

Important Changes to Your Retirement Plan

What's new

As the sponsor of the Ingram 401(k) Plan ("the Plan"), we continually look for ways to support and enhance the investment options available to you.

Effective **February 3, 2023**, we will be adding and removing investments from the Plan and transferring investments as shown in the following table. The investment options to be newly added to the Plan are printed in bold.

These investment option(s) will be liquidated; existing balances and elections for future contributions...		...shall be transferred to these investment option(s)	
Fund Name	Ticker Symbol	Fund Name	Ticker Symbol
BlackRock Capital Appreciation Fund (Class K)	BFGBX	JPMorgan Large Cap Growth Fund (Class R6)	JLGMX
Virtus Ceredex Mid-Cap Value Equity Fund (Class R6)	SMVZX	Victory Sycamore Established Value Fund (Class R6)	VEVRX

Why this change is happening

This change is the result of our extensive review of the investment options available in the Plan. The review focused on issues such as fund investment styles, fund performance, stability and tenure of fund management teams, and costs.

When this change will take place

The new investment options shown above will be available as of 11 a.m. Eastern Time (ET) on **February 3, 2023**. As of 4 p.m. ET, the current investment options shown above will no longer be available for contributions under the Plan.

Once the new funds become available, you may contact John Hancock to transfer existing account balances into the new funds or elect to make future contributions to the new funds.

Note: There may be a brief interruption of less than an hour while the change is implemented during which time you may not be able to access your account in the Plan via the John Hancock website (myplan.johnhancock.com), automated voice response system, and Participant Service Center (800.294.3575).

What actions you should consider

- Now may be a good time to review your investment options to make sure their objectives are meeting your goals. Funds in the Plan may have implemented restrictions such as short-term trading fees and/or trading blackout periods on certain transactions. Please refer to the fund prospectus for more information. When reviewing your investments, carefully consider this information.
- If you have questions, contact a John Hancock Participant Service Center representative by calling 800.294.3575 or contact Human Resources. All calls to the Participant Service Center are recorded.
- If you do not want your future investment elections and/or existing balances and/or loan repayments to transfer to the investment options as noted above, you can request a transfer before 4 p.m. ET on **February 3, 2023**. You can do so online at myplan.johnhancock.com or by calling 800.294.3575.

What else you should know

Investment profiles, including information regarding expense ratios and redemption fees, are enclosed with this package. Please review the following fund investment profiles carefully.

All mutual funds are subject to market risk and will fluctuate in value.

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 at 800.294.3575 or visit myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money. The fund's prospectus provides information regarding details for the applicable fee waivers. Prospectuses may only be available in English.

The Plan is intended to be a participant-directed plan and to comply with the requirements set forth in Section 404(c) of the Employee Retirement Income Security Act (ERISA) and in the Labor Department regulations governing Section 404(c) plans. If a participant-directed plan complies with Section 404(c), the fiduciaries of the Plan ordinarily are relieved of liability for any losses that are the direct and necessary result of investment instructions given by the participant or beneficiary.

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

John Hancock Retirement Plan Services LLC is also referred to as "John Hancock".

The content of this document is for general information only and is believed to be accurate and reliable as of posting date but may be subject to change. John Hancock does not provide investment, tax, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

John Hancock Retirement Plan Services, LLC offers administrative or recordkeeping services to sponsors and 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.

JH Enterprise® is a registered trademark by John Hancock Life Insurance Company (U.S.A.).

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED
© 2022 All rights reserved.

MS102519502013