

You may select any combination in 1% increments totaling 100% (non-whole numbers will be rounded down to the nearest percent). These investment selections are for future allocations only and will not impact funds currently invested.

MATC		Investment Selection
15897	JOHN HANCOCK RETIREMENT CHOICES AT 2025 PORTFOLIO CLASS R2	%
15898	JOHN HANCOCK RETIREMENT CHOICES AT 2015 PORTFOLIO CLASS R2	%
15899	JOHN HANCOCK RETIREMENT CHOICES AT 2030 PORTFOLIO CLASS R2	%
15900	JOHN HANCOCK RETIREMENT CHOICES AT 2050 PORTFOLIO CLASS R2	%
15901	JOHN HANCOCK RETIREMENT CHOICES AT 2040 PORTFOLIO CLASS R2	%
15902	JOHN HANCOCK RETIREMENT CHOICES AT 2010 PORTFOLIO CLASS R2	%
15903	JOHN HANCOCK RETIREMENT CHOICES AT 2045 PORTFOLIO CLASS R2	%
15904	JOHN HANCOCK RETIREMENT CHOICES AT 2020 PORTFOLIO CLASS R2	%
15905	JOHN HANCOCK RETIREMENT CHOICES AT 2035 PORTFOLIO CLASS R2	%
16170	JOHN HANCOCK HIGH YIELD I	%
6339	AMERICAN FUNDS GROWTH FUND OF AMERICA R1	%
Totals		100%

Authorization and Signature

As a participant in this plan, your employer may provide your investment and plan eligibility information to third parties necessary to administer the plan. I hereby authorize the company to make the necessary payroll deductions from my compensation as indicated above. The authorization set forth in this form shall become effective at the earliest time permitted by the terms of the plan.

➔ **Employee Signature:** _____ **Date:** ____/____/____

Fee Disclosure Statement for Participants of the ZGlobal Inc 401(k) Profit Sharing Plan & Trust

Overview

As a participant in the retirement plan sponsored by your employer, you are entitled to know the fees and expenses incurred to operate the plan that are paid by participant assets. The Employee Retirement Income Security Act of 1974, as amended ("ERISA"), requires that the plan administrator provide the disclosures of these fees to you, on or before the date you can first direct your investments, and annually thereafter.

The disclosure of fees is intended to make you aware of the rights and responsibilities associated with the options made available under the plan so that you may make informed decisions regarding the management of your account.

The types of information that must be disclosed are both plan-related and investment-related. Plan-related information includes general operational and identifying information, administrative expenses, and individual expenses. Investment-related information is included on a separate chart which details the fee information of the investment alternatives made available by the plan.

Part One: General Plan Information

Enrollment

Participants and beneficiaries may enroll and make investment changes at any time once eligible to participate in the plan. This may be done by enrolling via the internet, using a voice response system, or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

•<https://benefits.paychex.com>

•**Paychex Employee Services:**

1-877-244-1771

•**Fax: 585-389-7349**

•**Mail correspondence:**

Attn: 401(k) Participant Support

1175 John St., West Henrietta, NY 14586

Plan Investment Changes

There are no limitations on the frequency of when investment changes may be made; however, there may be fees associated with such changes. Review the attached Investment Chart or the fund's prospectus for additional information.

Voting of Proxy

The plan administrator shall have responsibility for instructing the trustee as to voting and the tendering of shares relating to assets held by the trust, by proxy or in person, except to the extent such responsibility is delegated to another person, under the terms of the plan or under an agreement between the adopting employer and an investment manager, in which case such persons shall have such responsibility.

Asset Management

Your employer has selected the following financial professional to assist with the management of plan assets: KEN CHRISTIE, 916-772-5970.

Part Two: Administrative Expenses

Administrative expenses for such duties as recordkeeping, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Your employer also has the option to be reimbursed by the plan for expenses they have paid. Fees paid with plan assets will be deducted pro-rata based on account balances and specified on your quarterly participant benefit statement.

Paychex charges both administrative fees and annual account fees for the services provided to the plan which may be paid either by your employer or by the plan. In the event your employer elects to have fees paid by the plan the fees will be deducted pro-rata based on the account balances and will be specified on your quarterly participant benefit statement.

Paychex administrative expenses include monthly fees, per participant fees, and set up fees. Paychex annual account fees are charged only when an employer elects to have concessions charged to the plan returned to the plan. Concessions are amounts paid by the funds in the plan to a third party, including Paychex, for services provided to the funds.

