



**STREAMLAND
MEDIA**

Plan for tomorrow

MAKE A SMART DECISION ABOUT YOUR FUTURE TODAY

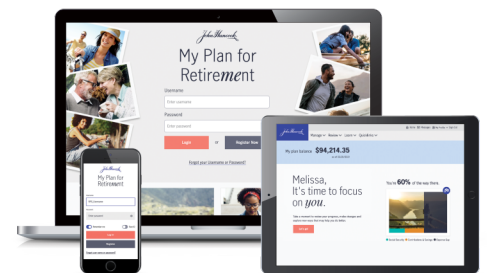


STREAMLAND MEDIA LLC 401(K) PLAN

You will be automatically enrolled into your retirement savings plan.

Take control.

Visit myplan.johnhancock.com or download **John Hancock's retirement app** and personalize your account.



John Hancock Retirement Plan Services, LLC and Streamland Media LLC 401(k) Plan are not affiliated and neither are responsible for the liabilities of the other.

Here is what you need to know.

Your plan sponsor has chosen the following automatic enrollment provisions for you unless you make a different election or decide not to participate in the plan.

- Based on your plan's provisions, you will be automatically enrolled as soon as administratively possible.
- Your automatic contribution rate will be:
Pretax - 2% and will increase by 1% every year up to 6%
- Based on your date of birth, your contributions will be invested in the plan's default fund, unless you select other investment options.

Year	Default Investment	Year	Default Investment
1957 or earlier	BlackRock LP Index Ret K	1978 — 1982	BlackRock LP Index 2045 K
1958 — 1962	BlackRock LP Index 2025 K	1983 — 1987	BlackRock LP Index 2050 K
1963 — 1967	BlackRock LP Index 2030 K	1988 — 1992	BlackRock LP Index 2055 K
1968 — 1972	BlackRock LP Index 2035 K	1993 or later	BlackRock LP Index 2060 K
1973 — 1977	BlackRock LP Index 2040 K		

- You'll also be receiving in the mail additional investment information. Please review this information carefully.

Your contributions will begin to be withheld from your pay and contributed to your account as discussed above, unless you decide to change your contribution rate or choose not to contribute to the plan. To opt out or change your contribution rate, go to **myplan.johnhancock.com** or contact us at **800-294-3575** available 8 a.m. to 10 p.m. (ET), Monday to Friday or 1-888-440-0022 for assistance in Spanish between 10 a.m. to 8 p.m.

Let the benefits begin.

Your retirement plan can provide you with a number of savings advantages including:

- Saving on your taxes with tax deferred earnings¹
- Helping you realize your goals with the power of compound earnings
- Lowering average investment costs by dollar cost averaging²
- Effortlessly saving through automatic payroll deductions

¹ Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%.

² Dollar cost averaging does not guarantee a profit or protect against a loss. Systematic investing involves continuous investment in securities regardless of price level fluctuation. Participants should consider their resources to continue the strategy over the long term.



View your plan's investment options.

To view all the available plan investment options, including individual fund fact sheets, visit **myplan.johnhancock.com/investment_info** and enter your plan code of ST3802.

Easily personalize your account.

Register for the website

Go to **myplan.johnhancock.com**. Click on 'First visit? Register here'. Log in using your personal information.

Manage your account

- Tailor your personal goal
- Change your contribution amount and investment selection(s)
- Provide your beneficiary information by visiting 'My Profile, Beneficiaries & Settings' from the main menu

Access the tools and resources available to you

The website has something for everyone. Online you can:

- Review your statements
- Get tips, tools and information on becoming financially fit
- Access your Summary Plan Description, Fund Fact Sheets and Fund Prospectuses

Personalized Advice

There is a possibility that a self-directed brokerage account is available to you through **TD Ameritrade**⁴. They offer a very reasonable and competitive commission schedule.



Consider consolidating your accounts.

You may be able to combine other retirement accounts with your 401(k) plan with John Hancock. Contact us at **1-800-555-5165** for more information. Speak with a Financial Representative to determine if combining your retirement accounts is suitable for you, as other options are available.

Streamland Media LLC 401(k) Plan (“Plan”)

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

You have the right to direct the investment of contributions in your account in any of the investment options available under the Plan. If you do not make an investment election, contributions made on your behalf will be invested in the Plan's “default” fund.

The Plan's default fund (“Default Fund”) is the Target Date fund that is based on your date of birth, according to the following chart:

Year	Default Investment
1957 or earlier	BlackRock LP Index Ret K
1958 — 1962	BlackRock LP Index 2025 K
1963 — 1967	BlackRock LP Index 2030 K
1968 — 1972	BlackRock LP Index 2035 K
1973 — 1977	BlackRock LP Index 2040 K
1978 — 1982	BlackRock LP Index 2045 K
1983 — 1987	BlackRock LP Index 2050 K
1988 — 1992	BlackRock LP Index 2055 K
1993 or later	BlackRock LP Index 2060 K

The enclosed Fund Fact Sheet for the Default Fund contains a description of the investment objectives, risk and return characteristics, and fees and expenses.

