

## Proposal Summary

Thank you for considering John Hancock!






### In this Proposal Summary you'll find:

- A summary of the estimated Plan Costs
- A sample investment option lineup
- Supplemental information regarding the proposal

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For more detailed information about the services and features that are available to your plan, refer to the John Hancock PRIME Proposal.

The PRIME Proposal categorizes this information under the following elements:

-  **Plan Design**
-  **Retirement Readiness**
-  **Investment Selection & Monitoring**
-  **Managing Administration with Dedicated Service**
-  **ERISA & Fiduciary Responsibility**

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The features and services we offer are customized based on the Plan Information you provide during the implementation process.

## Summary of Estimated Annual Plan Costs

This summary outlines the estimated annualized cost payable by the Plan with respect to the first year of the contract based on the assumptions shown below. It is for illustration purposes only and is not a legally binding agreement.

Any change in these assumptions may result in a change to the *Estimated Annual Plan Costs* below. Additional fees may apply for certain features or services individually elected by the participants.<sup>1</sup>

### ASSUMPTIONS

Number of participants	50
Total recurring contributions	\$100,000
Total external transfer amount	\$755,000

#### Additional Notes

- Contribution allocation instructions will be submitted electronically using a submission method acceptable to John Hancock.

### ESTIMATED ANNUAL PLAN COSTS

Asset-based	Current
Investment services	0.19%
Plan services	1.20%
<b>Total:</b>	<b>1.39%</b>

## Details of Estimated Annual Plan Costs

**The estimated annual plan costs shown in the preceding summary cover the following items.**

The cost for these items may fluctuate based on a variety of factors. For full details, see the *Recordkeeping Agreement (RKA)* and *Supplemental Information Guide*.

### Core Plan Costs

#### Included in the Expense Ratios

Investment Services (asset-based)	
Underlying fund net cost	0.19%
<b>Total average expense ratio:</b>	<b>0.19%</b>

#### Contract-level charges

Plan Services (asset-based)	
John Hancock required revenue	0.65%
John Hancock TPA Program	0.05%
Financial representative services	0.50%
<b>Total asset based charges:</b>	<b>1.20%</b>

## Selected Investment Options

The following chart lists the investment options (Funds), and their corresponding Expense Ratios (ER's), that have been currently selected for the contract based on instructions previously provided to John Hancock by you or your Financial Representative.

The Average Expense Ratio is determined based on a weighted average of the Expense Ratios for the Funds listed below and may vary depending on your final Fund selections. It assumes 80% of expected assets are invested in asset allocation funds and 20% in non-asset allocation funds which reflects the average asset distribution of new group annuity contracts issued by John Hancock.

The Expense Ratios (ER's) shown for the Funds are based on Signature Menu. They are effective as of June 30, 2016 and reflect the sub-account charges as of the proposal print date. Some Funds are marked with a "•". In these cases, the underlying fund (the mutual fund, collective trust, or exchanged traded fund ("ETF") in which the Fund invests) has either waived a portion of, or capped, its fees. The Expense Ratio shown reflects the net expense ratio of the underlying fund after such expense waiver or cap. Please see the *Fund Information Guide* for details, including gross expenses.

Investment Option	Fund Manager	Expense Ratio
Vanguard Value Index Fund	Vanguard	0.08%
Parnassus Core Equity Fund	Parnassus	0.52%
Blue Chip Growth Fund	T. Rowe Price	0.36%
WisdomTree MidCap Dividend ETF	WisdomTree	0.44%
• JPMorgan Intrepid Mid Cap Fund	J.P. Morgan	0.65%
Mid Cap Stock Fund	Wellington	0.41%
• Northern Small Cap Value Fund	Northern Trust	0.61%
DFA US Small Cap Fund	DFA	0.37%
Invesco Small Cap Growth Fund	Invesco	0.47%
DFA International Small Cap Value Fund	DFA	0.69%
Capital World Growth and Income Fund	American Funds	0.44%
New Perspective Fund	American Funds	0.44%
Vanguard Target Retirement 2060	Vanguard	0.16%
Vanguard Target Retirement 2055	Vanguard	0.16%
Vanguard Target Retirement 2050	Vanguard	0.16%
Vanguard Target Retirement 2045	Vanguard	0.16%
Vanguard Target Retirement 2040	Vanguard	0.16%
Vanguard Target Retirement 2035	Vanguard	0.15%
Vanguard Target Retirement 2030	Vanguard	0.15%
Vanguard Target Retirement 2025	Vanguard	0.15%
Vanguard Target Retirement 2020	Vanguard	0.14%
Vanguard Target Retirement 2015	Vanguard	0.14%
Vanguard Target Retirement 2010	Vanguard	0.14%
Vanguard Target Retirement Income	Vanguard	0.14%
• Total Bond Market Fund	Declaration	0.06%
• 500 Index Fund	John Hancock	0.03%
• Mid Cap Index Fund	John Hancock	0.06%
• International Equity Index Fund	SSgA	0.12%
• Small Cap Index Fund	John Hancock	0.08%
• Money Market Fund	John Hancock	0.03%

## Selected Investment Options

Investment Option	Fund Manager	Expense Ratio
• JPMorgan Core Bond Fund	J.P. Morgan	0.26%
Average Expense Ratio		0.19%

For full details on Expense Ratios of the Funds available in Signature Menu and other classes, see the ***Fund Information Guide*** available on the **Discover website**.

## Supplemental Information

### Underlying Fund Net Cost

The Underlying Fund Net Cost represents the amount paid for investment management or advisory services, and for operational and/or other expenses of the underlying fund. It is determined by deducting the amount of "Revenue from underlying fund (12b-1, STA, Other)" paid to John Hancock from the expense ratio of the underlying fund. The underlying fund expense ratio is determined by the underlying mutual fund, collective trust, or ETF, and reported in their annual reports, prospectuses, or trust documents. The Underlying Fund Net Cost is included in the Average Expense Ratio that constitutes part of the *Estimated Annual Plan Costs* stated above. See the *RKA* and *Supplemental Information Guide* for details.

### John Hancock's Required Revenue

- This represents the estimated revenue required to pay for the recordkeeping services that John Hancock provides to your Plan and participants, based on your Plan's characteristics and attributes. See the *RKA* and *Supplemental Information Guide* for details.

### John Hancock TPA Program

The compensation received by John Hancock under the contract includes an amount that is used by the company to fund the John Hancock TPA Program. See the *John Hancock TPA Program* section of the *RKA* for details.

### Financial Representative Compensation

The following compensation is payable to your Financial Representative for the duration of your relationship with this Financial Representative. Compensation chargeback may apply (e.g., depending on the type, timing, date of withdrawal or the distribution event, etc.). Please contact your John Hancock representative for such rules and details.

#### Compensation based on Assets

As a % per annum of assets .....0.50%

<sup>1</sup> The following charges are only applicable if a participant elects the service:

- Detailed participant statements: Available online at no cost or are \$1.00 per quarter per participant if mailed to participants.
- Loan recordkeeping services: \$2.00 per loan/month (per participant) if the Plan allows loans.

Group annuity contracts and recordkeeping agreements are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02210 (not licensed in New York). The Investment Management Services Division of John Hancock provides investment information relating to the group annuity contract. Plan administrative services may be provided by John Hancock Retirement Plan Services LLC or a plan consultant selected by the Plan.

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