) JLAOX	%
J Hancock Ret. Living through 2015 Fund (1) JLBOX	%
J Hancock Ret. Living through 2020 Fund (1) JLDX	%
J Hancock Ret. Living through 2025 Fund (1) JLEOX	%
J Hancock Ret. Living through 2030 Fund (1) JLFOX	%
J Hancock Ret. Living through 2035 Fund (1) JLHOX	%
J Hancock Ret. Living through 2040 Fund (1) JLIOX	%
J Hancock Ret. Living through 2045 Fund (1) JLJOX	%
J Hancock Ret. Living through 2050 Fund (1) JLKOX	%
Morley Capital Stable Value Fund	%
Schwab Short Term Bond Market Index Fund SWBDX	%
PIMCO Total Return Fund (I) PTTRX	%
Vanguard Balanced Index Fund (Inv) VBINX	%
Nuveen Dividend Value Fund (C) FFECX	%
T. Rowe Price Blue Chip Growth Fund TRBCX	%
Fidelity Advisor Small Cap Fund (T) FSCTX	%

Must indicate whole percentages and total 100%

100%

If you do not make a selection, the contributions will be allocated to a default fund, which is selected by the Plan. The default fund for this Plan is the Vanguard Balanced Index Fund (Inv).

SIGNATURES

Participant's Signature _____

Date _____

For more information on your Plan you can call 800-876-4015 or access the Internet site at www.enrollnow.com.

Designation of Beneficiary Form

ABC Company Retirement Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Employee Name: _____

Street: _____ City: _____ State: _____ Zip: _____

Social Security Number: _____

Date of Birth: _____

I hereby revoke any Designation of Beneficiary I may previously have made under the above Plan and designate the following as my Beneficiary(ies) under the Plan:

Primary Beneficiary(ies)

<i>Name</i>	<i>Relationship</i>	<i>Social Security Number</i>	<i>Date of Birth</i>	<i>% Share</i>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Contingent Beneficiary(ies)

<i>Name</i>	<i>Relationship</i>	<i>Social Security Number</i>	<i>Date of Birth</i>	<i>% Share</i>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

CURRENT MARITAL STATUS (check one)

- I am not married.** I understand that if I become married in the future, this form automatically ceases to apply and I should file a new Designation of Beneficiary.
- I am married.** If my spouse is not the only Primary Beneficiary, my spouse has signed the consent on the back of this form. (If consent of your spouse cannot be obtained - e.g., cannot be located or is incapacitated - contact your employer for information about possible alternatives.) I understand that if my marital status changes, this Designation will nevertheless remain in effect until I file a new Designation.

Participant's Signature

Date

Rollover Contribution Form

ABC Company Retirement Plan

PARTICIPANT INFORMATION (Please Print Information Clearly)

Employee Name: _____ Date of Birth: ____/____/____
Street: _____ City: _____ State: _____ Zip: _____
Social Security Number: _____ Date of Hire: ____/____/____ Married: _____ Single: _____
Date of Rollover: ____/____/____

ROLLOVER DEPOSIT

I wish to roll over to the above named Plan the amount listed below. By completing this form, I hereby certify that this is qualified to be deposited into the Plan. (Please attach the distribution statement from the qualified plan.)

Amount of Rollover: \$ _____

Date Check Issued: ____/____/____

Source of Funds:

Another Qualified Plan (pre-tax)

403(b) Tax-deferred Arrangement

Taxable IRA

INVESTMENT ELECTION

I authorize all contributions to be invested as follows:

J Hancock Ret. Living through 2010 Fund (1)	JLAOX	%	J Hancock Ret. Living through 2050 Fund (1)	JLKOX	%
J Hancock Ret. Living through 2015 Fund (1)	JLBOX	%	Morley Capital Stable Value Fund		%
J Hancock Ret. Living through 2020 Fund (1)	JLDOX	%	Schwab Short Term Bond Market Index Fund	SWBDX	%
J Hancock Ret. Living through 2025 Fund (1)	JLEOX	%	PIMCO Total Return Fund (I)	PTTRX	%
J Hancock Ret. Living through 2030 Fund (1)	JLFOX	%	Vanguard Balanced Index Fund (Inv)	VBINX	%
J Hancock Ret. Living through 2035 Fund (1)	JLHOX	%	Nuveen Dividend Value Fund (C)	FFECX	%
J Hancock Ret. Living through 2040 Fund (1)	JLIOX	%	T. Rowe Price Blue Chip Growth Fund	TRBCX	%
J Hancock Ret. Living through 2045 Fund (1)	JLJOX	%	Fidelity Advisor Small Cap Fund (T)	FSCTX	%

Must indicate whole percentages and total 100%

100%

SIGNATURES

Participant's Signature

Date

Plan Administrator's Signature

Date

ABC Company Retirement Plan

NOTICE REGARDING

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

When an employee satisfies the eligibility requirements of the ABC Company Retirement Plan ("Plan"), he or she is entitled to participate in the Plan. Under the Plan, employees direct their own Plan investments.

Each year the amount of your deferral will be automatically increased by 1%, up to a maximum of 10%. The increase will take place quarterly.