There will be an asset based charge based on the following formula:

Minimum Asset Value	Maximum Asset Value	Recordkeeping Fee (bps)
\$0.00	\$99,999.99	31 bps
\$100,000.00	\$499,999.99	28 bps
\$500,000.00	\$999,999.99	23 bps
\$1,000,000.00	\$2,999,999.99	20 bps
\$3,000,000.00	\$3,999,999.99	13 bps
\$4,000,000.00	\$9,999,999.99	14 bps
\$10,000,000.00	\$14,999,999.99	13 bps
\$15,000,000.00	\$39,999,999.99	10 bps
\$40,000,000.00+		8 bps

Basis Points (bps) are a unit of measurement equal to 1/100th of 1% (e.g., 40 bps = .40%=.004).

In the event that the employer decides to transfer the plan's recordkeeping services to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer has the option to pay the expense with plan assets. If the expense is paid by the plan, it will be deducted on a pro-rata basis from all account balances, and the portion applied to your account will be reflected on your quarterly participant benefit statement.

A registered investment advisor manages the assets of the plan based on direction from the plan administrator. The annual fee is 0.9999999999996% of plan assets including loan balances paid on a Monthly basis and charged against participant accounts pro-rata based on account balance.

The actual fee(s) for administrative expenses assessed against your account will be specified on your quarterly participant benefit statement.

Part Three: Individual Expenses

The following expenses may be charged against your account pursuant to your election of the specified service. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	\$150 general purpose loan \$300 primary residence loan

Type of Fee	Description	Amount
Distribution Fee	Fee charged for processing a distribution of plan assets.	\$65
Wire/ACH Fee	Fee charged for sending distributions as an automated clearing house (ACH) transaction or via wire transfer.	\$18
Stale Check Fee	Fees charged to participants who fail to cash their distribution check by Paychex and third party vendor. The amount of the fee depends on the services that are necessary to locate the participant.	\$65 Stale Check Processing to remit to Third-party vendor. Third Party Vendor Fees \$5 mailing fee to participant \$60 distribution of Stale Check Assets to participant or rollover of Stale Check Assets to IRA fee \$125 missing participant search fee
Participant Search Fee	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	\$65
Check Reissue Fee	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	\$75
Managed Account Fee	Fee for using GuidedChoice® managed account services. (GCAM) provides investment advisory services to retirement Participants. Services are delivered through online-based software, telephone, paper application and face-to-face meetings. Individuals may receive projections of potential income at retirement, based upon the current value of retirement assets, expected future contributions, earnings and social security. Based upon specific information, income, asset level, risk tolerance and the retirement goal established, recommended changes to saving rate, investment allocation, risk level and retirement age may be provided.	45 bps or .45% of the first \$100,000 in assets with an annual maximum of \$450 regardless of asset level. These fees are prorated and charged on a quarterly basis.
Front/Back-End Load Fee	Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate fund for the investor.	None/waived

Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the fund(s) Web site(s) listed in the chart or by contacting Melissa Vaa at 604 Sutter Street Suite 250, Folsom, CA 95630, 805-637-1357.

The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Section II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

Section I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

Variable Return Investments

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/14				Benchmark				
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception	
Bond Funds										
JOHN HANCOCK HIGH YIELD I/ High Yield Bond	JYHIX	(0.36%) www.jhfunds.com	8.64%	4.86%	3.58%	2.50%	8.88%	7.61%	8.32%	BofAML US HY Master II TR USD
PIMCO REAL RETURN R/ Inflation Protected Bond	PRRRX	2.75% www.allianzinvestors.com	3.64%	3.97%	4.65%	3.64%	4.11%	4.37%	5.04%	Barclays US Treasury US TIPS TR USD
PIMCO TOTAL RETURN R/ Intermediate - Term Bond	PTRRX	4.03% www.allianzinvestors.com	4.46%	5.27%	5.16%	5.97%	4.45%	4.71%	4.63%	Barclays US Agg Bond TR USD
VANGUARD SHORT TERM FEDERAL INV/ Short Government	VSGBX	1.17% www.vanguard.com	1.64%	3.14%	5.27%	1.18%	1.75%	3.12%	5.41%	Barclays Government 1-5 Yr TR USD
Equity Funds										
AMERICAN FUNDS EUROPACIFIC GROWTH R1/ Foreign Large Blend	RERAX	(3.38%) www.americanfunds.com	4.87%	5.87%	7.37%	(2.65%)	5.19%	5.43%	7.08%	MSCI ACWI Ex USA Growth NR USD

