



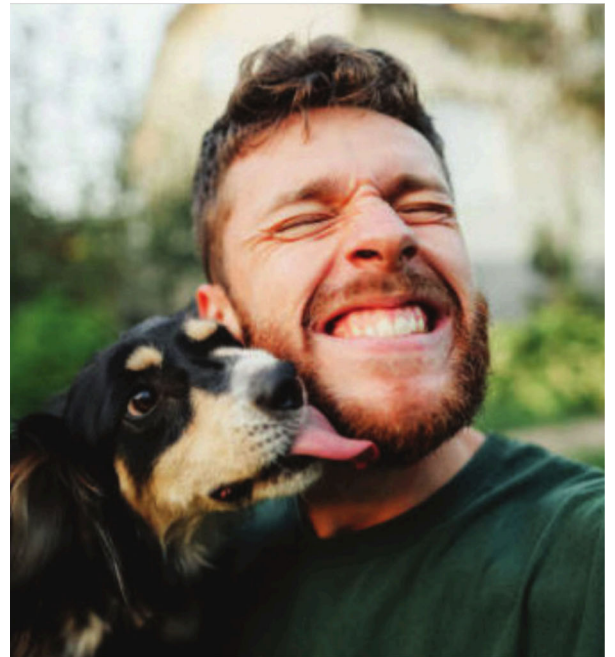
Welcome to *your* retirement savings plan

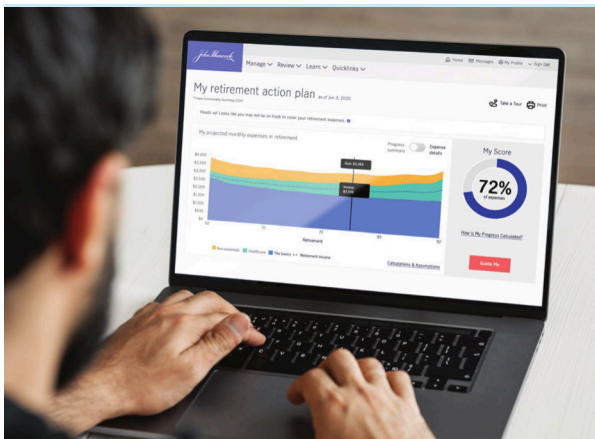
Operating Engineers Local 139 Defined Contribution Annuity Fund

Your union has partnered with John Hancock to offer you this retirement benefit - learn how to make the most of your new retirement savings plan account.



John Hancock Retirement Plan Services LLC and Operating Engineers Local 139 Defined Contribution Annuity Fund are not affiliated and neither are responsible for the liabilities of the other.





As part of your benefits at Operating Engineers Local 139 Defined Contribution Annuity Fund, you'll soon be enrolled in your new retirement savings plan. By taking just a couple more steps, you can register to secure your account and personalize your savings strategy!



Go to
myplan.johnhancock.com



Download John Hancock's
retirement app

Step 1: Register

- 1 Your first step is to register your account online.
- 2 Go to **myplan.johnhancock.com** or download **John Hancock's retirement app**.
- 3 Choose **"Register now"** to get started.

Step 2: Learn all your plan has to offer

Contributions are made to your retirement plan account as set forth in the collective bargaining agreement. You're automatically enrolled in the plan as of the first day a contribution is made on your behalf.

Here are some other reasons your plan is a great way to help build for retirement:

- It puts the power of compound earnings to work for you to help pursue your goals
- It can help lower your investments costs with dollar cost averaging¹ investing on a regular schedule, rather than trying to time the market

Step 3: Take advantage of your digital tools

Once you've registered on your account, you'll be able to:

- Check your account balance and review your statements
- View year-to-date contributions and your personal rate of return
- Adjust your retirement goal to help you stay on track
- Get tips, tools, and information to help you keep financially fit
- Review your summary plan description
- See fund fact sheets and prospectuses (if applicable for your plan)

Most of these features are available on both your plan website and John Hancock's retirement app.

