Instructions for completing Investment Change

Click here to start

Through a group annuity contract issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA), your company's qualified retirement plan offers a variety of investment options which include (a) sub-accounts (referred to as "Funds") that invest solely in shares of an underlying fund or collective trust, or (b) guaranteed interest accounts (referred to as "Guaranteed Accounts").
Use this form to transfer assets between investment options in your current retirement account portfolio and/or change your allocation instructions for future contributions into your retirement account. You may also use the investment change feature on our toll-free service line, at 1-800-395-1113, or our participant website, **www.jhpensions.com**

How to complete the Investment Change Form

Please use the Fund Codes listed in the attached INVESTMENT OPTION LISTING (listed conservative to aggressive).
Important Note: The attached INVESTMENT OPTION LISTING includes John Hancock USA's entire fund lineup. Not all investment options may have been chosen under your company's group annuity contract. For a listing of the investment options currently available, contact your plan administrator or log onto our website at **www.jhpensions.com**

To change your CURRENT PORTFOLIO, complete either Option A or B

Option A - Rebalancing your TOTAL current retirement account portfolio
1. Indicate the Fund Code and percentage to be invested in the investment options.
2. Ensure that your total instructions add up to 100%.

Option B - Fund to Fund Transfer of a PORTION of your current retirement account portfolio
1. Indicate the investment option(s) FROM which the transfer is to be made and either the amount OR percentage to be withdrawn.
2. Indicate the investment option(s) TO which you want the transfer to be made and the percentage. This column must total 100%.

Investment changes may apply to both employee and employer money based on withdrawal protocol order unless indicated otherwise by a checked box (employee only or employer only).

To change your ALLOCATION INSTRUCTIONS FOR FUTURE CONTRIBUTIONS, complete either Option C or D

Option C - If you rebalanced your account in Option A, and wish the same instructions to be applied to your future contributions also, check the box in this section.

Option D - Complete to specify new allocation instructions for your future contributions
1. Indicate the Fund Code and percentage to be invested in the investment option.
2. Ensure that your total instructions add up to 100%.

All changes made will apply to both ongoing contributions and future transfer/rollover money received from another carrier or qualified plan unless specific investment instructions accompany such transfer or rollover. Investment instructions may apply to both employee and employer money unless indicated otherwise by a checked box (employee only or employer only) in Option D.

Signatures - Complete section 4

1. You must sign and date page 1 of this form.
2. Forward the completed page 1 to your plan administrator for signature and forwarding to John Hancock USA.

What you should know about investment changes

- Changes will take effect as per our current **Administrative Guidelines** available from your Plan Administrator. If you choose to transfer all or a portion of your account balance to another fund on an effective date later than the date the form is received or if you choose to transfer all or a portion of your guaranteed account balance to another fund on one of the dates specified in your plan's group annuity contract, you may enter the date you wish this transfer to occur in Section 2.
- Unit values in Funds, including Asset Allocation Portfolios (i.e. lifestyle and lifecycle funds), are not guaranteed and will fluctuate depending on market performance. Transfers from funds are made at the current market value.
- Transfers are subject to restrictions imposed by your plan (e.g. if your plan does not allow you to direct the investment of your employer contributions then your instructions will not apply to this portion of your account).
- If you select a fund(s) that is currently not available, this transaction request is considered not in good order.
- You are allowed only one rebalance trade per day - if you submit multiple trade requests, subsequent trades may be considered not in good order. You may submit multiple trades if you are moving only a portion of your account, but if your requests contain conflicting instructions subsequent trades may be considered not in good order.
- Transfers are subject to our short-term trading policy and may be cancelled if contrary to the policy. In addition, some Fund companies may impose additional restrictions and/or may charge redemption fees for fund shares sold within a specified period of time. Please visit our website or call our toll-free service line for more information.

Guaranteed Interest Accounts

- You cannot transfer money between Guaranteed Accounts
- Each year you can move at book value up to a total of 20% of your opening balance as of the beginning of the contract reporting year from each Guaranteed Account into other available funds, with the exception of the money market and stable value funds. These changes can be made on the dates specified in the plan's group annuity contract. Any amounts above the 20% and/or outside of the specified dates will be transferred at the lesser of book or market value and may therefore incur a market value adjustment charge.
- Transfers from Guaranteed Accounts to the money market or stable value fund in any amount, will be transferred at the lesser of book or market value and may therefore incur a market value adjustment charge.