Investment information concerning the other investment options available under the Plan is provided in the enclosed Fund Fact Sheets and can be obtained by contacting John Hancock at mylife.jhrps.com or by calling 800.294.3575.

About Risk

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. An investment in a target-date fund is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that the fund will provide adequate income at and through retirement. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing.

A fund’s investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 800.294.3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.

John Hancock Retirement Plan Services, LLC is also referred to as “John Hancock”.

John Hancock Retirement Plan Services, LLC offers plan administrative and recordkeeping services to sponsors or administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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BlackRock LifePath Index Retirement Fund (Class K)

AS OF 2022-03-31

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category³⁰:
**Target-Date
Retirement**

PORTFOLIO DETAILS

Ticker	LIRKX
Inception Date	2011-05-31
Gross Expense Ratio ^{†1} (%)	0.15
Net Expense Ratio ^{†1} (%)	0.09
Waiver Type	Contractual (2023-06-30)
Fund Total Net Assets (\$M)	5,442.68
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Alan Mason Amy Whitelaw Lisa Mears O'Connor Christopher Chung

TOP TEN HOLDINGS AS OF 2022-02-28

	% of Assets
iShares US Aggregate Bond Index K	51.82
iShares Russell 1000 Large-Cap Idx K	20.91
iShares Core MSCI Total Intl Stk ETF	13.18
iShares TIPS Bond ETF	8.11
BlackRock Small Cap Index Fund	3.75
iShares Developed Real Estate Idx K	2.18
BlackRock Cash Funds Treasury SL Agency	0.03

KEY STATISTICS

Turnover Ratio (%) (annualized)	9
Sharpe Ratio ^{b54} (3y)	0.84

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Dollar Rolls, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, High Portfolio Turnover, High-Yield Securities, Index Correlation/Tracking Error, Inflation-Protected Securities, Issuer, Leverage, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Real Estate/REIT Sector, Repurchase Agreements, Shareholder Activity, Small Cap, Target Date, Underlying Fund/Fund of Funds and Variable-Rate Securities. See disclosure for details.

Average Annual Total Returns %

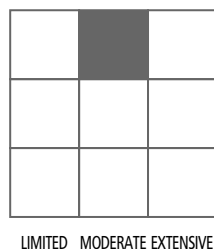
As of 2022-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock LifePath Index Retirement Fund	-5.48	0.60	7.13	6.38	5.80	--
Dow Jones Target Today Index ⁴⁸	-5.42	-3.64	2.20	2.67	2.60	--
Target-Date Retirement ^{b32}	-4.68	0.34	5.44	4.97	4.44	--

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 or call a John Hancock representative at (800) 294-3575.

Morningstar Category

FIXED INCOME STYLE BOX



LIMITED MODERATE EXTENSIVE

MORNINGSTAR RATING^{m3}

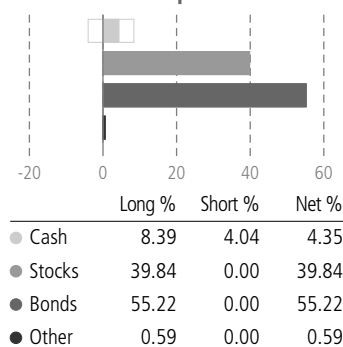


Morningstar Volatility Analysis

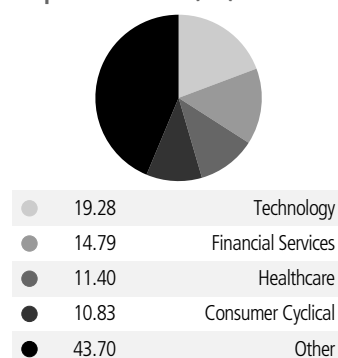


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

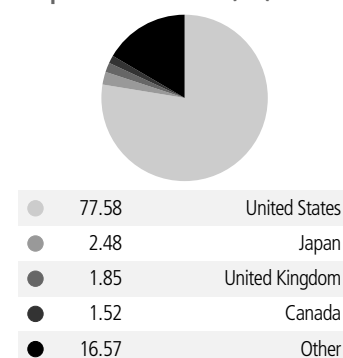
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{†1} 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.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



BlackRock Lifepath Index 2025 Fund (Class K)

AS OF 2022-03-31

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2025 Fund Custom Benchmark.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴¹:
Target-Date 2025

PORTFOLIO DETAILS

Ticker	LIBKX
Inception Date	2011-05-31
Gross Expense Ratio ^{f1} (%)	0.15
Net Expense Ratio ^{f1} (%)	0.09
Waiver Type	Contractual (2023-06-30)
Fund Total Net Assets (\$M)	6,220.54
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Alan Mason Amy Whitelaw Lisa Mears O'Connor Christopher Chung

