

#### **Enrollment Methods**

- Retirement Services Online Web site: http://www.paychexonline.com
- Employee Services Information Line: 877-244-1771, retirement services option
- Fill out this form and fax it to: **585-389-7252**

Note: By using either the Web site or Information Line, you do not need to send this form to Paychex, Inc.

Employee Information (All information is	required)					
Employee Name	Social Security Number XXX-XX-					
Company Name ZGlobal Inc						
Office/Client Number/_	A8505995					
Date of Birth/	Date of Hire/ Phone Number ()					
E-mail Address						
Yes, I want to enroll in the plan at this time for Participants. I have indicated below the	is filled in, you will be enrolled in the plan at the stated amount.  I acknowledge that I have received a copy of the plan's Fee Disclosure Statement percentage that I want to contribute to the plan through payroll deduction.  n-whole numbers will be rounded down to the nearest percent).					
*Consult with your employer to determine if the Roth 401(k) option is available in your plan. Also Roth 401(k) Deferral* loans and hardship withdrawals will not be issued from your Roth 401(k) balance.						
Pretax Catch-up Deferral**	**Connected on defended on the effective defended on the effective defended on the contract of					
Roth Catch-up Deferral**						
<b>Important:</b> All deferrals that you elect in th the "Investment Selection" below.	is section will be invested using the same fund allocation percentages that you select in					
□ <b>No</b> , I do not want to enroll in the plan at the	nis time. My deferral is zero.					

#### **Investment Selection**

In the "Investment Selection" column, I have entered the percent of my contribution that I want allocated in the investment(s) choices. All contributions elected on this form will be allocated in the investment(s) that I have selected.

I understand the "Investment Selection" and corresponding percentage will remain in effect until I request a change, in accordance with the provisions of the plan. I will receive a confirmation of the requested change.

I understand that if this section is not completed, or if the investment percentages do not total 100%, that 100% of the contribution will be invested in the participant default option.

Prior to requesting any movement between investments, please review the prospectus for policies regarding frequent trading and market timing. Please review the Fee Disclosure Statement for Participants prior to enrollment.

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
3	FIDELITY PRIME FUND; DAILY MONEY CLASS	%
7	DAVIS NEW YORK VENTURE R	%
3974	PIMCO REAL RETURN R	%
3976	PIMCO TOTAL RETURN R	%
5109	VANGUARD 500 INDEX INV	%
5122	VANGUARD GROWTH INDEX INV	%
5139	VANGUARD SHORT TERM FEDERAL INV	%
5141	VANGUARD SMALL CAP GROWTH INDEX INV	%
5143	VANGUARD SMALL CAP VALUE INDEX INV	%
5156	VANGUARD VALUE INDEX INV	%
6315	AMERICAN FUNDS EUROPACIFIC GROWTH R1	%
7252	VANGUARD MID-CAP VALUE INDEX INV	%
11906	JOHN HANCOCK INTERNATIONAL CORE R1	%
15620	JOHN HANCOCK FUNDAMENTAL LARGE CAP VALUE	%

(Funds continued on next page)

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.

$\rightarrow$	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.comPaychex 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 0.9999999996% 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	\$150 general purpose
	including preparation of amortization schedule.	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	\$18
	clearing house (ACH) transaction or via wire transfer.	
Stale Check Fee	Fees charged to participants who fail to cash their	\$65 Stale Check
	distribution check by Paychex and third party vendor. The	Processing to remit to
	amount of the fee depends on the services that are necessary	Third-party vendor.
	to locate the participant.	
		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	\$65
	distribution during a plan termination and search is	
	performed to determine current address.	
Check Reissue Fee	Fee charged for requiring a change in the method of	\$75
	distribution from cash to rollover or vice versa.	
Managed Account Fee	Fee for using GuidedChoice® managed account services. (GCAM)	45 bps or .45% of the
	provides investment advisory services to retirement	first \$100,000 in assets
	Participants. Services are delivered through online-based	with an annual maximum
	software, telephone, paper application and face-to-face	of \$450 regardless of
	meetings. Individuals may receive projections of potential	asset level. These fees
	income at retirement, based upon the current value of	are prorated and charged
	retirement assets, expected future contributions, earnings	on a quarterly basis.
	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.	
Front/Back-End Load Fee	Sales charge or commission to compensate a sales	None/waived
	intermediary, such as a broker or financial advisor, for	
	their time and expertise in selecting an appropriate fund	
	for the investor.	