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/14				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
AMERICAN FUNDS GROWTH FUND OF AMERICA R1/ Large Growth	RGAAAX	8.44%	12.64%	7.23%	7.79%	13.05%	15.81%	8.49%	8.14%
		www.americanfunds.com				Russell 1000 Growth TR USD			
DAVIS NEW YORK VENTURE R/ Large Blend	NYVRX	6.23%	11.18%	5.89%	7.58%	13.24%	15.64%	7.96%	9.09%
		www.davisfunds.com				Russell 1000 TR USD			
JOHN HANCOCK FUNDAMENTAL LARGE CAP VALUE I/ Large Value	JFVIX	10.14%	N/A	N/A	15.95%	13.45%	15.42%	7.30%	14.79%
		www.jhfunds.com				Russell 1000 Value TR USD			
JOHN HANCOCK INTERNATIONAL CORE R1/ Foreign Large Value	GOCRX	(7.35%)	4.84%	N/A	2.31%	(5.10%)	3.63%	4.79%	3.11%
		www.jhfunds.com				MSCI ACWI Ex USA Value NR USD			
JOHN HANCOCK RETIREMENT CHOICES AT 2010 PORTFOLIO CLASS R2/ Target Date 2000 - 2010	JRTRX	2.55%	N/A	N/A	1.66%	5.16%	7.97%	6.44%	6.87%
		www.jhfunds.com				Morningstar Lifetime Moderate 2010			
JOHN HANCOCK RETIREMENT CHOICES AT 2015 PORTFOLIO CLASS R2/ Target Date 2011 - 2015	JRFNX	3.21%	N/A	N/A	2.60%	5.55%	8.60%	6.71%	7.93%
		www.jhfunds.com				Morningstar Lifetime Moderate 2015			
JOHN HANCOCK RETIREMENT CHOICES AT 2020 PORTFOLIO CLASS R2/ Target Date 2016 - 2020	JRWRX	4.41%	N/A	N/A	5.67%	5.87%	9.32%	6.97%	9.32%
		www.jhfunds.com				Morningstar Lifetime Moderate 2020			
JOHN HANCOCK RETIREMENT CHOICES AT 2025 PORTFOLIO CLASS R2/ Target Date 2021 - 2025	JRERX	5.00%	N/A	N/A	8.37%	6.04%	10.10%	7.20%	11.03%
		www.jhfunds.com				Morningstar Lifetime Moderate 2025			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/14				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
JOHN HANCOCK RETIREMENT CHOICES AT 2030 PORTFOLIO CLASS R2/ Target Date 2026 - 2030	JRHRX	5.48%	N/A	N/A	10.39%	6.01%	10.76%	7.39%	12.66%
		www.jhfunds.com				Morningstar Lifetime Moderate 2030			
JOHN HANCOCK RETIREMENT CHOICES AT 2035 PORTFOLIO CLASS R2/ Target Date 2031 - 2035	JRYRX	5.63%	N/A	N/A	11.52%	5.80%	11.15%	7.53%	13.75%
		www.jhfunds.com				Morningstar Lifetime Moderate 2035			
JOHN HANCOCK RETIREMENT CHOICES AT 2040 PORTFOLIO CLASS R2/ Target Date 2036 - 2040	JRRRX	5.73%	N/A	N/A	12.07%	5.51%	11.24%	7.60%	14.17%
		www.jhfunds.com				Morningstar Lifetime Moderate 2040			
JOHN HANCOCK RETIREMENT CHOICES AT 2045 PORTFOLIO CLASS R2/ Target Date 2041 - 2045	JRVRX	5.80%	N/A	N/A	12.17%	5.25%	11.15%	7.61%	14.13%
		www.jhfunds.com				Morningstar Lifetime Moderate 2045			
JOHN HANCOCK RETIREMENT CHOICES AT 2050 PORTFOLIO CLASS R2/ Target Date 2046 - 2050	JRINX	5.74%	N/A	N/A	12.11%	5.00%	11.01%	7.60%	14.00%
		www.jhfunds.com				Morningstar Lifetime Moderate 2050			
VANGUARD 500 INDEX INV/ Large Blend	VFINX	13.51%	15.28%	7.55%	11.11%	13.24%	15.64%	7.96%	N/A
		www.vanguard.com				Russell 1000 TR USD			
VANGUARD GROWTH INDEX INV/ Large Growth	VIGRX	13.47%	15.83%	8.50%	9.35%	13.05%	15.81%	8.49%	8.60%
		www.vanguard.com				Russell 1000 Growth TR USD			
VANGUARD MID-CAP VALUE INDEX INV/ Mid - Cap Value	VMVIX	13.84%	17.04%	N/A	9.02%	14.75%	17.43%	9.43%	8.84%
		www.vanguard.com				Russell Mid Cap Value TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/14				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
VANGUARD SMALL CAP GROWTH INDEX INV/ Small Growth	VISGX	3.88%	16.72%	9.41%	8.65%	5.60%	16.80%	8.54%	5.80%
		www.vanguard.com				Russell 2000 Growth TR USD			
VANGUARD SMALL CAP VALUE INDEX INV/ Small Value	VISVX	10.39%	16.39%	8.32%	8.79%	4.22%	14.26%	6.89%	8.23%
		www.vanguard.com				Russell 2000 Value TR USD			
VANGUARD VALUE INDEX INV/ Large Value	VIVAX	13.05%	14.80%	7.17%	9.63%	13.45%	15.42%	7.30%	10.41%
		www.vanguard.com				Russell 1000 Value TR USD			
Money Market Funds									
FIDELITY PRIME FUND; DAILY MONEY CLASS/ Money Market	FDAXX	0.01%	0.01%	1.46%	4.05%	0.23%	0.33%	2.01%	N/A
		www.fidelity.com				BofAML USD LIBOR 3 Mon CM			