TOP TEN HOLDINGS AS OF 2022-02-28

	% of Assets
iShares US Aggregate Bond Index Inv A	44.04
iShares Russell 1000 Large-Cap Idx Inv A	25.92
iShares Core MSCI Total Intl Stk ETF	16.95
iShares TIPS Bond ETF	7.73
BlackRock Small Cap Index Fund	3.20
iShares Developed Real Estate Idx K	2.11
BlackRock Cash Funds Treasury SL Agency	0.10

KEY STATISTICS

Turnover Ratio (%) (annualized)	11
Sharpe Ratio ^{b54} (3y)	0.79

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Dollar Rolls, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, High Portfolio Turnover, High-Yield Securities, Index Correlation/Tracking Error, Inflation-Protected Securities, Issuer, Leverage, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Real Estate/REIT Sector, Repurchase Agreements, Shareholder Activity, Small Cap, Target Date, Underlying Fund/Fund of Funds and Variable-Rate Securities. See disclosure for details.

Average Annual Total Returns %

As of 2022-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2025 Fund	-5.47	1.59	8.23	7.59	7.21	--
Dow Jones Target 2025 Index ^{b1}	-5.42	-1.70	5.01	5.23	5.62	--
Target-Date 2025 ^{b42}	-5.47	1.90	8.26	7.48	7.25	--

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 or call a John Hancock representative at (800) 294-3575.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 202 Funds)



3 YEAR (Out of 202 Funds)



5 YEAR (Out of 168 Funds)



10 YEAR (Out of 88 Funds)

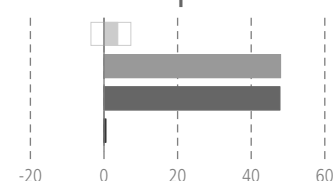


Morningstar Volatility Analysis



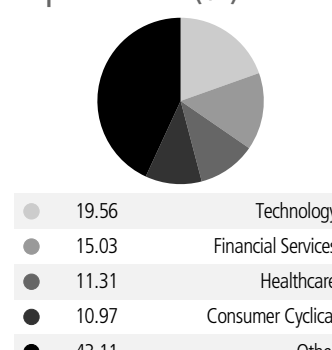
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot^{b2}



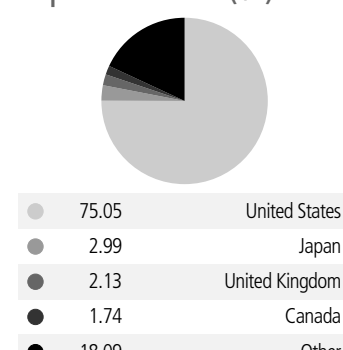
	Long %	Short %	Net %
● Cash	7.30	3.55	3.75
● Stocks	47.98	0.00	47.98
● Bonds	47.77	0.00	47.77
● Other	0.49	0.00	0.49

Top Sectors^{b2} (%)



19.56	Technology
15.03	Financial Services
11.31	Healthcare
10.97	Consumer Cyclical
43.11	Other

Top Countries^{b2} (%)



75.05	United States
2.99	Japan
2.13	United Kingdom
1.74	Canada
18.09	Other

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

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BlackRock Lifepath Index 2030 Fund (Class K)

AS OF 2022-03-31

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴²:
Target-Date 2030

PORTFOLIO DETAILS

Ticker	LINKX
Inception Date	2011-05-31
Gross Expense Ratio ^{f1} (%)	0.15
Net Expense Ratio ^{f1} (%)	0.09
Waiver Type	Contractual (2023-06-30)
Fund Total Net Assets (\$M)	8,130.38
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Alan Mason Amy Whitelaw Lisa Mears O'Connor Christopher Chung

TOP TEN HOLDINGS AS OF 2022-02-28

	% of Assets
iShares Russell 1000 Large-Cap Idx Inv A	32.98
iShares US Aggregate Bond Index Inv A	32.72
iShares Core MSCI Total Intl Stk ETF	22.34
iShares TIPS Bond ETF	6.64
iShares Developed Real Estate Idx K	2.81
BlackRock Small Cap Index Fund	2.39
BlackRock Cash Funds Treasury SL Agency	0.12

KEY STATISTICS

Turnover Ratio (%) (annualized)	9
Sharpe Ratio ^{b54} (3y)	0.79

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Dollar Rolls, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, High Portfolio Turnover, High-Yield Securities, Index Correlation/Tracking Error, Inflation-Protected Securities, Issuer, Leverage, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Real Estate/REIT Sector, Repurchase Agreements, Shareholder Activity, Small Cap, Target Date, Underlying Fund/Fund of Funds and Variable-Rate Securities. See disclosure for details.

