

**IMPORTANT CHANGE TO YOUR PLAN'S INDIVIDUAL EXPENSES—
PLEASE REVIEW**

The following change is being made to the transaction processing fee charged for requested distributions and withdrawals from your account under John Hancock. The change outlined below is effective **February 1, 2023**.

This letter only lists the fee that's changing.

Service/feature	Current fee	Revised fee
Distributions and withdrawals	\$25	\$50

How to get additional information

If you have any questions, please contact John Hancock or your plan administrator.

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