#### **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/	Ticker	Average Annual Total Return	Benchmark
Type of Option	Symbol	as of 12/31/14	1yr. 5yr. 10yr. Since
Type of Option	Symbol		Inception
			_
D 15 1		Inception	
Bond Funds		(0.0 40)	2 7014
JOHN HANCOCK	JYHIX	(0.36%) 8.64% 4.86% 3.58%	2.50% 8.88% 7.61% 8.32%
HIGH YIELD I/		www.jhfunds.com	BofAML US HY Master II TR USD
High Yield			
Bond			
PIMCO REAL	PRRRX	2.75% 3.64% 3.97% 4.65%	3.64% 4.11% 4.37% 5.04%
RETURN R/		www.allianzinvestors.com	Barclays US Treasury US TIPS TR
Inflation			USD
Protected Bond			
PIMCO TOTAL	PTRRX	4.03% 4.46% 5.27% 5.16%	5.97% 4.45% 4.71% 4.63%
RETURN R/		www.allianzinvestors.com	Barclays US Agg Bond TR USD
Intermediate -			
Term Bond			
VANGUARD SHORT	VSGBX	1.17% 1.64% 3.14% 5.27%	1.18% 1.75% 3.12% 5.41%
TERM FEDERAL		www.vanguard.com	Barclays Government 1-5 Yr TR
INV/			USD
Short			
Government			
<b>Equity Funds</b>			
AMERICAN FUNDS	RERAX	(3.38%) 4.87% 5.87% 7.37%	(2.65%) 5.19% 5.43% 7.08%
EUROPACIFIC		www.americanfunds.com	MSCI ACWI Ex USA Growth NR USD
GROWTH R1/			
Foreign Large			
Blend			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/14	Benchmark 1yr. 5yr. 10yr. Since
Type of Space	3,112,01	1yr. 5yr. 10yr. Since Inception	Inception
AMERICAN FUNDS GROWTH FUND OF AMERICA R1/ Large Growth	RGAAX	8.44% 12.64% 7.23% 7.79% www.americanfunds.com	13.05% 15.81% 8.49% 8.14% Russell 1000 Growth TR USD
DAVIS NEW YORK VENTURE R/ Large Blend	NYVRX	6.23% 11.18% 5.89% 7.58% www.davisfunds.com	13.24% 15.64% 7.96% 9.09% Russell 1000 TR USD
JOHN HANCOCK FUNDAMENTAL LARGE CAP VALUE I/ Large Value	JFVIX	10.14% N/A N/A 15.95% www.jhfunds.com	13.45% 15.42% 7.30% 14.79% Russell 1000 Value TR USD
JOHN HANCOCK INTERNATIONAL CORE R1/ Foreign Large Value	GOCRX	(7.35%) 4.84% N/A 2.31% www.jhfunds.com	(5.10%) 3.63% 4.79% 3.11% 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% www.jhfunds.com	5.16% 7.97% 6.44% 6.87% 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% www.jhfunds.com	5.55% 8.60% 6.71% 7.93% 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% www.jhfunds.com	5.87% 9.32% 6.97% 9.32% 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% www.jhfunds.com	6.04% 10.10% 7.20% 11.03% Morningstar Lifetime Moderate 2025