Average Annual Total Returns %

As of 2022-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2030 Fund	-5.39	2.93	9.55	8.66	8.03	--
Dow Jones Target 2030 Index ⁵²	-5.31	-0.32	6.65	6.58	6.86	--
Target-Date 2030 ^{b43}	-5.72	2.61	9.46	8.48	8.02	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 201 Funds)



3 YEAR (Out of 201 Funds)



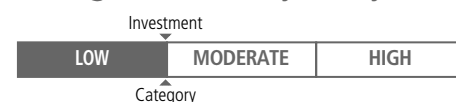
5 YEAR (Out of 168 Funds)



10 YEAR (Out of 93 Funds)

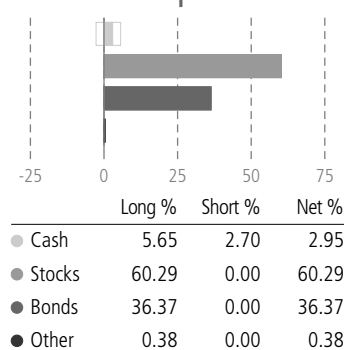


Morningstar Volatility Analysis

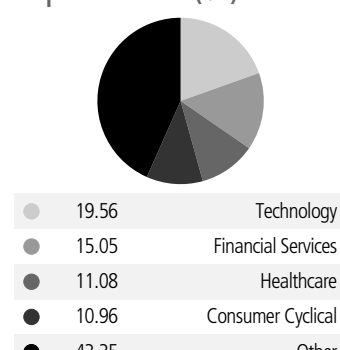


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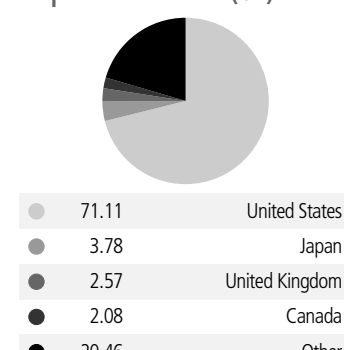
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

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BlackRock Lifepath Index 2035 Fund (Class K)

AS OF 2022-03-31

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴³:
Target-Date 2035

PORTFOLIO DETAILS

Ticker	LIJXK
Inception Date	2011-05-31
Gross Expense Ratio ^{f1} (%)	0.15
Net Expense Ratio ^{f1} (%)	0.09
Waiver Type	Contractual (2023-06-30)
Fund Total Net Assets (\$M)	6,793.53
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Alan Mason Amy Whitelaw Lisa Mears O'Connor Christopher Chung

TOP TEN HOLDINGS AS OF 2022-02-28

	% of Assets
iShares Russell 1000 Large-Cap Idx K	39.75
iShares Core MSCI Total Intl Stk ETF	27.18
iShares US Aggregate Bond Index Inv A	22.60
iShares TIPS Bond ETF	5.29
iShares Developed Real Estate Idx K	3.38
BlackRock Small Cap Index Fund	1.62
BlackRock Cash Funds Treasury SL Agency	0.20

KEY STATISTICS

Turnover Ratio (%) (annualized)	9
Sharpe Ratio ^{b54} (3y)	0.78

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Dollar Rolls, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, High Portfolio Turnover, High-Yield Securities, Index Correlation/Tracking Error, Inflation-Protected Securities, Issuer, Leverage, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Real Estate/REIT Sector, Repurchase Agreements, Shareholder Activity, Small Cap, Target Date, Underlying Fund/Fund of Funds and Variable-Rate Securities. See disclosure for details.

Average Annual Total Returns %

As of 2022-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2035 Fund	-5.46	4.16	10.80	9.66	8.78	--
Dow Jones Target 2035 Index ⁵³	-5.19	1.12	8.32	7.87	7.96	--
Target-Date 2035 ^{b44}	-5.95	3.37	10.61	9.36	8.75	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m2}

OVERALL (Out of 199 Funds)



3 YEAR (Out of 199 Funds)



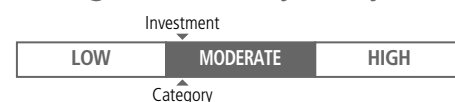
5 YEAR (Out of 165 Funds)



10 YEAR (Out of 85 Funds)

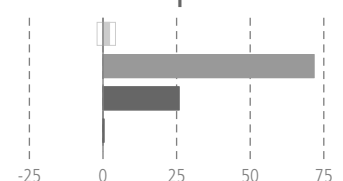


Morningstar Volatility Analysis



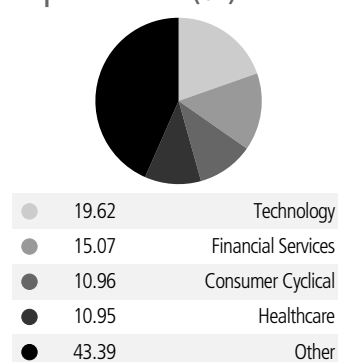
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}