If you have any questions, please call our toll-free service line at 1-800-395-1113 and speak to one of our client account representatives.

Reset Form

John Hancock

Investment Change

- To complete this form, please read the instruction page attached to this form.

Fax the completed form to our toll free number **1-866-377-9577**

1 General Information

A Plus Benefits Inc.
Contractholder Name (Employer Name)

11490
Contract Number

Participant Name (Last Name, First Name, Initial)

Social Security Number

2 Transfer Instructions - Current Portfolio

Effective date

month | day | year

Changes will be effective as described on the instruction page.
If you wish to specify a transfer effective date on a date later than the date received, or if your transfer involves guaranteed accounts and you want your transfer effective on one of your contracts specified book value dates, please enter the effective date.

Changes may apply to both Employee and Employer money unless selected otherwise. ☐ **Employee** money only ☐ **Employer** money only

Complete Option A OR Option B below

A - Rebalance my total current account portfolio as follows.

Fund code	%
Total	0.00 %

B - Transfer a portion of my current account portfolio from one fund to another fund.

Transfer From		Transfer To	
Fund code	Use only one ☐ $ or ☐ %	Fund code	% only
		Total	0.00 %

3 Future Contribution Instructions

Complete Option C OR Option D below

C - If you rebalanced your account in Option A, above, and wish the same instructions to be applied to your future contributions also, check this box.

☐ Apply instructions in Option A to Future Contributions also.

D - Instructions will apply to both Employee and Employer money unless selected otherwise.

☐ **Employee** money only ☐ **Employer** money only

New Allocation Instructions for Future Contributions

Fund code	%
Total	0.00 %

4 Signatures

Signature of participant | Name | Date

Signature of authorized plan representative | Name | Date

Please Note: The placement of investment options within investment categories shows John Hancock USA's assessment of those options relative to one another and should not be used to compare these investment options with other investment options available outside of John Hancock USA. John Hancock USA determines peer groups and indexes based on what it believes is the closest match in terms of investment objectives, policies, processes and style. Moreover, there can be no assurance that any investment option will experience less volatility than another. This information is not investment advice. Some funds are subject to a redemption fee. Please visit our website or contact your John Hancock USA representative for more information.

INVESTMENT OPTION LISTING

Fund Code	Asset Allocation - Lifecycle	Three Digit Code for IVR and statements only
LXB	Lifecycle Fund - 2010 Portfolio	216
LXC	Lifecycle Fund - 2015 Portfolio	217
LXD	Lifecycle Fund - 2020 Portfolio	218
LXE	Lifecycle Fund - 2025 Portfolio	219
LXF	Lifecycle Fund - 2030 Portfolio	220
LXG	Lifecycle Fund - 2035 Portfolio	221
LXH	Lifecycle Fund - 2040 Portfolio	222
LXI	Lifecycle Fund - 2045 Portfolio	223

Asset Allocation - Lifestyle

CLS	Lifestyle Fund - Conservative Portfolio	080
MLS	Lifestyle Fund - Moderate Portfolio	081
BLS	Lifestyle Fund - Balanced Portfolio	082
GLS	Lifestyle Fund - Growth Portfolio	083
ALS	Lifestyle Fund - Aggressive Portfolio	084

Conservative

3YC	3 Year Guaranteed Interest Account**	000
5YC	5 Year Guaranteed Interest Account**	000
10YC	10 Year Guaranteed Interest Account**	000

MSV	John Hancock Stable Value Fund - **managed by John Hancock Life Insurance Company - Plans that select the Stable Value Fund are restricted from selecting any fixed-income investment options that are deemed to be 'Competing'. These 'Competing' Funds are marked with **. Existing Plans must submit a completed "Investment Change - Stable Value Fund" form.**	180

MMR	Money Market Fund - sub-advised by MFC Global Investment Mgmt **	068

INVESTMENT OPTION LISTING (continued)