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 12/31/14	Benchmark 1yr. 5yr. 10yr. Since
		1yr. 5yr. 10yr. Since Inception	Inception
JOHN HANCOCK RETIREMENT CHOICES AT 2030 PORTFOLIO CLASS R2/ Target Date 2026 - 2030	JRHRX	5.48% N/A N/A 10.39% www.jhfunds.com	6.01% 10.76% 7.39% 12.66% 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% www.jhfunds.com	5.80% 11.15% 7.53% 13.75% 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% www.jhfunds.com	5.51% 11.24% 7.60% 14.17% 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% www.jhfunds.com	5.25% 11.15% 7.61% 14.13% 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% www.jhfunds.com	5.00% 11.01% 7.60% 14.00% Morningstar Lifetime Moderate 2050
VANGUARD 500 INDEX INV/ Large Blend	VFINX	13.51% 15.28% 7.55% 11.11% www.vanguard.com	13.24% 15.64% 7.96% N/A Russell 1000 TR USD
VANGUARD GROWTH INDEX INV/ Large Growth	VIGRX	13.47% 15.83% 8.50% 9.35% www.vanguard.com	13.05% 15.81% 8.49% 8.60% Russell 1000 Growth TR USD
VANGUARD MID-CAP VALUE INDEX INV/ Mid - Cap Value	VMVIX	13.84% 17.04% N/A 9.02% www.vanguard.com	14.75% 17.43% 9.43% 8.84% 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
Type of Option	Symbol	1yr. 5yr. 10yr. Since	Inception
		Inception	Песрион
VANGUARD SMALL	VISGX	3.88% 16.72% 9.41% 8.65%	5.60% 16.80% 8.54% 5.80%
CAP GROWTH		www.vanguard.com	Russell 2000 Growth TR USD
INDEX INV/		g	
Small Growth			
VANGUARD SMALL	VISVX	10.39% 16.39% 8.32% 8.79%	4.22% 14.26% 6.89% 8.23%
CAP VALUE		www.vanguard.com	Russell 2000 Value TR USD
INDEX INV/			
Small Value			
VANGUARD VALUE	VIVAX	13.05% 14.80% 7.17% 9.63%	13.45% 15.42% 7.30% 10.41%
INDEX INV/		www.vanguard.com	Russell 1000 Value TR USD
Large Value			
Money Market			
Funds			
FIDELITY PRIME	FDAXX	0.01% 0.01% 1.46% 4.05%	0.23% 0.33% 2.01% N/A
FUND; DAILY		www.fidelity.com	BofAML USD LIBOR 3 Mon CM
MONEY CLASS/			
Money Market			

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**

Government

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

	Fee	es and Expen	ises				
Name/	Ticker	Total Annu	al Operating Expenses	Shareholder-	Round Trip	Restriction Frequency ***	Restricted Trading Period ****
<b>Type of Option</b>	Symbol	As a %*	Per \$1000	Type Fees	Period **		
Bond Funds							
JOHN HANCOCK	JYHIX	0.72%	\$ 7.20	N/A	N/A	N/A	N/A
HIGH YIELD I/							
High Yield							
Bond							
Additional Description: T	The fund or its	agent may reje	ct or cancel a purchase ord	er, suspend or termin	nate the exchange	privilege or termin	ate the
ability of an investor to in	nvest in John F	Hancock funds	if the fund or its agent dete	rmines that a propos	ed transaction invo	olves market timing	g or
disruptive trading that it b	elieves is like	ly to be detrim	ental to the fund.				
PIMCO REAL	PRRRX	1.10%	\$ 11.00	N/A	N/A	N/A	N/A
RETURN R/							
Inflation							
<b>Protected Bond</b>							
Additional Description: T	The Trust and I	PIMCO each re	eserves the right to restrict	or refuse any purchas	se or exchange trai	nsaction if, in the	
judgment of the Trust or	of PIMCO, the	e transaction m	ay adversely affect the inte	rests of a Fund or its	shareholders. Am	ong other things, th	he
Trust may monitor for an	y patterns of fi	requent purcha	ses and sales that appear to	be made in response	e to short-term fluo	ctuations in share p	rice
and may also monitor for	any attempts	to improperly a	woid the imposition of a re	demption fee.			
PIMCO TOTAL	PTRRX	1.10%	\$ 11.00	N/A	N/A	N/A	N/A
RETURN R/							
Intermediate -							
Term Bond							
Additional Description: T	The Trust and I	PIMCO each re	eserves the right to restrict	or refuse any purchas	se or exchange trai	nsaction if, in the	
judgment of the Trust or	of PIMCO, the	e transaction m	ay adversely affect the inte	rests of a Fund or its	shareholders. Am	ong other things, th	he
Trust may monitor for an	y patterns of fi	requent purcha	ses and sales that appear to	be made in response	e to short-term fluc	ctuations in share p	rice
and may also monitor for	any attempts	to improperly a	woid the imposition of a re	demption fee.			
VANGUARD SHORT	VSGBX	0.20%	\$ 2.00	N/A	60 Days	1 in 60 Days	60 Days
TERM FEDERAL							
INV/							
Short							
	1	1		1			

investor has redeemed or exchanged out of that fund account. ETF Shares are not subject to these frequent-trading limits.