N/A- Please refer to the fund fact sheets on <https://benefits.paychex.com> by selecting Research Funds from your Home Page and clicking on the name of the fund.

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Section II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses. A portion of the expense ratio may be returned to Paychex or its subsidiaries in the form of revenue sharing. If an employer has elected the return of concessions feature for its plan the revenue share that would be returned to Paychex or its subsidiaries is returned directly to the participant who incurred the fee charged by the fund. If your employer has elected the return of concessions feature then it is charged an annual account fee as described in Part Two of this fee disclosure. Both administrative and annual account fees may be paid directly by your employer or by the Plan as described in Part Two.

Fees and Expenses

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000		Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
Bond Funds							
JOHN HANCOCK HIGH YIELD I/ High Yield Bond	JYHIX	0.72%	\$ 7.20	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.							
PIMCO REAL RETURN R/ Inflation Protected Bond	PRRRX	1.10%	\$ 11.00	N/A	N/A	N/A	N/A
Additional Description: The Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transaction if, in the judgment of the Trust or of PIMCO, the transaction may adversely affect the interests of a Fund or its shareholders. Among other things, the Trust may monitor for any patterns of frequent purchases and sales that appear to be made in response to short-term fluctuations in share price and may also monitor for any attempts to improperly avoid the imposition of a redemption fee.							
PIMCO TOTAL RETURN R/ Intermediate - Term Bond	PTRRX	1.10%	\$ 11.00	N/A	N/A	N/A	N/A
Additional Description: The Trust and PIMCO each reserves the right to restrict or refuse any purchase or exchange transaction if, in the judgment of the Trust or of PIMCO, the transaction may adversely affect the interests of a Fund or its shareholders. Among other things, the Trust may monitor for any patterns of frequent purchases and sales that appear to be made in response to short-term fluctuations in share price and may also monitor for any attempts to improperly avoid the imposition of a redemption fee.							
VANGUARD SHORT TERM FEDERAL INV/ Short Government	VSGBX	0.20%	\$ 2.00	N/A	60 Days	1 in 60 Days	60 Days
Additional Description: Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
Equity Funds						
AMERICAN FUNDS EUROPACIFIC GROWTH R1/ Foreign Large Blend	RERAX	1.61% \$ 16.10	N/A	N/A	N/A	N/A
Additional Description: Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.						
AMERICAN FUNDS GROWTH FUND OF AMERICA R1/ Large Growth	RGAAAX	1.43% \$ 14.30	N/A	N/A	N/A	N/A
Additional Description: Any shareholder redeeming shares (including part of an exchange transaction) having a value of \$5,000 or more from a fund will be precluded from investing in the fund (including part of an exchange transaction) for 30 calendar days after the redemption. This prohibition will not apply to redemptions by shareholders whose shares are held on the books of third-party intermediaries that have not adopted procedures to implement this policy.						
DAVIS NEW YORK VENTURE R/ Large Blend	NYVRX	1.16% \$ 11.60	N/A	N/A	N/A	N/A
Additional Description: Davis Funds' Board of Directors has adopted a 30-day restriction policy with respect to the frequent purchase and redemption of fund shares. Under the 30-day restriction any shareholder redeeming shares from an equity fund will be precluded from investing in the same equity fund for 30 calendar days after the redemption transaction.						
JOHN HANCOCK FUNDAMENTAL LARGE CAP VALUE I/ Large Value	JFVIX	0.77% \$ 7.70	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						
JOHN HANCOCK INTERNATIONAL CORE R1/ Foreign Large Value	GOCRX	1.90% \$ 19.00	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JOHN HANCOCK RETIREMENT CHOICES AT 2010 PORTFOLIO CLASS R2/ Target Date 2000 - 2010	JRTRX	1.18% \$ 11.80	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						
