



# Alaska Electrical Trust Funds

PENSION FUND – HEALTH AND WELFARE FUND – LEGAL FUND  
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## Annual Notice for the Alaska Electrical Retirement Savings Plan (“Plan”)

Date: November 2021

Plan Sponsor: Board of Trustees, Alaska Electrical Retirement Saving Plan (“Plan”)

This is an annual notice which only applies to the 2022 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review a copy of the Plan’s Summary Plan Description (“SPD”), a copy of which was provided to you. If you need an additional copy, see “FOR ADDITIONAL INFORMATION” below for information on how you can obtain one.

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

- 24 hours a day via either the internet at [myplan.johnhancock.com](http://myplan.johnhancock.com) or an automated telephone system at 833.38.UNION (833.388.6466).
- 8AM to 10PM Eastern Time by calling 833.38.UNION (833.388.6466) to speak with a Participant Service Representative.

### QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan’s default investment, the Schwab Managed Retirement Fund based on the following schedule:

Birth Date Range	Fund Name
1942 or Earlier	Schwab Managed Retirement Trust Income Fund - Unit Class VI
1943 to 1947	Schwab Managed Retirement Trust Fund 2010 - Unit Class VI
1948 to 1952	Schwab Managed Retirement Trust Fund 2015 - Unit Class VI
1953 to 1957	Schwab Managed Retirement Trust Fund 2020 - Unit Class VI
1958 to 1962	Schwab Managed Retirement Trust Fund 2025 - Unit Class VI
1963 to 1967	Schwab Managed Retirement Trust Fund 2030 - Unit Class VI
1968 to 1972	Schwab Managed Retirement Trust Fund 2035 - Unit Class VI
1973 to 1977	Schwab Managed Retirement Trust Fund 2040 - Unit Class VI
1978 to 1982	Schwab Managed Retirement Trust Fund 2045 - Unit Class VI
1983 to 1987	Schwab Managed Retirement Trust Fund 2050 - Unit Class VI
1988 to 1992	Schwab Managed Retirement Trust Fund 2055 - Unit Class VI
1993 to 1997	Schwab Managed Retirement Trust Fund 2060 - Unit Class VI
1998 to 9999	Schwab Managed Retirement Trust Fund 2065 – Unit Class VI

In absence of a birth date, the default target date fund will be the Schwab Managed Retirement Trust Income Fund – Unit Class VI. Upon receipt of a date of birth at John Hancock, provided the participant has not made an affirmative investment election, both future and existing assets will be invested in the appropriate target date fund.

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

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

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

### **About Risk**

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

**Please access [mylife.jhrps.com](http://mylife.jhrps.com) or call 833.38.UNION (833.388.6466) for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus, and, if available, a summary prospectus contains this and other information about the investment company. Please read the prospectus, and, if available, a summary prospectus, carefully before investing. Prospectus may only be available in English.**

<b>FOR ADDITIONAL INFORMATION</b>
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You should consult the Plan document and SPD for a complete explanation of the Plan's features and for information regarding your rights under the Plan. You may also view and/or obtain a copy of the SPD by contacting the Administrative Office. You can also obtain additional information about the Plan by contacting John Hancock or by contacting the Administrative Office.



# Schwab Managed Retirement Trust Fund 2010 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2010. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-24
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	10
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2010	4.30	10.78	8.47	--	--	8.43
Dow Jones Target 2010 Index <sup>49</sup>	-0.48	3.54	4.73	3.59	3.96	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



# Schwab Managed Retirement Trust Fund 2015 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2015. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-24
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	18
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2015	4.74	11.71	8.77	--	--	8.73
Dow Jones Target 2015 Index <sup>117</sup>	-0.19	4.18	5.15	4.01	4.79	--

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

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# Schwab Managed Retirement Trust Fund 2020 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2020. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-24
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	15
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2020	5.00	12.33	8.81	--	--	8.76
Dow Jones Target 2020 Index <sup>50</sup>	0.90	6.50	6.08	5.10	5.98	--

