

## **Supplemental Income 401(k) Plan**

This document contains important information concerning our retirement plan. The first section provides you with information about the Plan in general, including any expenses you might incur through participation in the Plan or through taking advantage of different plan features. The second section provides information about the Plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Plan Representatives at 800-477-3829.

### **Plan Information**

This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other material 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. As a Plan participant, you may request certain information from Plan Representatives at 800-477-3829.

### **Participant investment instructions**

You may choose how to invest all contributions held in your Supplemental Income 401(k) Plan account, among the investment options available within the Plan, subject to the terms of the Plan and any restrictions described below.

### **Limitations on investment instructions**

You may change how the contributions to your account are invested by logging into your account at [www.sip.jhrps.com](http://www.sip.jhrps.com) or by calling 1-800-560-3243 on any day the New York Stock Exchange is open for business.

### **Voting rights**

Generally, any voting, tender or similar rights regarding the investment choices offered in the Supplemental Income 401(k) Plan will be exercised by the Plan's Board of Trustees.

### Designated investment alternatives

The Supplemental Income 401(k) Plan provides investment options into which you can direct your contributions. Section two of this document lists these investment options and provides information regarding each option.

### Additional information

The Plan's quarterly Trust Fund Management Fee is \$4.50 per active participant and \$8.50 per inactive participant.

Under the terms of the Collective Bargaining Agreement covering your workplace, this fee is either paid by your employer or paid from your Plan Account. Refer to the Collective Bargaining Agreement to confirm whether you or your employer pays this fee.

### Individual Expenses

The Plan imposes certain charges against individual participant accounts, rather than against the Plan as a whole. These expenses will arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a domestic relations order in case of a divorce).

| Fee Description      | Fee Amount | Minimum Dollar Amount | Maximum Dollar Amount | Fee Charge Frequency |
|----------------------|------------|-----------------------|-----------------------|----------------------|
| Loan Set Up Fee      | \$75.00    | \$1,000               | \$50,000              | On-Request           |
| Loan Maintenance Fee | \$7.50     | \$1,000               | \$50,000              | Quarterly            |
| Withdrawal Fee       | \$10.00    | n/a                   | n/a                   | On-Request           |

Withdrawal fees – Charges imposed for withdrawals

Loan fees - Charges imposed for loans

## Supplemental Income 401(k) Plan

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the Internet Web site address shown below or you can contact Plan Representatives at 800-477-3829. A free paper copy of the information available on the Web site can be obtained by contacting the number referenced above.

### Document Summary

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

### Part I. Performance Information

**Table 1** focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. 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 the deduction of redemption fee, which if such fee exists, would lower performance. For current to the most recent month-end performance information, please visit [www.sip.jhrps.com](http://www.sip.jhrps.com) .

| <b>Table 1 – Variable Return Investments</b>   |  |        |        |                    |                              |        |        |                                  |
|--|--|--------|--------|--------------------|------------------------------|--------|--------|----------------------------------|
| Name/<br>Type of Option  | Average Annual Total Return<br>as of 9/30/2018 |        |        |                    | Benchmark<br>as of 9/30/2018 |        |        |                                  |
|  | 1yr.   | 5yr.   | 10yr.  | Since<br>Inception | 1yr.                         | 5yr.   | 10yr.  | Since<br>Inception               |
| <b>Equity Funds</b>  |  |        |        |                    |                              |        |        |                                  |
| AllianzGI Technology Fund<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>                          | 39.70%   | 20.46% | 17.90% | --                 | 31.08%                       | 21.62% | 16.61% | --<br>Dow Jones Technology Index |
| American Funds Washington Mutual Investors<br>Fund<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a> | 13.86%   | 12.13% | 10.67% | --                 | 17.91%                       | 13.95% | 11.97% | --<br>S&P 500 Index              |