JOHN HANCOCK RETIREMENT CHOICES AT 2015 PORTFOLIO CLASS R2/ Target Date 2011 - 2015	JRFRX	1.19% \$ 11.90	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						
JOHN HANCOCK RETIREMENT CHOICES AT 2020 PORTFOLIO CLASS R2/ Target Date 2016 - 2020	JRWRX	1.16% \$ 11.60	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						
JOHN HANCOCK RETIREMENT CHOICES AT 2025 PORTFOLIO CLASS R2/ Target Date 2021 - 2025	JRERX	1.15% \$ 11.50	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JOHN HANCOCK RETIREMENT CHOICES AT 2030 PORTFOLIO CLASS R2/ Target Date 2026 - 2030	JRHRX	1.15% \$ 11.50	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						
JOHN HANCOCK RETIREMENT CHOICES AT 2035 PORTFOLIO CLASS R2/ Target Date 2031 - 2035	JRHRX	1.15% \$ 11.50	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						
JOHN HANCOCK RETIREMENT CHOICES AT 2040 PORTFOLIO CLASS R2/ Target Date 2036 - 2040	JRRRX	1.16% \$ 11.60	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						
JOHN HANCOCK RETIREMENT CHOICES AT 2045 PORTFOLIO CLASS R2/ Target Date 2041 - 2045	JRVRX	1.16% \$ 11.60	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JOHN HANCOCK RETIREMENT CHOICES AT 2050 PORTFOLIO CLASS R2/ Target Date 2046 - 2050	JRINX	1.16% \$ 11.60	N/A	N/A	N/A	N/A
Additional Description: The fund or its agent may reject or cancel a purchase order, suspend or terminate the exchange privilege or terminate the ability of an investor to invest in John Hancock funds if the fund or its agent determines that a proposed transaction involves market timing or disruptive trading that it believes is likely to be detrimental to the fund.						
VANGUARD 500 INDEX INV/ Large Blend	VFINX	0.17% \$ 1.70	N/A	60 Days	1 in 60 Days	60 Days
Additional Description: Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.						
VANGUARD GROWTH INDEX INV/ Large Growth	VIGRX	0.24% \$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
Additional Description: Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.						
VANGUARD MID-CAP VALUE INDEX INV/ Mid - Cap Value	VMVIX	0.24% \$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
Additional Description: Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.						
VANGUARD SMALL CAP GROWTH INDEX INV/ Small Growth	VISGX	0.24% \$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
Additional Description: Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.						
VANGUARD SMALL CAP VALUE INDEX INV/ Small Value	VISVX	0.24% \$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
Additional Description: Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.						

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %* Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
VANGUARD VALUE INDEX INV/ Large Value	VIVAX	0.24% \$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
Additional Description: Each Vanguard fund (other than money market funds and short-term bond funds, but including Vanguard Short-Term Inflation-Protected Securities Index Fund) limits an investor's purchases or exchanges into a fund account for 60 calendar days after the investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.						
Money Market Funds						
FIDELITY PRIME FUND; DAILY MONEY CLASS/ Money Market	FDAXX	0.74% \$ 7.40	N/A	N/A	N/A	N/A
Additional Description: None						

* = Total Operating Expense before waivers/reimbursements as taken from the Operating Fees & Expenses table of the prospectus

** = period of time between purchase and redemption of shares of the same fund that qualifies it as a round trip transaction

*** = number of round trips permitted

**** = amount of time blocked from trading if policy is violated

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <http://www.dol.gov/ebsa/publications/undrstdngrtrmnt.html>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

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To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at <http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=>. In addition, the website provided with each investment alternative may contain its own glossary of terms relevant to that specific alternative, or a link to such a glossary.