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

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# Schwab Managed Retirement Trust Fund 2025 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2025. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-24
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	18
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2025	6.67	16.50	9.86	--	--	9.79
Dow Jones Target 2025 Index <sup>51</sup>	2.54	9.99	7.10	6.47	7.36	--

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

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# Schwab Managed Retirement Trust Fund 2030 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2030. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-24
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	13
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2030	8.17	19.96	10.74	--	--	10.65
Dow Jones Target 2030 Index <sup>f2</sup>	4.43	14.10	8.19	8.06	8.80	--

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# Schwab Managed Retirement Trust Fund 2035 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2035. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-28
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	15
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2035	9.30	22.67	11.32	--	--	11.29
Dow Jones Target 2035 Index <sup>53</sup>	6.42	18.47	9.26	9.53	10.06	--

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

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# Schwab Managed Retirement Trust Fund 2040 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2040. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-24
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	10
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2040	10.19	24.99	11.76	--	--	11.66
Dow Jones Target 2040 Index <sup>54</sup>	8.29	22.64	10.26	10.82	11.07	--

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

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# Schwab Managed Retirement Trust Fund 2045 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2045. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-26
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	16
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2045	11.07	27.21	12.17	--	--	12.08
Dow Jones Target 2045 Index <sup>95</sup>	9.83	26.10	11.04	11.78	11.73	--

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# Schwab Managed Retirement Trust Fund 2050 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2050. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-24
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	10
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2050	11.62	28.55	12.43	--	--	12.31
Dow Jones Target 2050 Index <sup>4</sup>	10.86	28.40	11.57	12.33	12.02	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



# Schwab Managed Retirement Trust Fund 2055 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2055. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-25
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	14
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2055	11.96	29.42	12.49	--	--	12.31
Dow Jones Target 2055 Index <sup>f1</sup>	11.24	29.23	11.80	12.48	12.10	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



# Schwab Managed Retirement Trust Fund 2060 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2060. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-26
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	18
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2060	12.22	30.24	12.72	--	--	12.63
Dow Jones Target 2055 Index <sup>f1</sup>	11.24	29.23	11.80	12.48	12.10	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



# Schwab Managed Retirement Trust Fund 2065 (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors retiring approximately at or near the year 2065. To pursue its investment objective, the Fund is designed as a single investment portfolio that adjusts asset allocation over time to better match the anticipated changing risk tolerances and return objectives of investors over their expected investment horizon. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2021-01-25
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Fund 2065	--	--	--	--	--	8.96
Dow Jones Target 2055 Index <sup>f1</sup>	11.24	29.23	11.80	12.48	12.10	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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



# Schwab Managed Retirement Trust Income Fund (Unit Class VI)

AS OF 2021-09-30

**INVESTMENT STRATEGY:** The Fund seeks to provide total return for investors near or in retirement. To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate, commodities, short-term bond, intermediate-term bond, inflation-protected bond (U.S. TIPS), world bond, and cash equivalents. The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. In addition to age and anticipated retirement date, investors should consider their risk tolerance, personal circumstances and complete financial situation prior to investing in a particular target date fund. The principal value of the Fund is not guaranteed at any time, will continue to fluctuate up to and after the target date, and may not provide adequate retirement income.

Fund Category:  
**Balanced/Asset  
Allocation**

## PORTFOLIO DETAILS

Inception Date	2018-09-24
Gross Expense Ratio <sup>f1</sup> (%)	0.30
Net Expense Ratio <sup>f1</sup> (%)	0.30

## KEY STATISTICS

Turnover Ratio (%) (annualized)	10
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## PRINCIPAL RISKS

Principal Risks include: Collective Funds, Equity Securities, Fixed-Income Securities and Target Date. See disclosure for details.

## Average Annual Total Returns %

As of 2021-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Schwab Managed Retirement Trust Income Fund	2.99	7.77	7.54	--	--	7.52
Dow Jones Target Today Index <sup>48</sup>	-0.45	3.55	4.72	3.56	3.56	--

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

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

Marketing support services are provided by John Hancock Distributors LLC.

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

## Important Notes

### Index Description:

i1. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i4. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i48. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i49. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i50. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i51. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i52. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i53. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i54. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i55. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

i117. The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

## Principal Risks

**Collective Funds:** The fund is a collective investment fund and is privately offered. Therefore information on this investment is not available in local publications.