Fund Code	Income	Three Digit Code for IVR and statements only
AGS	U.S. Government Securities Fund - managed by American Funds Group	256
BFA	The Bond Fund of America - managed by American Funds Group	247
CWB	Capital World Bond Fund - managed by American Funds Group	249
STI	John Hancock Strategic Income Fund - managed by MFC Global Investment Management (U.S.), LLC	171
SIM	Strategic Income Fund - sub-advised by MFC Global Investment Management (U.S.), LLC	178
INC	T. Rowe Price Spectrum Income Fund - managed by T. Rowe Price Associates, Inc.	044
OIB	Oppenheimer International Bond Fund - managed by OppenheimerFunds, Inc.	240
SBF	Strategic Bond Fund - sub-advised by Western Asset Management Co. (WAMCO)	074
DVB	Active Bond Fund - sub-advised by Declaration Management & Research LLC/MFC Global Investment Management (U.S.), LLC	019
HYD	Legg Mason Partners Global High Yield Bond Fund - managed by Legg Mason Partners Investment Funds, Inc.	048
USH	U.S. High Yield Bond Fund - sub-advised by Wells Capital Management, Inc	195
HYF	High Yield Fund - sub-advised by Western Asset Management Co. (WAMCO)	073
PRR	PIMCO Real Return Fund - managed by Pacific Investment Management Company	167
PFB	PIMCO Global Bond Fund - managed by Pacific Investment Management Company	146
TRN	PIMCO Total Return Fund - managed by Pacific Investment Management Company	096
COR	Core Bond Fund - sub-advised by Wells Capital Management, Inc	187
IQB	Investment Quality Bond Fund - sub-advised by Wellington Management Company, LLP	067
GOV	Short-Term Federal Fund - managed by Vanguard Group, Inc.**	056
AHI	American High-Income Fund - managed by American Funds Group	246
USF	WAMCO U.S. Government Securities Fund - sub-advised by Western Asset Management Co. (WAMCO)**	087
TRF	Total Return Fund - sub-advised by Pacific Investment Management Company	011
RRB	Real Return Bond Fund - sub-advised by Pacific Investment Management Company	164
GLB	Global Bond Fund - sub-advised by Pacific Investment Management Company	018
BIF	Total Bond Market Fund - sub-advised by Declaration Management & Research, LLC	208

INVESTMENT OPTION LISTING (continued)

Fund Code	Growth and Income	Three Digit Code for IVR and statements only
AMG	Managers AMG FQ Global Alternatives Fund - managed by Managers Investment Group LLC	269
AAF	PIMCO All Asset Fund - managed by Pacific Investment Management Company	182
ABF	American Balanced Fund - managed by American Funds Group	151
ICA	The Investment Company of America - managed by American Funds Group	154
BGA	BlackRock Global Allocation Fund - managed by BlackRock Investment Management, LLC	260
WMI	Washington Mutual Investors Fund - managed by American Funds Group	155
IFA	The Income Fund of America - managed by American Funds Group	255
AFH	Core Fundamental Holdings Portfolio - sub-advised by MFC Global Investment Mgmt	257
PAX	Pax World Balanced Fund - managed by Pax World Management Corp.	280
MCV	Mutual Beacon Fund - managed by Franklin Templeton	062
IND	*500 Index Fund - sub-advised by MFC Global Investment Mgmt	033
CIB	Capital Income Builder - managed by American Funds Group	248
LVI	*Value Index Fund - managed by Vanguard Group, Inc.	230
D&G	T. Rowe Price Equity Income Fund - managed by T. Rowe Price Associates, Inc.	025
IAS	Ivy Asset Strategy Fund - managed by Ivy Investment Management Company	268
VAL	Davis New York Venture Fund - managed by Davis Advisors	059
ADG	Core Diversified Growth & Income Portfolio - sub-advised by MFC Global Investment Mgmt	259
EQI	Optimized Value Fund - sub-advised by MFC Global Investment Mgmt	032
FUN	Fundamental Value Fund - sub-advised by Davis Advisors	125
AGD	Core Global Diversification Portfolio - sub-advised by MFC Global Investment Mgmt	258
EIF	Equity Income Fund - sub-advised by T. Rowe Price Associates, Inc.	072
TFF	Franklin Templeton Founding Funds Allocation Fund - managed by Franklin Templeton	243
LRC	Large Cap Fund - sub-advised by UBS Global Asset Management (UBS Global AM)	189
REV	RiverSource Equity Value Fund - managed by RiverSource Investments, LLC	242