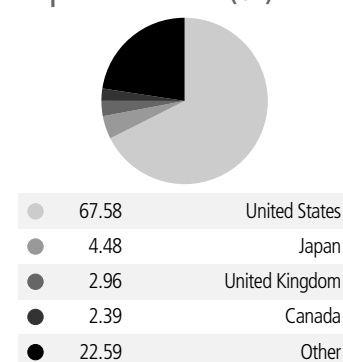
	Long %	Short %	Net %
● Cash	4.24	2.01	2.23
● Stocks	71.66	0.00	71.66
● Bonds	25.83	0.00	25.83
● Other	0.28	0.00	0.28

Top Sectors^{b2} (%)



● 19.62	Technology
● 15.07	Financial Services
● 10.96	Consumer Cyclical
● 10.95	Healthcare
● 43.39	Other

Top Countries^{b2} (%)



● 67.58	United States
● 4.48	Japan
● 2.96	United Kingdom
● 2.39	Canada
● 22.59	Other

^{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.

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A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



BlackRock Lifepath Index 2040 Fund (Class K)

AS OF 2022-03-31

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2040 Fund Custom Benchmark.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁴:
Target-Date 2040

PORTFOLIO DETAILS

Ticker	LIKKX
Inception Date	2011-05-31
Gross Expense Ratio ^{f1} (%)	0.15
Net Expense Ratio ^{f1} (%)	0.09
Waiver Type	Contractual (2023-06-30)
Fund Total Net Assets (\$M)	6,979.50
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Alan Mason Amy Whitelaw Lisa Mears O'Connor Christopher Chung

TOP TEN HOLDINGS AS OF 2022-02-28

	% of Assets
iShares Russell 1000 Large-Cap Idx Inv A	46.07
iShares Core MSCI Total Intl Stk ETF	31.84
iShares US Aggregate Bond Index Inv A	13.12
iShares Developed Real Estate Idx K	3.97
iShares TIPS Bond ETF	3.77
BlackRock Small Cap Index Fund	1.04
BlackRock Cash Funds Treasury SL Agency	0.25

KEY STATISTICS

Turnover Ratio (%) (annualized)	7
Sharpe Ratio ^{b54} (3y)	0.78

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Dollar Rolls, Emerging Markets, Equity Securities, Fixed-Income Securities, Foreign Securities, High Portfolio Turnover, High-Yield Securities, Index Correlation/Tracking Error, Inflation-Protected Securities, Issuer, Leverage, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Real Estate/REIT Sector, Repurchase Agreements, Shareholder Activity, Small Cap, Target Date, Underlying Fund/Fund of Funds and Variable-Rate Securities. See disclosure for details.

Average Annual Total Returns %

As of 2022-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2040 Fund	-5.44	5.28	11.88	10.55	9.48	--
Dow Jones Target 2040 Index ⁵⁴	-5.09	2.47	9.85	9.03	8.89	--
Target-Date 2040 ^{b45}	-6.04	4.00	11.45	9.97	9.27	--

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 or call a John Hancock representative at (800) 294-3575.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 201 Funds)

★★★★★

3 YEAR (Out of 201 Funds)

★★★★★

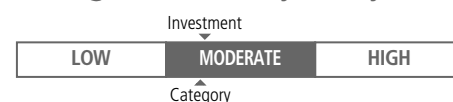
5 YEAR (Out of 168 Funds)

★★★★★

10 YEAR (Out of 93 Funds)

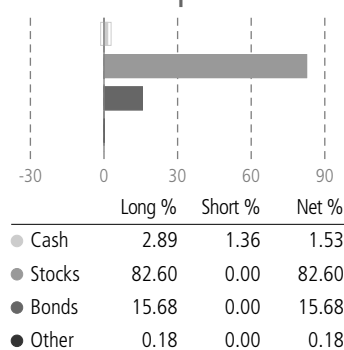
★★★★★

Morningstar Volatility Analysis

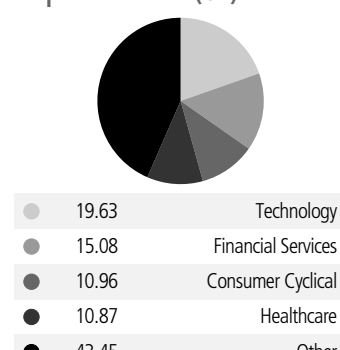


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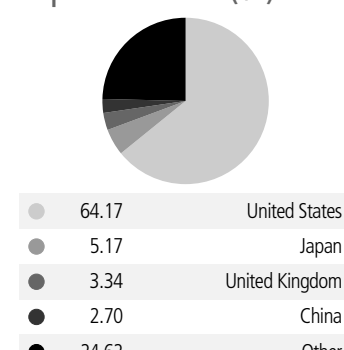
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

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BlackRock Lifepath Index 2045 Fund (Class K)

AS OF 2022-03-31

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁵:
Target-Date 2045

PORTFOLIO DETAILS

Ticker	LIHKX
Inception Date	2011-05-31
Gross Expense Ratio ^{f1} (%)	0.15
Net Expense Ratio ^{f1} (%)	0.09
Waiver Type	Contractual (2023-06-30)
Fund Total Net Assets (\$M)	5,408.96
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Alan Mason Amy Whitelaw Lisa Mears O'Connor Christopher Chung

