John Hancock

Let's *talk.*

Prepared for N.E.C.A. Local No. 145 I.B.E.W. Annuity and Profit Sharing Plan

Important information enclosed
Please review the details on how your retirement account will be invested.

Hi

Great news! The Board of Trustees have partnered with John Hancock to provide you with a retirement savings plan.

We're busy preparing for your arrival, but in the meantime, there are a few things you'll need to know. **Ready?** Let's get started.

Need to talk?

Call us anytime during the process if you have questions at 1-833-38-UNION.

Here is what you need to know.

Your account will be moving from your prior provider starting September 28, 2026 and will be set up with us by October 23, 2026. While it is on the move, you will not have access to your account. Once your plan is live, you should:

Register

Anytime after October 23, 2026, go to **myplan.johnhancock.com**, scan the code or download **John Hancock's retirement app**.

For Android

For iOS

Already have an account?

We want to make sure you're happy with where your money is being invested, so we need you to review some important investment details and dates. You can make investment changes any time after your account has been transferred to ensure your savings are invested exactly how you want them to be.

Take control of your financial *future* today!

Anytime after October 23, 2026, go to **myplan.johnhancock.com** or download **John Hancock's retirement app** to:

Connect
your retirement accounts* to see your total retirement savings in one place

Analyze
your cashflow, spending patterns and debts to effectively manage your budget

Create
action plans and strategies to achieve your goals for today and tomorrow

*As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

Start to *explore*.

myplan.johnhancock.com

- Access to powerful tools and resources to help you get financially fit
- Link your accounts to see the big picture
- Take the Financial Wellness Assessment
- Set a retirement goal and track your progress
- Manage your investments
- See your account balance, personal rate of return and your latest statement
- Learn how to manage your finances for today and tomorrow

Let's dive into this a bit more.

Where is my money going?

The Trustee(s) of your retirement plan have decided to transfer your account balances and any future contributions you make into the following investment option(s):

Balances in this fund	will be invested in this fund
Invesco Stable Value Retirement - CL4	John Hancock Stable Value Guaranteed Income Fund*
Dodge & Cox Income Fund (Class X)	Dodge & Cox Income Fund (Class X)
Oakmark Equity and Income Fund (Class Investor)	Oakmark Equity and Income Fund R6 Class
American Funds - American Mutual Fund (Class R6)	American Funds - American Mutual Fund (Class R6)
Vanguard Institutional Index Fund (Institutional Shares)	Fidelity 500 Index Fund
Vanguard Growth Index Fund (Institutional Shares)	Fidelity Large Cap Growth Index Fund
Vanguard Mid-Cap Value Index Fund (Admiral Shares)	Fidelity Mid Cap Value Index Fund
Undiscovered Managers Behavioral Value Fund (Class R6)	Undiscovered Managers Behavioral Value Fund (Class R6)
abrdn Emerging Markets ex-China Fund (Institutional Class)	abrdn Emerging Markets ex-China Fund (Institutional Class)
DFA International Value Portfolio (Class I)	DFA International Value Portfolio (Class I)
Invesco Developing Markets Fund (Class Y)	Invesco Developing Markets Fund (Class Y)

The Board of Trustees are also adding these investment option(s):
Fidelity Mid Cap Growth Index

Funds continue on next page.

Your account will be in motion and unavailable starting **September 28, 2026** through to **October 23, 2026**, or possibly sooner. During this time you are unable to access your account or obtain a distribution. Whether or not you are planning on retiring soon, carefully consider how this blackout period may affect your retirement planning. Review your current investments in light of your inability to direct or diversify these investments during the blackout period.

What if I want to change my investments?

You are in control of how your money is invested. You can direct your contributions to any of the investment options offered within your plan.

To make changes before September 28, 2026, please contact your previous plan provider directly to make the investment change. To make changes after October 23, 2026, simply go to **myplan.johnhancock.com.**

* This is not a mutual fund.

The Plan is intended to constitute a Plan described in Section 404(C) of the Employee Retirement Income Security Act of 1974 ("ERISA"). Under this rule, you have control and can decide how the assets in your account are invested. Section 404(C) also provides that the Plan's fiduciaries are not liable for poor investment performance or losses resulting from your investment choices. This means that you are responsible for your investment decisions under the Plan.

The Board of Trustees are also adding these investment option(s):

Fidelity Mid Cap Index Fund
Fidelity Small Cap Index Fund

Default investment fact sheets, including information regarding expense ratios and redemption fees, are included in this mailing. Please review the investment fact sheets carefully.

Funds in your 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.

myplan.johnhancock.com

N.E.C.A. Local No. 145 I.B.E.W. Annuity and Profit Sharing Plan ("plan") qualified default investment alternative notice

You have the right to direct the investment of your account among any of the investment options available under the Plan. If you are a participant or beneficiary in the Plan and do not have an investment election on file, any contributions made on your behalf will be invested in the Plan's "default" investment (the "Default Fund"), Oakmark Equity and Income Fund R6 Class.

This investment is intended to satisfy the requirements of a "qualified default investment alternative" ("QDIA") under the Employee Retirement Income Security Act of 1974 ("ERISA"). A copy of the Fund Fact Sheet for the Plan's default investment is attached to this Notice.

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

If you do not make an investment election and your account is invested in the Default Fund, you may transfer all, or any part of it, into any other available investment options by contacting John Hancock. Transfer fees (if any) are generally waived during the 90 days following your initial investment in the Default Fund. Information regarding all of the Plan's investment options and procedures for changing investment elections is available by contacting John Hancock.

About Risk

The Portfolio is subject to the same risks as the underlying funds in which it invests. There are additional risks associated with investing in bonds, small cap, mid cap, and foreign securities. Small and mid-cap stocks are generally less established and may be more volatile and less liquid than stocks of larger companies. Such funds also invest in bonds, which are subject to interest- rate risk and can lose principal value when interest rates rise. There is no guarantee that the investment objectives will be met. Investors should understand that the potential return may not be as high as that of a fund composed only of stocks and that share price may be volatile during short-term periods.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. For any investment fund (including a Default Fund) that has a fund prospectus, the prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 1-833-38-UNION or visit our website at 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. 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 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.

Notes

Need more info?

If you have additional questions about the Plan's transition, whether the blackout period has ended, or your rights and obligations under the Plan, contact John Hancock at 1-833-38-UNION.

For complete information about a particular investment option, please read the fund prospectus. You should carefully consider the objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English

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

Past performance is no guarantee of future results.

There is no guarantee that any investment strategy will achieve its objectives.

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.

John Hancock Retirement Plan Services, Boston, MA 02116.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED

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