***** *None of the Index Funds or the underlying portfolios are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in the Index Fund.***

INVESTMENT OPTION LISTING (continued)

Fund Code	Growth	Three Digit Code for IVR and statements only
DIS	Mutual Global Discovery Fund - managed by Franklin Templeton	069
CON	Fidelity Contra Fund - managed by Fidelity Management & Research Company (Fidelity)	049
ACV	All Cap Value Fund - sub-advised by Lord, Abbett & Co. LLC	121
EVL	Eaton Vance Large-Cap Value Fund - managed by Eaton Vance Management	263
GFA	The Growth Fund of America - managed by American Funds Group	153
CPA	Capital Appreciation Fund - sub-advised by Jennison Associates LLC	119
GEQ	Jennison Growth Fund - managed by Jennison Associates LLC	110
LGI	*Growth Index Fund - managed by Vanguard Group, Inc.	227
DIV	Templeton World Fund - managed by Franklin Templeton	047
TSM	*Total Stock Market Index Fund - sub-advised by MFC Global Investment Mgmt	102
MLL	BlackRock Large Cap Value Fund - managed by BlackRock Investment Management, LLC	158
ULF	MFS Utilities Fund - managed by MFS Investment Management	133
GRF	All Cap Core Fund - sub-advised by Deutsche Asset Management, Inc.	039
ULT	Utilities Fund - sub-advised by MFS Investment Management	123
SOC	Domini Social Equity Fund - managed by Domini Social Investments & Wellington Management	088
LCV	Large Cap Value Fund - sub-advised by BlackRock Investment Management, LLC	160
BCF	Blue Chip Growth Fund - sub-advised by T. Rowe Price Associates, Inc.	040
PEI	Parnassus Equity Income Fund - managed by Parnassus Investments	271
WWF	Oppenheimer Global Fund - managed by OppenheimerFunds, Inc.	109
MIF	Massachusetts Investors Fund - managed by MFS Investment Management	270
JMI	Dreyfus Structured Midcap Fund - managed by Dreyfus	214
MCI	*Mid Cap Index Fund - sub-advised by MFC Global Investment Mgmt	104
MSO	T. Rowe Price Small Cap Value Fund - managed by T. Rowe Price Associates, Inc.	135
VLF	Value Fund - sub-advised by Van Kampen Investments	071
RMV	RiverSource Mid Cap Value Fund - managed by RiverSource Investments, LLC	209
FNI	Fidelity Advisor New Insights Fund - managed by Fidelity Management & Research Company (Fidelity)	237
SMC	Franklin Balance Sheet Investment Fund - managed by Franklin Templeton	061
VDS	Victory Diversified Stock Fund - managed by Victory Capital Management	245
SMF	Small Company Value Fund - sub-advised by T. Rowe Price Associates, Inc.	031
MID	JP Morgan Mid Cap Value Fund - managed by J.P. Morgan Investment Management Inc.	136
ANP	New Perspective Fund - managed by American Funds Group	252
VRC	Columbia Value and Restructuring Fund - managed by Columbia Management	091
AFI	Fundamental Investors - managed by American Funds Group	251
BRB	Brandywine Blue Fund - managed by Friess Associates, LLC	262
CGI	Capital World Growth and Income Fund - managed by American Funds Group	250
MVF	Mid Value Fund - sub-advised by T. Rowe Price Associates, Inc.	190
QAC	Optimized All Cap Fund - sub-advised by MFC Global Investment Mgmt	163
SPO	Small Cap Opportunities Fund - sub-advised by Dimensional Fund Advisors, Inc. (DFA) & Invesco AIM Capital Management	165
SMV	Small Cap Value Fund - sub-advised by Wellington Management Company, LLP	194
MVI	*Mid-Cap Value Index Fund - managed by Vanguard Group, Inc.	229
REF	Real Estate Securities Fund - sub-advised by Deutsche Asset Management, Inc.	070

None of the Index Funds or the underlying portfolios are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in the Index Fund.