TOP TEN HOLDINGS AS OF 2022-02-28

	% of Assets
iShares Russell 1000 Large-Cap Idx Inv A	50.93
iShares Core MSCI Total Intl Stk ETF	35.78
iShares US Aggregate Bond Index Inv A	5.59
iShares Developed Real Estate Idx K	4.39
iShares TIPS Bond ETF	2.08
BlackRock Small Cap Index Fund	1.02
BlackRock Cash Funds Treasury SL Agency	0.23

KEY STATISTICS

Turnover Ratio (%) (annualized)	7
Sharpe Ratio ^{b54} (3y)	0.78

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Emerging Markets, Equity Securities, Foreign Securities, High Portfolio Turnover, Index Correlation/Tracking Error, Issuer, Leverage, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Real Estate/REIT Sector, Shareholder Activity, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2022-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2045 Fund	-5.42	6.12	12.78	11.25	10.02	--
Dow Jones Target 2045 Index ⁵⁵	-5.00	3.59	11.09	9.92	9.54	--
Target-Date 2045 ^{b46}	-6.16	4.42	12.06	10.43	9.53	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 199 Funds)

★★★★★

3 YEAR (Out of 199 Funds)

★★★★★

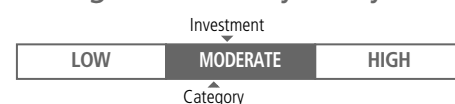
5 YEAR (Out of 165 Funds)

★★★★★

10 YEAR (Out of 84 Funds)

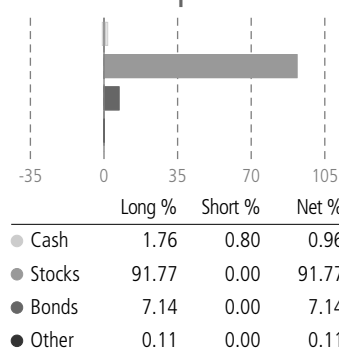
★★★★★

Morningstar Volatility Analysis

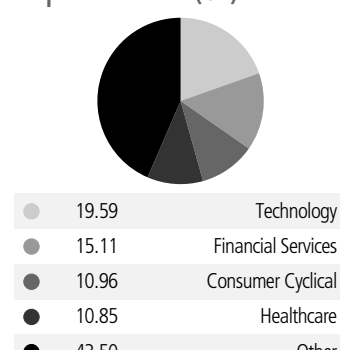


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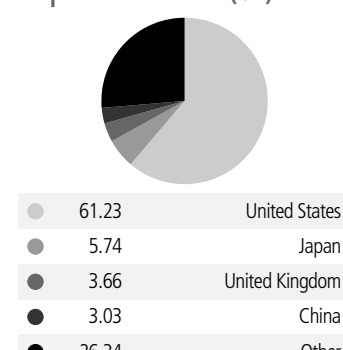
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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BlackRock Lifepath Index 2050 Fund (Class K)

AS OF 2022-03-31

INVESTMENT STRATEGY: The investment seeks to provide for retirement outcomes based on quantitatively measured risk. The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2050 Fund Custom Benchmark.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁸:
Target-Date 2050

PORTFOLIO DETAILS

Ticker	LIPKX
Inception Date	2011-05-31
Gross Expense Ratio ^{f1} (%)	0.15
Net Expense Ratio ^{f1} (%)	0.09
Waiver Type	Contractual (2023-06-30)
Fund Total Net Assets (\$M)	4,958.38
Management Company	BlackRock Fund Advisors
Portfolio Managers	Greg Savage Alan Mason Amy Whitelaw Lisa Mears O'Connor Christopher Chung

TOP TEN HOLDINGS AS OF 2022-02-28

	% of Assets
iShares Russell 1000 Large-Cap Idx Inv A	53.79
iShares Core MSCI Total Intl Stk ETF	38.01
iShares Developed Real Estate Idx K	4.66
iShares US Aggregate Bond Index Inv A	1.56
BlackRock Small Cap Index Fund	1.03
iShares TIPS Bond ETF	0.72
BlackRock Cash Funds Treasury SL Agency	0.22

KEY STATISTICS

Turnover Ratio (%) (annualized)	6
Sharpe Ratio ^{b54} (3y)	0.78

PRINCIPAL RISKS

Principal Risks include: Conflict of Interest, Country or Region, Currency, Depositary Receipts, Derivatives, Emerging Markets, Equity Securities, Foreign Securities, High Portfolio Turnover, Index Correlation/Tracking Error, Issuer, Leverage, Loss of Money, Management, Market Trading, Market/Market Volatility, Mid-Cap, Not FDIC Insured, Passive Management, Portfolio Diversification, Preferred Stocks, Real Estate/REIT Sector, Shareholder Activity, Small Cap, Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2022-03-31

