



Fund change notice

The purpose of this notice is to share information with you about fund changes that may affect your retirement investment options.

What's changing

Fund Merger

Vanguard has announced the following fund merger effective on or about July 8, 2022.

This fund (and share class) will change this to fund (and share class)
Vanguard Target Retirement 2015 Fund	Target Retirement Income Fund
Vanguard Target Retirement 2015 Trust I	Target Retirement Income Trust I
Vanguard Target Retirement 2015 Trust II	Target Retirement Income Trust II
Vanguard Target Retirement 2015 Trust Plus	Target Retirement Income Trust Plus
IAM Vanguard Target Retirement 2015 Trust II	IAM Vanguard Retirement Income Trust II
Laborers Vanguard Target Retirement 2015 Fund	Laborers Vanguard Target Retirement Income Fund
NEEW Vanguard Target Retirement 2015 Fund	NEEW Vanguard Target Retirement Income Fund

It's important that you know about these changes, so that you can make informed decisions when you review your retirement account. No action is required on your part as a result of these changes; however, you can review and change your investments at any time at johnhancock.com/myplan or by calling 800-294-3575.

More information

For information about your retirement account or to review investment options, make investment changes, or access "My Learning Center," log in to your account at johnhancock.com/myplan. Also, you can speak to a representative by calling 800-294-3575.

About risk



- All mutual funds are subject to market risk and will fluctuate in value.
- There is no guarantee that any investment strategy will achieve its objectives.

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 johnhancock.com/myplan. 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 content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

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NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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