

## Fund Change Notice

The purpose of this notice is to share information with you about fund changes that may affect your retirement investment options.

### What is changing

#### *Fund Merger*

Manning & Napier Fund Inc. has announced the merger of their World Opportunities Series Class S into the Overseas Series Class S effective on September 24, 2018.

This fund (and share class)...	...will change to fund (and share class)
Manning & Napier Fund Inc. World Opportunities Series Class S	Manning & Napier Fund Inc. Overseas Series Class S

### Action to consider

It is important that you know about these changes so that you can make informed decisions when you review your retirement account. No action is required on your part as a result of these changes. However, you can review and change your investments at any time at [mylife.jhrps.com](http://mylife.jhrps.com) or by calling 800.294.3575.

### More information

For information about your retirement account or to review investment options, make investment changes, or access "My Learning Center," log into your account at [www.mylife.jhrps.com](http://www.mylife.jhrps.com). You can also speak to a representative by calling 800.294.3575.

### About risk

- All mutual funds are subject to market risk and will fluctuate in value.
- An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

**A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John**

**Hancock Retirement Plan Services LLC at 800.294.3575 or visit our website at [mylife.jhrps.com](http://mylife.jhrps.com). Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.**

John Hancock Retirement Plan Services LLC is also referred to as "John Hancock".

The content of this document is for general information only and is believed to be accurate and reliable as of posting date but may be subject to change. John Hancock does not provide investment, tax, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

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NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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