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
BlackRock Lifepath Index 2050 Fund	-5.46	6.60	13.25	11.56	10.33	--
Dow Jones Target 2050 Index ⁴⁴	-4.94	4.35	11.91	10.47	9.87	--
Target-Date 2050 ^{b48}	-6.20	4.59	12.25	10.55	9.64	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 201 Funds)

★★★★★

3 YEAR (Out of 201 Funds)

★★★★★

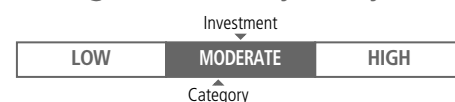
5 YEAR (Out of 168 Funds)

★★★★★

10 YEAR (Out of 89 Funds)

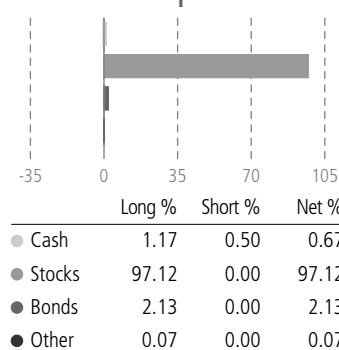
★★★★★

Morningstar Volatility Analysis

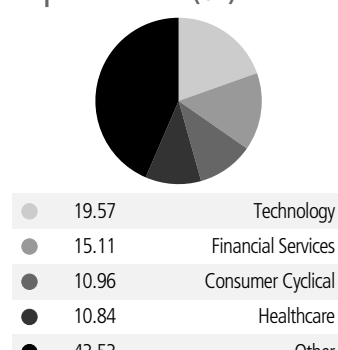


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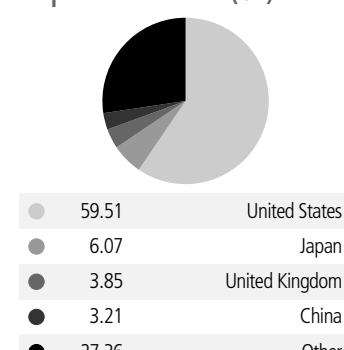
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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

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Important Notes

Other:

m1. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (not including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. The top 10% of funds in each category receive five stars, then next 22.5% receive four stars, the middle 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its three-, five- and 10-year (if applicable) Morningstar Rating™ metrics. The rating formula most heavily weights the three year rating, using the following calculation: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. Past performance does not guarantee future results.

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

b32. Target-Date Retirement Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date Retirement category.

b42. Target-Date 2025 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2025 category.

b43. Target-Date 2030 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2030 category.

b44. Target-Date 2035 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2035 category.

b45. Target-Date 2040 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2040 category.

b46. Target-Date 2045 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2045 category.

b47. Target-Date 2055 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2055 category.

b48. Target-Date 2050 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2050 category.

b52. Target-Date 2060+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2060+ category.

b54. Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance.

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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.

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.

Morningstar Category Description:

c30. Retirement income portfolios provide a mix of stocks, bonds, and cash for those investors already in or entering retirement. These portfolios tend to be managed to more of a conservative asset-allocation strategy. These portfolios aim to provide investors with steady income throughout retirement.

c41. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c42. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c43. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c44. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c45. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c46. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c48. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c52. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Principal Risks

Conflict of Interest: A conflict of interest may arise if the advisor makes an investment in certain underlying funds based on the fact that those funds are also managed by the advisor or an affiliate or because certain underlying funds may pay higher fees to the advisor than others. In addition, an advisor's participation in the primary or secondary market for loans may be deemed a conflict of interest and limit the ability of the investment to acquire those assets.

Country or Region: Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.

Currency: Investments in securities traded in foreign currencies or more directly in foreign currencies are subject to the risk that the foreign currency will decline in value relative to the U.S. dollar, which may reduce the value of the portfolio. Investments in currency hedging positions are subject to the risk that the value of the U.S. dollar will decline relative to the currency being hedged, which may result in a loss of money on the investment as well as the position designed to act as a hedge. Cross-currency hedging strategies and active currency positions may increase currency risk because actual currency exposure may be substantially different from that suggested by the portfolio's holdings.

Depository Receipts: Investments in depository receipts generally reflect the risks of the securities they represent, although they may be subject to increased liquidity risk and higher expenses and may not pass through voting and other shareholder rights. Depository receipts cannot be directly exchanged for the securities they represent and may trade at either a discount or premium to those securities.

Derivatives: Investments in derivatives may be subject to the risk that the advisor does not correctly predict the movement of the underlying security, interest rate, market index, or other financial asset, or that the value of the derivative does not correlate perfectly with either the overall market or the underlying asset from which the derivative's value is derived. Because derivatives usually involve a small investment relative to the magnitude of liquidity and other risks assumed, the resulting gain or loss from the transaction will be disproportionately magnified. These investments may result in a loss if the counterparty to the transaction does not perform as promised.