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

Name/ Type of Option	Ticker Symbol	Total Annual As a %*	Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
quity Funds							
AMERICAN FUNDS	RERAX	1.61%	\$ 16.10	N/A	N/A	N/A	N/A
EUROPACIFIC							
GROWTH R1/							
Foreign Large							
Blend							
Additional Description: A	•	0	. 01				om a fund
will be precluded from in	C		U	· · · · · · · · · · · · · · · · · · ·	•		
prohibition will not apply	-	ns by shareholder	rs whose shares are held	on the books of third-	-party intermediar	ies that have not ac	lopted
procedures to implement							
AMERICAN FUNDS	RGAAX	1.43%	\$ 14.30	N/A	N/A	N/A	N/A
GROWTH FUND OF							
AMERICA R1/							
Large Growth							
Additional Description: A	•	•		•	_		om a fund
will be precluded from in	vesting in the	fund (including p	part of an exchange trans	action) for 30 calenda	ar days after the re	demption. This	
prohibition will not apply	to redemption	ns by shareholder	rs whose shares are held	on the books of third-	-party intermediar	ies that have not ac	lopted
procedures to implement	this policy.						
DAVIS NEW YORK	NYVRX	1.16%	\$ 11.60	N/A	N/A	N/A	N/A
VENTURE R/							
Large Blend							
Additional Description: D							
redemption of fund shares	s. Under the 30	0-day restriction	any shareholder redeemi	ng shares from an eq	uity fund will be p	recluded from inve	esting in
the same equity fund for 3	30 calendar da	ys after the reder	nption transaction.				
			A = = 0				
JOHN HANCOCK	JFVIX	0.77%	\$ 7.70	N/A	N/A	N/A	N/A
	JFVIX	0.77%	\$ 7.70	N/A	N/A	N/A	N/A
FUNDAMENTAL	JFVIX	0.77%	\$7.70	N/A	N/A	N/A	N/A
FUNDAMENTAL LARGE CAP	JFVIX	0.77%	\$7.70	N/A	N/A	N/A	N/A
FUNDAMENTAL LARGE CAP VALUE I/	JFVIX	0.77%	\$7.70	N/A	N/A	N/A	N/A
FUNDAMENTAL LARGE CAP VALUE I/ Large Value							
FUNDAMENTAL LARGE CAP VALUE I/ Large Value Additional Description: T	The fund or its	agent may reject	or cancel a purchase ord	er, suspend or termin	nate the exchange	privilege or termin	ate the
FUNDAMENTAL LARGE CAP VALUE I/ Large Value Additional Description: T ability of an investor to in	The fund or its	agent may reject	or cancel a purchase ord	er, suspend or termin	nate the exchange	privilege or termin	ate the
FUNDAMENTAL LARGE CAP VALUE I/ Large Value Additional Description: T ability of an investor to in disruptive trading that it b	The fund or its	agent may reject	or cancel a purchase ord	er, suspend or termin	nate the exchange	privilege or termin	ate the
FUNDAMENTAL LARGE CAP VALUE I/ Large Value Additional Description: T ability of an investor to in disruptive trading that it b JOHN HANCOCK	The fund or its avest in John Foelieves is like	agent may reject Hancock funds if ly to be detrimen	or cancel a purchase ord the fund or its agent dete tal to the fund.	er, suspend or termin	nate the exchange ped transaction invo	privilege or termin olves market timing	ate the
JOHN HANCOCK FUNDAMENTAL LARGE CAP VALUE I/ Large Value Additional Description: T ability of an investor to in disruptive trading that it b JOHN HANCOCK INTERNATIONAL CORE R1/	The fund or its avest in John Foelieves is like	agent may reject Hancock funds if ly to be detrimen	or cancel a purchase ord the fund or its agent dete tal to the fund.	er, suspend or termin	nate the exchange ped transaction invo	privilege or termin olves market timing	ate the
FUNDAMENTAL LARGE CAP VALUE I/ Large Value Additional Description: T ability of an investor to in disruptive trading that it b JOHN HANCOCK INTERNATIONAL CORE R1/	The fund or its avest in John Foelieves is like	agent may reject Hancock funds if ly to be detrimen	or cancel a purchase ord the fund or its agent dete tal to the fund.	er, suspend or termin	nate the exchange ped transaction invo	privilege or termin olves market timing	ate the
FUNDAMENTAL LARGE CAP VALUE I/ Large Value Additional Description: T ability of an investor to in disruptive trading that it b JOHN HANCOCK INTERNATIONAL CORE R1/ Foreign Large	The fund or its avest in John Foelieves is like	agent may reject Hancock funds if ly to be detrimen	or cancel a purchase ord the fund or its agent dete tal to the fund.	er, suspend or termin	nate the exchange ped transaction invo	privilege or termin olves market timing	ate the
FUNDAMENTAL LARGE CAP VALUE I/ Large Value Additional Description: T ability of an investor to in disruptive trading that it b JOHN HANCOCK INTERNATIONAL CORE R1/ Foreign Large Value	The fund or its avest in John Foelieves is like	agent may reject Hancock funds if the be detriment 1.90%	or cancel a purchase ord the fund or its agent dete tal to the fund. \$ 19.00	er, suspend or termin rmines that a propose N/A	nate the exchange ped transaction invo	privilege or termin plves market timing N/A	ate the g or N/A
FUNDAMENTAL LARGE CAP VALUE I/ Large Value Additional Description: T ability of an investor to in disruptive trading that it b JOHN HANCOCK INTERNATIONAL CORE R1/ Foreign Large	The fund or its avest in John Foelieves is like GOCRX	agent may reject Hancock funds if ly to be detrimer 1.90%	or cancel a purchase ord the fund or its agent detental to the fund. \$ 19.00	er, suspend or termin rmines that a propose N/A	nate the exchange ped transaction invo	privilege or termin plves market timing N/A	ate the g or N/A