**Equity Securities:** The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

**Fixed-Income Securities:** The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.

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



# **Alaska Electrical Retirement Savings Plan**

**September 30, 2021**

## **Disclosure Document**

This document includes important information to help you carefully compare the investment options available under your retirement plan. For participant directed individual account plans, it is being distributed and contains retirement plan fee information to comply with federal regulation. If you want additional information about your investment options, you can go to the specific web address shown in the tables below or you can contact John Hancock Retirement Plan Services, LLC ("John Hancock") at [myplan.johnhancock.com](mailto:myplan.johnhancock.com) or at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days.

Si tiene preguntas acerca de esta información, llame al 888.440.0022. Los Agentes de servicio a los participantes están disponibles de 10:00 a.m. a 8 p.m. Hora del Este, todos los días hábiles de la Bolsa de Valores de Nueva York. Para protección suya, todas las llamadas a nuestros agentes son grabadas.

## PERFORMANCE INFORMATION

The information in this table focuses on the performance of investment options that do not have a fixed or stated rate of return. It shows how these investments have performed in the past and allows you to compare them with appropriate benchmarks for the same time periods. Information about an option's principal risks is available through the following website, [myplan.johnhancock.com/investment\\_info](http://myplan.johnhancock.com/investment_info). Please enter code "LO8102" to view your plan investment option details.

Total returns include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower.

**For funds with redemption fees, performance shown does not reflect the deduction of this fee which would reduce performance.**

Investment options are grouped according to investment objective. Within each investment objective grouping, funds are listed in alphabetical order. For more specific information, please refer to the investments' specific disclosure information.

**Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. For the most recent month-end performance information, please log onto [myplan.johnhancock.com](http://myplan.johnhancock.com) or call a John Hancock representative at 833-388-6466.**

### Variable Rate Investments-Average Annual Total Returns (%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
<b>Stable Value</b>										
IBEW-NECA Stable Value Trust - Basic Class		0.12	0.37	1.19	1.68	2.19	2.18	2.12	N/A	08/31/1988
BENCHMARK: FTSE Treasury Bill 3 Month Index <sup>11</sup>		0.00	0.01	0.03	0.06	1.14	1.13	0.60	N/A	
<b>Income</b>										
Dodge & Cox Income Fund	DODIX	-0.60	0.10	-0.49	1.99	6.23	4.19	4.25	N/A	01/03/1989
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index <sup>9</sup>		-0.87	0.05	-1.55	-0.90	5.36	2.94	3.01	N/A	
Vanguard Total Bond Market Index Fund (Admiral Shares)	VBTLX	-0.90	0.11	-1.58	-0.92	5.41	2.93	2.96	N/A	11/12/2001
BENCHMARK: Bloomberg Barclays US Aggregate Bond Index <sup>9</sup>		-0.87	0.05	-1.55	-0.90	5.36	2.94	3.01	N/A	
<b>Target Date</b>										
<b>The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.</b>										
Schwab Managed Retirement Trust Fund 2010 (Unit Class VI) <sup>a</sup>		-1.93	0.01	4.30	10.78	8.47	N/A	N/A	8.43	09/24/2018
BENCHMARK: Dow Jones Target 2010 Index <sup>2</sup>		-1.58	-0.51	-0.48	3.54	4.73	3.59	3.96	4.63	
Schwab Managed Retirement Trust Fund 2015 (Unit Class VI) <sup>a</sup>		-2.04	-0.01	4.74	11.71	8.77	N/A	N/A	8.73	09/24/2018
BENCHMARK: Dow Jones Target 2015 Index <sup>2</sup>		-1.61	-0.52	-0.19	4.18	5.15	4.01	4.79	5.03	
Schwab Managed Retirement Trust Fund 2020 (Unit Class VI) <sup>a</sup>		-2.11	-0.03	5.00	12.33	8.81	N/A	N/A	8.76	09/24/2018
BENCHMARK: Dow Jones Target 2020 Index <sup>2</sup>		-1.78	-0.57	0.90	6.50	6.08	5.10	5.98	5.92	
Schwab Managed Retirement Trust Fund 2025 (Unit Class VI) <sup>a</sup>		-2.53	-0.14	6.67	16.50	9.86	N/A	N/A	9.79	09/24/2018
BENCHMARK: Dow Jones Target 2025 Index <sup>2</sup>		-2.04	-0.64	2.54	9.99	7.10	6.47	7.36	6.90	
Schwab Managed Retirement Trust Fund 2030 (Unit Class VI) <sup>a</sup>		-2.91	-0.29	8.17	19.96	10.74	N/A	N/A	10.65	09/24/2018
BENCHMARK: Dow Jones Target 2030 Index <sup>2</sup>		-2.33	-0.73	4.43	14.10	8.19	8.06	8.80	7.95	
Schwab Managed Retirement Trust Fund 2035 (Unit Class VI) <sup>a</sup>		-3.18	-0.40	9.30	22.67	11.32	N/A	N/A	11.29	09/28/2018
BENCHMARK: Dow Jones Target 2035 Index <sup>2</sup>		-2.64	-0.82	6.42	18.47	9.26	9.53	10.06	9.16	