**Table 1 – Variable Return Investments - continued**

| Name/<br>Type of Option  | Average Annual Total Return<br>as of 9/30/2018 |        |        |                    | Benchmark<br>as of 9/30/2018 |        |        |   |
|--|--|--------|--------|--------------------|------------------------------|--------|--------|---|
|  | 1yr.   | 5yr.   | 10yr.  | Since<br>Inception | 1yr.                         | 5yr.   | 10yr.  | Since<br>Inception                            |
| BlackRock Health Sciences Opportunities Fund<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a> | 22.12%   | 16.86% | 15.65% | --                 | 17.91%                       | 13.95% | 11.97% | --  |
|  |  |        |        |                    |                              |        |        | S&P 500 Index                                 |
| Columbia Small Cap Value Fund II<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>             | 6.29%  | 9.03%  | 10.15% | --                 | 9.33%                        | 9.92%  | 9.52%  | --  |
|  |  |        |        |                    |                              |        |        | Russell 2000 Value Index                      |
| Columbia Mid Cap Index Fund<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>                  | 13.63%   | 11.37% | 11.99% | --                 | 14.21%                       | 11.91% | 12.49% | --  |
|  |  |        |        |                    |                              |        |        | S&P MidCap 400 Index                          |
| Invesco Small Cap Growth Fund<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>                | 23.09%   | 13.19% | 13.19% | --                 | 17.91%                       | 13.95% | 11.97% | --  |
|  |  |        |        |                    |                              |        |        | S&P 500 Index                                 |
| iShares S&P 500 Index Fund<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>                   | 17.50%   | 13.53% | 11.58% | --                 | 17.91%                       | 13.95% | 11.97% | --  |
|  |  |        |        |                    |                              |        |        | S&P 500 Index                                 |
| <b>Balanced Funds</b>  |  |        |        |                    |                              |        |        |   |
| Invesco Equity and Income Fund<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>               | 5.32%  | 8.06%  | 8.83%  | --                 | 9.45%                        | 10.72% | 9.72%  | --  |
|  |  |        |        |                    |                              |        |        | Russell 1000 Value Index                      |
| <b>Income Funds</b>  |  |        |        |                    |                              |        |        |   |
| Loomis Sayles Bond Fund<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>                      | 0.64%  | 3.06%  | 7.21%  | --                 | -1.37%                       | 2.23%  | 3.95%  | --  |
|  |  |        |        |                    |                              |        |        | Bloomberg Barclays US Government/Credit Index |

**Table 1 – Variable Return Investments - continued**

|  |        |       |       |    |        |       |       |    |  |
|--|--------|-------|-------|----|--------|-------|-------|----|--|
| MainStay MacKay Total Return Bond Fund<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a> | -1.45% | 2.34% | 4.40% | -- | -1.22% | 2.16% | 3.77% | -- | Bloomberg Barclays US Aggregate Bond Index |
| <b>International Fund</b>  |        |       |       |    |        |       |       |    |  |
| American Funds EuroPacific Growth<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>      | 1.10%  | 5.83% | 6.49% | -- | 2.74%  | 4.42% | 5.38% | -- | MSCI EAFE Index                            |
| <b>Asset Allocation Funds</b>  |        |       |       |    |        |       |       |    |  |
| JPMorgan SmartRetirement 2020<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>          | 3.92%  | 6.02% | 7.42% | -- | 5.78%  | 6.49% | 7.09% | -- | S&P Target Date 2020                       |
| JPMorgan SmartRetirement 2025<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>          | 4.92%  | 6.84% | 8.02% | -- | 6.86%  | 7.13% | 7.59% | -- | S & P Target 2025                          |
| JPMorgan SmartRetirement 2030<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>          | 6.12%  | 7.56% | 8.46% | -- | 7.99%  | 7.78% | 8.02% | -- | S&P Target Date 2030                       |
| JPMorgan SmartRetirement 2035<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>          | 6.56%  | 8.02% | 8.93% | -- | 8.99%  | 8.39% | 8.39% | -- | S&P Target Date 2035                       |
| JPMorgan SmartRetirement 2040<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>          | 7.22%  | 8.43% | 9.14% | -- | 9.68%  | 8.79% | 8.67% | -- | S&P Target Date 2040                       |
| JPMorgan SmartRetirement 2045<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>          | 7.43%  | 8.50% | 9.24% | -- | 9.98%  | 9.05% | 8.79% | -- | S&P Target Date 2045                       |