Name/ Type of Option	Ticker Symbol	Total Annual As a %*	Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JOHN HANCOCK	JRTRX	1.18%	\$ 11.80	N/A	N/A	N/A	N/A
RETIREMENT							
CHOICES AT							
2010 PORTFOLIO							
CLASS R2/							
Farget Date 2000 - 2010							
	The fund or its	agent may reject	t or cancel a purchase ord	er suspend or termin	ate the exchange i	orivilege or termin	ate the
			the fund or its agent dete				
disruptive trading that it l				inines that a propose	a transaction mv	orves market tilling	5 01
JOHN HANCOCK	JRFNX	1.19%	\$ 11.90	N/A	N/A	N/A	N/A
RETIREMENT	0101111	111570	Ψ 111,70	1,111	1 1/12	1,712	1,711
CHOICES AT							
2015 PORTFOLIO							
CLASS R2/							
Farget Date							
2011 - 2015							
disruptive trading that it l	pelieves is like	ly to be detrime					
JOHN HANCOCK	JRWRX	1.16%	\$ 11.60	N/A	N/A	N/A	N/A
RETIREMENT							
CHOICES AT							
2020 PORTFOLIO							
CLASS R2/							
Target Date							
2016 - 2020	The fund or its	agant may raiga	t or cancel a purchase ord	or suspand or tarmin	ata tha ayahanga t	arivilaga or tarmin	ata tha
			the fund or its agent dete				
disruptive trading that it l				riffines that a propose	a transaction inve	nves market ummi	g OI
JOHN HANCOCK	JRERX	1.15%	\$ 11.50	N/A	N/A	N/A	N/A
RETIREMENT	JILIM	1.15/0	Ψ 11.50	17/11	17/21	11/11	11/11
CHOICES AT							
2025 PORTFOLIO							
CLASS R2/							
Target Date							
2021 - 2025							
	The fund or its	agent may reject	t or cancel a purchase ord	er, suspend or termin	ate the exchange 1	orivilege or termin	ate the
_			-	-			
ability of an investor to in	ivest in John F	lancock funds if	the fund or its agent dete	rmines that a propose	ed transaction invo	olves market timins	gor