## Variable Rate Investments-Average Annual Total Returns (%)

INVESTMENT NAME/COMPARATIVE BENCHMARK	TICKER	1 MONTH	3 MONTH	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS	SINCE INCEPTION	INCEPTION DATE
Schwab Managed Retirement Trust Fund 2040 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2040 Index <sup>2</sup>		-3.42	-0.50	10.19	24.99	11.76	N/A	N/A	11.66	09/24/2018
Schwab Managed Retirement Trust Fund 2045 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2045 Index <sup>2</sup>		-2.93	-0.91	8.29	22.64	10.26	10.82	11.07	9.93	
Schwab Managed Retirement Trust Fund 2050 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2050 Index <sup>2</sup>		-3.63	-0.60	11.07	27.21	12.17	N/A	N/A	12.08	09/26/2018
Schwab Managed Retirement Trust Fund 2055 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2055 Index <sup>2</sup>		-3.17	-0.99	9.83	26.10	11.04	11.78	11.73	10.84	
Schwab Managed Retirement Trust Fund 2060 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2060 Index <sup>2</sup>		-3.75	-0.66	11.62	28.55	12.43	N/A	N/A	12.31	09/24/2018
Schwab Managed Retirement Trust Fund 2065 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2065 Index <sup>2</sup>		-3.33	-1.04	10.86	28.40	11.57	12.33	12.02	11.22	
Schwab Managed Retirement Trust Fund 2055 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2055 Index <sup>2</sup>		-3.83	-0.72	11.96	29.42	12.49	N/A	N/A	12.31	09/25/2018
Schwab Managed Retirement Trust Fund 2060 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2060 Index <sup>2</sup>		-3.40	-1.06	11.24	29.23	11.80	12.48	12.10	11.59	
Schwab Managed Retirement Trust Fund 2065 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2065 Index <sup>2</sup>		-3.90	-0.77	12.22	30.24	12.72	N/A	N/A	12.63	09/26/2018
Schwab Managed Retirement Trust Fund 2055 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2055 Index <sup>2</sup>		-3.40	-1.06	11.24	29.23	11.80	12.48	12.10	11.59	
Schwab Managed Retirement Trust Fund 2065 (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target 2065 Index <sup>2</sup>		-3.86	-0.76	N/A	N/A	N/A	N/A	N/A	8.96	01/25/2021
Schwab Managed Retirement Trust Income Fund (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target Today Index <sup>2</sup>		-3.40	-1.06	11.24	29.23	11.80	12.48	12.10	7.40	
Schwab Managed Retirement Trust Income Fund (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target Today Index <sup>2</sup>		-1.57	0.08	2.99	7.77	7.54	N/A	N/A	7.52	09/24/2018
Schwab Managed Retirement Trust Income Fund (Unit Class VI) <sup>a</sup> BENCHMARK: Dow Jones Target Today Index <sup>2</sup>		-1.56	-0.51	-0.45	3.55	4.72	3.56	3.56	4.62	
<b>Growth &amp; Income</b>										
Dodge & Cox Balanced Fund BENCHMARK: S&P 500 Index <sup>2</sup>	DODBX	-2.63	-1.13	15.36	31.96	10.86	11.29	12.49	N/A	06/26/1931
T. Rowe Price Large-Cap Value Fund (Class I) BENCHMARK: Russell 1000 Value Index <sup>2</sup>	TILCX	-2.76	-0.29	17.70	42.06	10.50	11.38	13.97	N/A	03/31/2000