Dollar Rolls: Dollar rolls transactions may be subject to the risk that the market value of securities sold to the counterparty declines below the repurchase price, the counterparty defaults on its obligations, or the portfolio turnover rate increases because of these transactions. In addition, any investments purchased with the proceeds of a security sold in a dollar rolls transaction may lose value.

Emerging Markets: Investments in emerging- and frontier-markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.

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.

Foreign Securities: Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

High Portfolio Turnover: Active trading may create high portfolio turnover, or a turnover of 100% or more, resulting in increased transaction costs. These higher costs may have an adverse impact on performance and generate short-term capital gains, creating potential tax liability even if an investor does not sell any shares during the year.

High-Yield Securities: Investments in below-investment-grade debt securities and unrated securities of similar credit quality, commonly known as "junk bonds" or "high-yield securities," may be subject to increased interest, credit, and liquidity risks.

Index Correlation/Tracking Error: A portfolio that tracks an index is subject to the risk that certain factors may cause the portfolio to track its target index less closely, including if the advisor selects securities that are not fully representative of the index. The portfolio will generally reflect the performance of its target index even if the index does not perform well, and it may underperform the index after factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions.

Inflation-Protected Securities: Unlike other fixed-income securities, the values of inflation-protected securities are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.

Issuer: A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

Leverage: Leverage transactions may increase volatility and result in a significant loss of value if a transaction fails. Because leverage usually involves investment exposure that exceeds the initial investment, the resulting gain or loss from a relatively small change in an underlying indicator will be disproportionately magnified.

Loss of Money: Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Management: Performance is subject to the risk that the advisor's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

Market Trading: Because shares of the investment are traded on the secondary market, investors are subject to the risks that shares may trade at a premium or discount to net asset value. There is no guarantee that an active trading market for these shares will be maintained.

Market/Market Volatility: The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

Mid-Cap: Concentrating assets in mid-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Mid-cap companies may be subject to increased liquidity risk compared with large-cap companies and may experience greater price volatility than do those securities because of more-limited product lines or financial resources, among other factors.

Mortgage-Backed and Asset-Backed Securities: Investments in mortgage-backed and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.

Not FDIC Insured: The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.

Passive Management: The investment is not actively managed, and the advisor does not attempt to manage volatility or take defensive positions in declining markets. This passive management strategy may subject the investment to greater losses during general market declines than actively managed investments.

Portfolio Diversification: Investments that concentrate their assets in a relatively small number of issuers, or in the securities of issuers in a particular market, industry, sector, country, or asset class, may be subject to greater risk of loss than is a more widely diversified investment.

Preferred Stocks: Investments in preferred stocks may be subject to the risks of deferred distribution payments, involuntary redemptions, subordination to debt instruments, a lack of liquidity compared with common stocks, limited voting rights, and sensitivity to interest-rate changes.

Real Estate/REIT Sector: Concentrating assets in the real estate sector or REITs may disproportionately subject the portfolio to the risks of that industry, including loss of value because of changes in real estate values, interest rates, and taxes, as well as changes in zoning, building, environmental, and other laws, among other factors. Investments in REITs may be subject to increased price volatility and liquidity risk, and shareholders indirectly bear their proportionate share of expenses because of their management fees.

Repurchase Agreements: Repurchase agreements may be subject to the risk that the seller of a security defaults and the collateral securing the repurchase agreement has declined and does not equal the value of the repurchase price. In this event, impairment of the collateral may result in additional costs.

Shareholder Activity: Frequent purchases or redemptions by one or multiple investors may harm other shareholders by interfering with the efficient management of the portfolio, increasing brokerage and administrative costs and potentially diluting the value of shares. Additionally, shareholder purchase and redemption activity may have an impact on the per-share net income and realized capital gains distribution amounts, if any, potentially increasing or reducing the tax burden on the shareholders who receive those distributions.

Small Cap: Concentrating assets in small-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Smaller, less-seasoned companies may be subject to increased liquidity risk compared with mid- and large-cap companies and may experience greater price volatility than do those securities because of limited product lines, management experience, market share, or financial resources, among other factors.

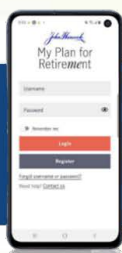
Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they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

Underlying Fund/Fund of Funds: A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

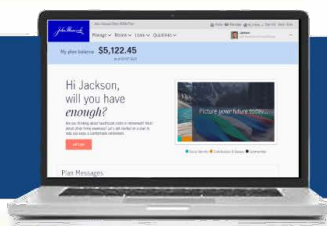
Variable-Rate Securities: Investments in variable-rate securities, which periodically adjust the interest-rate paid on the securities, may be subject to greater liquidity risk than are other fixed-income securities. Because variable-rate securities are subject to less interest-rate risk than other fixed-income securities, their opportunity to provide capital appreciation is comparatively reduced.

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