Name/ Type of Option	Ticker Symbol	Total Annual As a %*	Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JOHN HANCOCK	JRHRX	1.15%	\$ 11.50	N/A	N/A	N/A	N/A
RETIREMENT							
CHOICES AT							
2030 PORTFOLIO							
CLASS R2/							
Гагдеt Date 2026 - 2030							
	The fund or its	agent may reject	or cancel a purchase ord	er, suspend or termin	ate the exchange i	orivilege or termina	ate the
_			the fund or its agent dete	-		-	
lisruptive trading that it			-				9 4-
IOHN HANCOCK	JRYRX	1.15%	\$ 11.50	N/A	N/A	N/A	N/A
RETIREMENT							
CHOICES AT							
2035 PORTFOLIO							
CLASS R2/							
Γarget Date							
2031 - 2035							
Additional Description:	The fund or its	agent may reject	or cancel a purchase ord	er, suspend or termin	ate the exchange	privilege or termina	ate the
ability of an investor to is	nvest in John I	Hancock funds if	the fund or its agent dete	rmines that a propose	ed transaction invo	olves market timing	g or
disruptive trading that it	believes is like	ly to be detrimen	ital to the fund.				
IOHN HANCOCK	JRRRX	1.16%	\$ 11.60	N/A	N/A	N/A	N/A
RETIREMENT							
CHOICES AT							
2040 PORTFOLIO							
CLASS R2/							
Target Date							
2036 - 2040							
2036 - 2040 Additional Description:			or cancel a purchase ord				
2036 - 2040 Additional Description: Tability of an investor to it	nvest in John I	Hancock funds if	the fund or its agent dete				
2036 - 2040 Additional Description: Tability of an investor to indistruptive trading that it	nvest in John I believes is like	Hancock funds if ly to be detrimen	the fund or its agent detental to the fund.	rmines that a propose	ed transaction invo	olves market timing	g or
2036 - 2040 Additional Description: Tability of an investor to indistruptive trading that it IOHN HANCOCK	nvest in John I	Hancock funds if	the fund or its agent dete				
2036 - 2040 Additional Description: Tability of an investor to indistruptive trading that it IOHN HANCOCK RETIREMENT	nvest in John I believes is like	Hancock funds if ly to be detrimen	the fund or its agent detental to the fund.	rmines that a propose	ed transaction invo	olves market timing	g or
2036 - 2040 Additional Description: Tability of an investor to indisruptive trading that it IOHN HANCOCK RETIREMENT CHOICES AT	nvest in John I believes is like	Hancock funds if ly to be detrimen	the fund or its agent detental to the fund.	rmines that a propose	ed transaction invo	olves market timing	g or
2036 - 2040 Additional Description: Tability of an investor to indisruptive trading that it IOHN HANCOCK RETIREMENT CHOICES AT 2045 PORTFOLIO	nvest in John I believes is like	Hancock funds if ly to be detrimen	the fund or its agent detental to the fund.	rmines that a propose	ed transaction invo	olves market timing	g or
ability of an investor to indisruptive trading that it disruptive trading the disruptive trading and the disruptive trading tradin	nvest in John I believes is like	Hancock funds if ly to be detrimen	the fund or its agent detental to the fund.	rmines that a propose	ed transaction invo	olves market timing	g or
2036 - 2040 Additional Description: Tability of an investor to indisruptive trading that it IOHN HANCOCK RETIREMENT CHOICES AT 2045 PORTFOLIO CLASS R2/ Farget Date	nvest in John I believes is like	Hancock funds if ly to be detrimen	the fund or its agent detental to the fund.	rmines that a propose	ed transaction invo	olves market timing	g or
2036 - 2040 Additional Description: Tability of an investor to indisruptive trading that it IOHN HANCOCK RETIREMENT CHOICES AT 2045 PORTFOLIO CLASS R2/ Target Date 2041 - 2045	nvest in John I believes is like JRVRX	Hancock funds if all to be detrimed 1.16%	the fund or its agent detental to the fund. \$ 11.60	nmines that a propose	N/A	N/A	g or N/A
Additional Description: Tability of an investor to indisruptive trading that it IOHN HANCOCK RETIREMENT CHOICES AT 2045 PORTFOLIO CLASS R2/ Target Date 2041 - 2045	nvest in John I believes is like JRVRX  The fund or its	Hancock funds if ely to be detrimer 1.16%	the fund or its agent detental to the fund.	N/A  er, suspend or termin	N/A  ate the exchange p	N/A  Drivilege or termina	N/A  ate the