Vanguard Institutional Index Fund (Institutional Shares) BENCHMARK: S&P 500 Index <sup>2</sup>	VINIX	-3.48	-0.78	16.14	35.01	10.07	10.94	13.51	N/A	07/31/1990
<b>Growth</b>										
Goldman Sachs Small Cap Value Fund (Institutional Class) BENCHMARK: Russell 2000 Value Index <sup>6</sup>	GSSIX	-1.11	-1.24	18.48	55.90	6.85	9.83	13.32	N/A	08/15/1997
MainStay Winslow Large Cap Growth Fund (Class I) BENCHMARK: Russell 1000 Growth Index <sup>4</sup>	MLAIX	-2.00	-2.98	22.92	63.92	8.58	11.03	13.22	N/A	04/01/2005
Vanguard Extended Market Index Fund (Admiral Shares) BENCHMARK: Russell 2500 Index <sup>7</sup>	VEXAX	-5.05	3.00	16.19	27.08	21.48	23.10	19.02	N/A	11/13/2000
William Blair Small Mid Cap Growth Fund (Class I) BENCHMARK: Russell 2500 Growth Index <sup>8</sup>	WSMDX	-5.60	1.16	14.30	27.32	22.00	22.84	19.68	N/A	12/29/2003
<b>International</b>										
American Funds - EuroPacific Growth Fund (Class R6) BENCHMARK: MSCI EAFE Index <sup>10</sup>	REGX	-4.00	-3.27	11.68	42.31	15.65	16.41	16.36	N/A	05/01/2009
Artisan International Fund (Investor Shares) <sup>1</sup> BENCHMARK: MSCI EAFE Index <sup>10</sup>	ARTIX	-3.15	-2.68	13.83	45.03	12.47	14.25	15.27	N/A	12/28/1995
Vanguard Total International Stock Index Fund (Admiral Shares) BENCHMARK: MSCI ACWI ex USA Investable Market Index <sup>3</sup>	VTIAX	-3.30	-1.18	6.89	29.57	14.63	19.10	17.52	N/A	11/29/2010
		-3.80	-3.53	4.84	31.98	16.01	18.21	17.20	N/A	
		-4.11	-2.35	4.01	24.76	13.21	12.17	10.63	N/A	
		-2.90	-0.45	8.35	25.73	7.62	8.81	8.10	N/A	
		-4.43	-0.30	5.92	15.32	9.30	9.49	9.78	N/A	
		-2.90	-0.45	8.35	25.73	7.62	8.81	8.10	N/A	
		-3.41	-3.00	6.38	24.36	8.31	9.01	7.89	N/A	
		-3.18	-2.56	6.77	25.16	8.34	9.13	7.74	N/A	

Total returns are historical and include changes in share price and reinvestment of all dividends and capital gains, if any, but not the effect of any sales charges, which are waived for qualified retirement plans. If sales charges were included, total returns would be lower. Note - This Investment Return report is designed to provide investors with an illustration of the performance of only those funds and/or investments in the Plan's lineup as of the report date provided at the top of the first page. This report does not report performance figures for those funds and/or investments that were once in the Plan's lineup, and have since been removed from the lineup prior to the report date at the top of the first page. Further, the performance returns reported on this document represents performance for each respective fund; however, this does not represent the actual performance experience of individual participants within the Plan, due to participant's variability in cash flows, timing of cash flows, etc. For actual performance experience, participants should refer to the Personal Rate of Return function online at [mylife.jhrps.com](http://mylife.jhrps.com), our Voice Response System (VRS), John Hancock participant service center, or periodic participant statements.