| <b>Table 1 – Variable Return Investments – continued</b>                                    |       |       |       |        |        |       |       |        |                                   |
|---|-------|-------|-------|--------|--------|-------|-------|--------|-----------------------------------|
| JPMorgan SmartRetirement 2050<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>   | 7.44% | 8.47% | 9.24% | --     | 10.26% | 9.29% | 8.96% | --     | S&P Target Date 2050              |
| JPMorgan SmartRetirement 2055<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>   | 7.45% | 8.51% | --    | 10.22% | 10.32% | 9.42% | --    | 11.05% | S&P Target Date 2055              |
| JPMorgan SmartRetirement 2060<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a>   | 7.47% | --    | --    | 11.94% | 10.60% | 9.50% | --    | 11.17% | S&P Target Date 2055              |
| JPMorgan SmartRetirement Income<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a> | 2.89% | 4.55% | 6.00% | --     | 3.71%  | 4.37% | 5.10% | --     | S&P Target Date Retirement Income |

**Table 2** focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

| <b>Table 2—Fixed Return Investments</b>   |               |             |   |
|---|---------------|-------------|---|
| <b>Name/<br/>Type of Option</b>   | <b>Return</b> | <b>Term</b> | <b>Other</b>                                    |
| SIP Stable Value Option<br><a href="http://www.sip.jhrps.com">www.sip.jhrps.com</a> | 2.15%         | 6 months    | Rate credited from 7/01/2018 through 12/31/2018 |

## Part II. Fee and Expense Information

**Table 3** shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Annual Gross and Net Expense Ratios of each of the investment options listed in Table 1 and Table 2, as stated in the fund's most recent prospectus. Total Annual Gross Operating Expenses are expenses that reduce the rate of return of the investment option. The Gross Expense Ratio represents the percentage of fund assets used to pay for operating expenses and management fees. Some funds may also display Total Annual Net Operating Expenses which reflect the investment company's decision to limit the expenses taken from the fund's assets, by waiving and/or reimbursing certain fund expenses. These expense waivers may be for a limited period of time which is detailed in the fund's prospectus. Table 3 also shows Shareholder-type Fees. These fees are in addition to Total Annual Gross or Net Expenses.

| <b>Table 3 – Fee and Expense Information</b>      |  |            |  |            |  |
|---|--|------------|--|------------|--|
| <b>Name / Type of Option</b>                      | <b>Total Annual Gross Operating Expenses as of 9/30/2018</b> |            | <b>Total Annual Net Operating Expenses as of 9/30/2018</b> |            | <b>Shareholder-Type Fees</b>   |
|   | As a %   | Per \$1000 | As a %   | Per \$1000 |  |
| <b>Equity Funds</b>                               |  |            |  |            |  |
| AllianzGI Technology Fund                         | 1.57%  | \$15.70    | 1.4%   | \$14.50    | N/A  |
| American Funds – Washington Mutual Investors Fund | .64%   | \$6.40     | .64%   | \$6.40     | Excessive trading restrictions requires 30 day holding period for amounts \$5,000 or more. |
| BlackRock Health Sciences Opportunities Fund      | 1.17%  | \$11.70    | 1.17%  | \$11.70    | N/A  |
| Columbia Small Cap Value Fund II                  | 1.31%  | \$13.10    | 1.27%  | \$12.70    | Excessive trading restrictions requires 14 day holding period regardless of amount.        |
| Columbia Mid Cap Index Fund                       | .57%   | \$5.70     | .45%   | \$4.50     | Excessive trading restrictions requires 14 day holding period regardless of amount.        |
| Invesco Small Cap Growth Fund                     | 1.20%  | \$12.00    | 1.20%  | \$12.00    | Excessive trading restrictions requires 30 day holding period for amounts \$5,000 or more. |
| iShares S&P 500 Index Fund                        | .36%   | \$3.60     | .36%   | \$3.60     | N/A  |