Name/ Type of Option	Ticker Symbol	Total Annu As a %*	al Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
JOHN HANCOCK RETIREMENT CHOICES AT	JRINX	1.16%	\$ 11.60	N/A	N/A	N/A	N/A
2050 PORTFOLIO							
CLASS R2/							
Гагдеt Date 2046 - 2050							
	he fund or its	agent may reje	ct or cancel a purchase ord	er suspend or termin	uate the exchange	privilege or termin	ate the
•		• •	if the fund or its agent dete	•	υ,		
=				minies mai a proposi	ed transaction invo	nves market umm	g OI
disruptive trading that it b	VFINX	0.17%	\$ 1.70	N/A	60 Davis	1 in 60 Days	60 Davis
	VFINA	0.17%	\$ 1.70	IN/A	60 Days	1 in 60 Days	60 Days
INDEX INV/							
Large Blend			1 . 0 . 1	1 1 1 10	1 1 1 1 1 1	1.01	
			an money market funds and				erm
			vestor's purchases or excha	•		•	
			ccount. ETF Shares are not				
VANGUARD	VIGRX	0.24%	\$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
GROWTH INDEX							
INV/							
Large Growth							
_	_		an money market funds and		_	-	erm
			vestor's purchases or excha	-		-	
			ccount. ETF Shares are not				
VANGUARD	VMVIX	0.24%	\$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
MID-CAP VALUE							
INDEX INV/							
Mid - Cap							
Value							
Additional Description: E	ach Vanguard	I fund (other th	an money market funds and	d short-term bond fur	nds, but including	Vanguard Short-To	erm
Inflation-Protected Securi	ities Index Fur	nd) limits an in	vestor's purchases or excha	nges into a fund acco	ount for 60 calendary	ar days after the	
investor has redeemed or	exchanged ou	t of that fund a	ccount. ETF Shares are not	subject to these freq	uent-trading limit	s.	
VANGUARD SMALL	VISGX	0.24%	\$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
CAP GROWTH							Ĭ
INDEX INV/							
Small Growth							
	ach Vanguard	fund (other th	an money market funds and	d short-term bond fur	nds, but including	Vanguard Short-T	erm
•	•	•	vestor's purchases or excha			•	C1111
			ccount. ETF Shares are not	-		-	
VANGUARD SMALL	VISVX	0.24%	\$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
	VISVA	0.2470	ψ <b>∠.</b> ŦU	11/1	00 Days	1 III OO Days	oo Days
CAP VALUE							
INDEX INV/							
Small Value							
_	_		an money market funds and		_	-	erm
			vestor's purchases or excha				
investor has radaemed or	exchanged ou	t of that fund a	ccount. ETF Shares are not	subject to these freq	uent-trading limit	c c	

Name/ Type of Option	Ticker Symbol	Total Annua As a %*	Operating Expenses Per \$1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
VANGUARD VALUE INDEX INV/	VIVAX	0.24%	\$ 2.40	N/A	60 Days	1 in 60 Days	60 Days
Large Value							

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	FDAXX	0.74%	\$ 7.40	N/A	N/A	N/A	N/A
FUND; DAILY							
MONEY CLASS/							
Money Market							
Additional Description: N	Jone						

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

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 <a href="http://www.dol.gov/ebsa/publications/undrstndgrtrmnt.html">http://www.dol.gov/ebsa/publications/undrstndgrtrmnt.html</a>. 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 <a href="http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=">http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName=</a> . 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.

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

<sup>\*\*\* =</sup> number of round trips permitted

<sup>\*\*\*\* =</sup> amount of time blocked from trading if policy is violated