\* The fund is a collective investment fund and is privately offered. Therefore information on this investment is not available in local publications.

<sup>1</sup> Redemptions in this fund may be subject to a short term redemption fee and/or other trading restrictions. Performance shown does not reflect this fee, which, if reflected, would lower performance. For further details, please review the Frequently Asked Questions sheet for this fund family located in [mylife.jhrps.com](http://mylife.jhrps.com) or call a John Hancock representative at (800) 294-3575.

<sup>2</sup> The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

<sup>3</sup> MSCI ACWI ex USA Investable Market Index (IMI) captures large, mid and small cap representation across 22 of 23 Developed Markets (DM) countries (excluding the United States) and 21 Emerging Markets (EM) countries. The index covers approximately 99% of the global equity opportunity set outside the US. It is not possible to invest directly in an index.

<sup>4</sup> Russell 1000 Growth Index: The Russell 1000 Growth Index is an unmanaged index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>5</sup> Russell 1000 Value Index: The Russell 1000 Value Index is an unmanaged index that measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>6</sup> Russell 2000 Value Index: The Russell 2000 Value Index is an unmanaged index that measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>7</sup> Russell 2500 Index: The Russell 2500 Index is an unmanaged index that measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which includes the 3,000 largest U.S. companies based on total market capitalization. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>8</sup> Russell 2500 Growth Index: The Russell 2500 Growth Index is an unmanaged index that measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>9</sup> Bloomberg Barclays US Aggregate Bond Index is an unmanaged market value-weighted performance benchmark for investment-grade or better fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of at least one year. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>10</sup> MSCI EAFE Index: The MSCI EAFE Index (Europe, Australasia, Far East) is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the 22 developed market country indices in Europe, Australasia and the Far East. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

<sup>11</sup> FTSE Treasury Bill 3 Month Index is an unmanaged, market capitalization weighted, index of 3-month Treasury bills. An investment cannot be made directly into an index.

<sup>12</sup> S&P 500 Index is an unmanaged index and is widely regarded as the standard for measuring large-cap U.S. stock market performance. Results assume the reinvestment of all capital gain and dividend distributions. An investment cannot be made directly into an index.

An investment cannot be made directly into an index.

The mutual fund performance and statistical data included here is supplied by Morningstar, Inc. and was collected from company reports, financial reporting services, periodicals and other sources believed to be reliable. Although carefully verified, data are not guaranteed by Morningstar, Inc. or John Hancock Retirement Plan Services, LLC.

## FEE AND EXPENSE INFORMATION

The following table shows fee and expense information for the plan's investment options. The Total Annual Operating Expenses are expenses that reduce the rates of return of the investment option. This table also shows any redemption fees charged by an investment option upon the sale or exchange of shares and the minimum number of days one must hold the investment in order to avoid a redemption fee.

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

Fees and Expenses		TOTAL ANNUAL OPERATING EXPENSE		REDEMPTION FEES	
NAME/TYPE OF OPTION	As a %	Per \$1,000	%	# Days	Additional Information
<b>Stable Value</b>					
IBEW-NECA Stable Value Trust - Basic Class	0.28%	\$ 2.80	N/A	N/A	
<b>Income</b>					
Dodge & Cox Income Fund	0.42%	\$ 4.20	N/A	N/A	
Vanguard Total Bond Market Index Fund (Admiral Shares)	0.05%	\$ 0.50	N/A	N/A	
<b>Target Date</b>					
Schwab Managed Retirement Trust Fund 2010 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2015 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2020 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2025 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2030 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2035 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2040 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2045 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2050 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2055 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2060 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Fund 2065 (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
Schwab Managed Retirement Trust Income Fund (Unit Class VI)	0.30%	\$ 3.00	N/A	N/A	
<b>Growth &amp; Income</b>					
Dodge & Cox Balanced Fund	0.53%	\$ 5.30	N/A	N/A	
T. Rowe Price Large-Cap Value Fund (Class I)	0.57%	\$ 5.70	N/A	N/A	
Vanguard Institutional Index Fund (Institutional Shares)	0.04%	\$ 0.40	N/A	N/A	
<b>Growth</b>					
Goldman Sachs Small Cap Value Fund (Institutional Class)	0.99%	\$ 9.90	N/A	N/A	
MainStay Winslow Large Cap Growth Fund (Class I)	0.72%	\$ 7.20	N/A	N/A	
Vanguard Extended Market Index Fund (Admiral Shares)	0.06%	\$ 0.60	N/A	N/A	
William Blair Small Mid Cap Growth Fund (Class I)	1.17%	\$ 11.70	N/A	N/A	
<b>International</b>					
American Funds - EuroPacific Growth Fund (Class R6)	0.46%	\$ 4.60	N/A	N/A	
Artisan International Fund (Investor Shares)	1.19%	\$ 11.90	N/A	N/A	
Vanguard Total International Stock Index Fund (Admiral Shares)	0.11%	\$ 1.10	N/A	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 <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification>. 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.