The Plan offers participants and beneficiaries the opportunity to invest in a broad range of investment alternatives, sufficient to permit investment in a diversified portfolio. You have the right to choose from among these alternatives. Information about these investment options is included as part of these enrollment materials.

If you do not affirmatively make an investment election, the Plan provides for your contributions and other money in your Plan Account to be invested in what is known as a "Qualified Default Investment Alternative". You (or your beneficiaries) have the right to direct investments out of the Qualified Default Investment Alternative with the same frequency available for other Plan investments (but no less frequently than quarterly). ABC Company's Plan permits investment direction anytime. If you exercise this right within 90 days, you will not incur any financial penalty.

Information Regarding the Qualified Default Investment Fund

As of January 1, 2013, the Qualified Default Investment Alternative is the fund(s) indicated below.

Short-term Default Fund. This investment option is temporary. Your contributions will be invested in this alternative for a period of no more than 120 days after the date of your first contribution. The Short-term Default Fund is designed to preserve principal and provide a reasonable rate of return. At the end of this period, your investment assets will be transferred to the default investment alternative outlined below. Remember: You have the right to change your investment from the Qualified Default Investment Alternative.

Investment Name (TICKER)	% to be Invested
Vanguard Balanced Index Fund (Inv)	100%

The qualified default investment alternative is a balanced fund. This investment seeks varying degrees of long-term appreciation and capital preservation through a mix of equity and fixed-income investments.

Primary Risks

The qualified default investment is subject to several stock and bond market risks, any of which could cause an investor to lose money. However, because bonds and short-term investments usually are less volatile than stocks, and because a significant portion of the qualified default investment's assets may be in bonds and short-term investments, the overall level of risk should be low to moderate. Where assets are substantially allocated to bonds and money market instruments, an

investment is primarily subject to the following risks: *interest rate risk*, which is the chance that bond prices overall will decline because of rising interest rates; *income risk*, which is the chance that an underlying fund's income will decline because of falling interest rates; *credit risk*, which is the chance that the issuer of a security will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that security to decline, thus reducing the underlying fund's return; and *call risk*, which is the chance that during periods of falling interest rates, issuers of callable bonds may call (repay) securities with higher coupons or interest rates before their maturity dates. An underlying fund would then lose potential price appreciation and would be forced to reinvest the unanticipated proceeds at lower interest rates, resulting in a decline in the fund's income. For mortgage-backed securities, this risk is known as *prepayment risk*.

Because a significant portion of the qualified default investment's assets is allocated to stocks, the default investment is also subject to *stock market risk*, which is the chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. The default investment may also be subject to the following risks associated with investments in foreign stocks: *currency risk*, which is the chance that the value of a foreign investment, measured in U.S. dollars, will decrease because of unfavorable changes in currency exchange rates; *country risk*, which is the chance that domestic events - such as political upheaval, financial troubles, or natural disasters - will weaken a country's securities markets; and *regional risk*, which is the chance that an entire region - for example, the European or Pacific region - will be hurt by political upheaval, financial troubles, or natural disasters. The default investment is also subject to *manager risk*, which is the chance that poor security selection will cause the investment to underperform relevant benchmarks or other investments with a similar investment objective.

The Funds are also subject to *asset allocation risk*, which is the chance that the selection of underlying investments and the allocation of assets to those investments will cause the investment to underperform other funds with a similar investment objective.

Fees and Expenses

The fees and expenses associated with buying and holding shares of the qualified default investment include:

- Expense ratio (as of 3/28/2014): 0.24%
- Management fee: NA
- 12b-1 fee: NA
- Other expense: NA

Additional information about fees and expenses may be found in the Prospectus and other materials you have received or will receive about the investment.

ABC Company Retirement Plan Special Elections Form

Plan Participation

You have been automatically enrolled as a participant in the ABC Company Retirement Plan. As a result, 3% of your compensation will be contributed to the Plan on your behalf. However, you have the right to opt out of participation in the Plan. If you opt out within 90 days, the amount of your contributions will be returned to you.

If you wish to opt out of the Plan, check the box below. Sign the form and return it as indicated.

I do NOT wish to participate in the ABC Company Retirement Plan at this time.

Alternatively, you can elect to participate in the Plan but at *either* a lower or higher deferral rate than 3%. If you wish to participate at a lower or higher deferral rate, check the box below and indicate the deferral rate you desire. Sign the form and return it as indicated.

I wish to contribute ____% of my compensation to the ABC Company Retirement Plan.

Automatic Deferral Increase

Under the terms of the ABC Company Retirement Plan, the amount of your deferral will automatically increase by 1% each year. This deferral increase will take place quarterly. You have the right not to have this automatic increase take place.

If you wish to opt out of the automatic deferral increase, check the box below. Sign the form and return it as indicated. Note: Checking this box does not otherwise affect your participation in the plan.

I do NOT wish to have my deferral amount automatically increased.

Qualified Default Investment

Under the terms of the ABC Company Retirement Plan, your contributions will be invested in the Short-term Default Fund for a period of up to 120 days after which your contributions will be invested in the Vanguard Balanced Index Fund (Inv). You have the right to change this investment. Use the Investment Election form included as part of these materials to make your alternative investment choices.

Signature

Date

Return this form to:

Contact Name

Address Line 1

Address Line 2

Address Line 3