INVESTMENT OPTION LISTING (continued)

Fund Code	Aggressive Growth	Three Digit Code for IVR and statements only
MCR	All Cap Growth Fund - sub-advised by Invesco AIM Capital Management	003
EPG	EuroPacific Growth Fund - managed by American Funds Group	152
ANW	New World Fund - managed by American Funds Group	253
HLS	T. Rowe Price Health Sciences Fund - managed by T. Rowe Price Associates, Inc.	127
STW	Legg Mason Partners Aggressive Growth Fund - managed by Legg Mason Partners Investment Funds, Inc.	051
RLG	John Hancock Rainier Growth Fund - managed by Rainier Investment Management, Inc.	241
SCG	Franklin Small-Mid Cap Growth Fund - managed by Franklin Templeton	053
SCF	Small Cap Growth Fund - sub-advised by Wellington Management Company, LLP	192
ITS	International Core Fund - sub-advised by Grantham, Mayo, Van Otterloo & Co. LLC (GMO)	013
IIF	*International Equity Index Fund - sub-advised by SSgA Funds Management, Inc.	106
MCS	Mid Cap Stock Fund - sub-advised by Wellington Management Company, LLP	004
EXP	Explorer Fund - managed by Vanguard Group, Inc.	186
PRE	Pacific Rim Fund - sub-advised by MFC Global Investment Mgmt	012
ITV	International Value Fund - sub-advised by Franklin Templeton	006
SCO	AIM Small Cap Growth Fund - managed by Invesco AIM Capital Management	030
USC	Bridgeway Ultra-Small Company Market Fund - managed by Bridgeway Capital Management, Inc.	210
APP	American Century Vista Fund - managed by American Century Investment Management, Inc.	058
FSF	Financial Services Fund - sub-advised by Davis Advisors	118
FSM	Davis Financial Fund - managed by Davis Advisors	130
SCI	*Small Cap Index Fund - sub-advised by MFC Global Investment Mgmt	105
VSG	*Small Cap Growth Index Fund - managed by Vanguard Group, Inc.	224
SCP	DFA US Small Cap Fund - managed by Dimensional Fund Advisors, Inc. (DFA)	213
VIS	*Small Cap Value Index Fund - managed by Vanguard Group, Inc.	225
DVF	DFA International Value Fund - managed by Dimensional Fund Advisors, Inc. (DFA)	212
STF	Science & Technology Fund - sub-advised by T. Rowe Price Associates, Inc. & RCM	035
IOF	International Opportunities Fund - sub-advised by Marsico Capital Management, LLC	188
TIV	Thornburg International Value Fund - managed by Thornburg Investment Management, Inc.	272
TCG	Turner Core Growth Fund - managed by Turner Investment Partners	244
JTT	Jennison 20/20 Focus Fund - managed by Jennison Associates LLC	265
SCT	T. Rowe Price Science & Technology Fund - managed by T. Rowe Price Associates, Inc.	050
ISF	International Small Cap Fund - sub-advised by Franklin Templeton	095
OIG	Oppenheimer International Growth Fund - managed by OppenheimerFunds, Inc.	266
DMK	Oppenheimer Developing Markets Fund - managed by OppenheimerFunds, Inc.	063
VEN	Energy Fund - managed by Vanguard Group, Inc.	148
ASW	SMALLCAP World Fund - managed by American Funds Group	254
OPP	Royce Opportunity Fund - managed by Royce & Associates, LLC	183
RES	Natural Resources Fund - sub-advised by Wellington Management Company, LLP	162
DUT	DFA U.S. Targeted Value Fund - managed by Dimensional Fund Advisors, Inc. (DFA)	231
IGR	John Hancock International Growth Fund - managed by Grantham, Mayo, Van Otterloo & Co. LLC (GMO)	203
DEM	DFA Emerging Markets Value Fund - managed by Dimensional Fund Advisors, Inc. (DFA)	211
KSV	Keeley Small Cap Value Fund - managed by Keeley Asset Management Corp.	239
MGI	*Mid-Cap Growth Index Fund - managed by Vanguard Group, Inc.	228
FLC	Fidelity Advisor Leveraged Company Stock Fund - managed by Fidelity Management & Research Company (Fidelity)	264
FGA	Fidelity Advisor Gold Fund - managed by Fidelity Management & Research Company (Fidelity)	267

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