Please visit [myplan.johnhancock.com](http://myplan.johnhancock.com) for a glossary of investment terms relevant to this plan. The glossary is intended to help you better understand your options.

## PLAN-RELATED INFORMATION

### PLAN ADMINISTRATIVE EXPENSES

The plan may pay service providers for administrative services rendered during the year, such as recordkeeping and investment advisory services. Service providers may offset the fees they would otherwise charge with revenue sharing payments that the service provider receives in connection with plan investment options, otherwise their service fees may be paid from a segregated account under the plan and/or may be charged against participants' or beneficiaries' accounts on a pro rata basis, per capita basis, or as a specific dollar amount, subject to the terms of the plan. In some circumstances, portions of such payments may be credited back to your account. Any amounts charged or credited against your account will be disclosed online and in your statement on a quarterly basis.

### ACCESS TO INFORMATION

As a participant in the plan, you have the right to request paper copies, free of charge, of any information required to be available on the plan website. This includes past and current statements. To request this, you can contact a John Hancock participant service representative at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our representatives are recorded. In addition, your past and current statements are available through our secure website at [mylife.jhrps.com/statements](http://mylife.jhrps.com/statements).

### PARTICIPANT EXPENSES

The following expenses apply to all participants in the plan if used by the participant. If any of these expenses apply to you, they will appear on your quarterly account statement. For more information regarding these expenses please refer to your plan's summary plan description (SPD). The SPD can be obtained by contacting John Hancock. Definitions of each of these expenses are included in the glossary described above and available at [mylife.jhrps.com](http://mylife.jhrps.com).

Annual Recordkeeping Fee	\$51.00
Annual Plan Administration Fee	\$117.00

### ABILITY TO DIRECT INVESTMENTS

You have the right to transfer into or out of any investment option in your plan at any time, provided such transfer is permitted by the investment offeror. Investment options in your plan may have implemented restrictions such as redemption fees or short-term trading prohibitions. If redemption fees apply to any of the options in this plan, those fees and the holding period required to avoid the fees will be listed in the Fees and Expenses section above. Mutual funds are not appropriate for frequent trading and most mutual funds monitor and restrict such activity. If you conduct transactions in a particular fund too often or attempt to exchange among related funds soon after purchasing, the mutual fund may restrict or deny future purchases. The plan's named fiduciary, or its delegate, exercises voting, tender and any similar rights associated with the plan's designated investment alternatives unless the plan offers an employer stock investment alternative. In the case of employer stock, voting rights are generally exercised based upon participant instruction. Please review the funds' prospectuses for more information. To change any of your investments, you can go to [myplan.johnhancock.com](http://myplan.johnhancock.com) at any time, or you can call us at 833-388-6466 from 08:00 a.m. to 10:00 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to our Representatives are recorded.

## **ABOUT RISK**

All investing involves risk. It is possible that your investment objectives may not be met. All mutual funds are subject to market risk and may fluctuate in value.

Neither John Hancock Retirement Plan Services, LLC, its affiliates nor its representatives provide tax, legal or accounting advice. Please contact your own advisors.

**Please contact John Hancock at 833-388-6466 for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus, contains this and other information about the investment company. Please read this information carefully before investing.**

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