**Table 3 – Fee and Expense Information - continued**

| <b>Balanced Funds</b>                  |       |         |      |        |   |
|--|-------|---------|------|--------|---|
| Invesco Equity and Income Fund         | .81%  | \$8.10  | .80% | \$8.00 | Excessive trading restrictions requires 30 day holding period for amounts \$5,000 or more.  |
| <b>Income Funds</b>                    |       |         |      |        |   |
| Loomis Sayles Bond Fund                | .91%  | \$9.10  | .91% | \$9.10 | Excessive trading restrictions requires 45 day holding period regardless of amount.         |
| MainStay MacKay Total Return Bond Fund | .67%  | \$6.70  | .60% | \$6.00 | Excessive trading restrictions requires 30 day holding period for amounts \$10,000 or more. |
| <b>International Fund</b>              |       |         |      |        |   |
| American Funds EuroPacific Fund        | .83%  | \$8.30  | .83% | \$8.30 | Excessive trading restrictions requires 30 day holding period for amounts \$5,000 or more.  |
| <b>Asset Allocation Funds</b>          |       |         |      |        |   |
| JPMorgan SmartRetirement 2020          | .97%  | \$9.70  | .81% | \$8.10 | Excessive trading restrictions requires 60 day holding period regardless of amount.         |
| JPMorgan SmartRetirement 2025          | .97%  | \$9.70  | .84% | \$8.40 | Excessive trading restrictions requires 60 day holding period regardless of amount.         |
| JPMorgan SmartRetirement 2030          | 1.00% | \$10.00 | .86% | \$8.60 | Excessive trading restrictions requires 60 day holding period regardless of amount.         |
| JPMorgan SmartRetirement 2035          | 1.01% | \$10.10 | .88% | \$8.80 | Excessive trading restrictions requires 60 day holding period regardless of amount.         |
| JPMorgan SmartRetirement 2040          | 1.02% | \$10.20 | .89% | \$8.90 | Excessive trading restrictions requires 60 day holding period regardless of amount.         |
| JPMorgan SmartRetirement 2045          | 1.02% | \$10.20 | .89% | \$8.90 | Excessive trading restrictions requires 60 day holding period regardless of amount.         |
| JPMorgan SmartRetirement 2050          | 1.03% | \$10.30 | .89% | \$8.90 | Excessive trading restrictions requires 60 day holding period regardless of amount.         |
| JPMorgan SmartRetirement 2055          | 1.05% | \$10.50 | .89% | \$8.90 | Excessive trading restrictions requires 60 day holding period regardless of amount.         |
| JPMorgan SmartRetirement 2060          | 3.56% | \$35.60 | .90% | \$9.00 | Excessive trading restrictions requires 60 day holding period regardless of amount.         |



|                                 |              |              |   |
|---------------------------------|--------------|--------------|---|
| JPMorgan SmartRetirement Income | .95% \$9.50  | .72% \$7.20  | Excessive trading restrictions requires 60 day holding period regardless of amount. |
| <b>Fixed Return Investments</b> |              |              |   |
| SIP Stable Value Option         | 0.50% \$5.00 | 0.50% \$5.00 | 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/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> . 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.

**A description of all the Plan's investment options and fees are contained in the enrollment kit and you can obtain a fund prospectus, and, if available, a summary prospectus for any of the investment options from the SIP Plan Representatives by calling 1-800-477-3829 or visiting the website at [www.sip.jhrps.com](http://www.sip.jhrps.com) . The prospectus, and, if available, a summary prospectus contains more complete information, including fees and expenses which affect your account balance. 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, as you decide how to allocate your investments Prospectus may only be available in English.**

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