Provide your beneficiary information by visiting "My profile, beneficiaries & settings" from the main menu.

¹ Dollar cost averaging does not guarantee a profit or eliminate the risk of a loss. Systematic investing involves continuous investment in securities, regardless of price-level fluctuation. You should consider your resources to continue the strategy over the long term.

Step 4: Select your investment options

When you choose investments for your retirement savings, it's important to find the right combination of potential reward and risk. To do this, it's helpful to mix the types of investments you choose.² You can decide to have someone choose the investments for you, or you can do it yourself—so learn about your options. To view all the available plan investment options, including individual fund fact sheets, visit myplan.johnhancock.com/investment_info and enter your plan code TH7103.



Professionally managed investments

To select an investment that's aligned with your needs, you can choose a target-date fund, which is managed according to your expected retirement date.³



Do-it-yourself investments

As an alternative, you can select a diverse group of investments to help you balance the potential rewards and risks involved in investing. And plan to check in on your investments from time to time to be sure they're still meeting your needs.



Need advice?

If you're not sure which approach or mix of investments is right for you, consider using Morningstar's Retirement Manager.⁴ Available on your plan website, this tool provides a step-by-step action plan based on your current needs, situation, and plan investment options. If you agree with the advice, you can implement it with the click of a button. Retirement Manager is available at no additional charge.

Not sure what to choose?

Your plan offers a default investment option, which you can invest in now and change later or stay invested in for the long term.

² Neither asset allocation nor diversification guarantees a profit or protects against a loss. ³ A target-date portfolio is an investment option comprising a fund of funds that allocates its investments among multiple asset classes that can include U.S. and foreign equity and fixed-income securities. The target date is the approximate date an investor plans to start withdrawing money. The portfolio's ability to achieve its investment objective will depend largely on the ability of the subadvisor to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. The portfolio managers control security selection and asset allocation. There can be no assurance that either a fund or the underlying funds will achieve their investment objectives. Investors should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance. A fund is subject to the same risks as the underlying funds in which it invests. Because target-date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target-date funds generally shift to a more conservative investment mix over time. While this may help manage risk, it does not guarantee earnings growth. An investment in a target-date fund is not guaranteed, and you may experience losses, including principal value, at, or after, the target date. There is no guarantee that the fund will provide adequate income at and through retirement. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing. For a more complete description of these and other risks, please see the fund's prospectus.

Here's what you need to know

- Contributions are made to your retirement plan account on your behalf as described in the collective bargaining agreement with Operating Engineers Local 139 Defined Contribution Annuity Fund.
- You'll be automatically enrolled in the plan as of the first day a contribution is made on your behalf.
- Based on your date of birth, your contributions will be invested in the plan's default fund, unless you select other investment options.

Year	Default Investment
1952 or earlier	Amer Target 2010 Fund R6
1953 — 1957	Amer Target 2020 Fund R6
1958 — 1962	Amer Target 2025 Fund R6
1963 — 1967	Amer Target 2030 Fund R6
1968 — 1972	Amer Target 2035 Fund R6
1973 — 1977	Amer Target 2040 Fund R6
1978 — 1982	Amer Target 2045 Fund R6
1983 — 1987	Amer Target 2050 Fund R6
1988 — 1992	Amer Target 2055 Fund R6
1993 — 1997	Amer Target 2060 Fund R6
1998 — 2002	American Funds 2065 TD Ret R6
2003 or later	American Funds 2070 TD Ret R6

- You're 100% vested in the full value of your account, subject to investment gains or losses.
- You'll be receiving additional investment information in the mail. Please review this information carefully.

What are the benefits of participating in the plan?

Automatic savings - Contributions are made to your account automatically for each hour that you work. You don't need to remember to save, and those contributions will grow over time.

Potential investment growth - The plan is designed to help you grow your account balance over time through compound earnings. Your individual account balance can grow based on the number of hours worked, the amount contributed by your union to your plan, and how well your investments perform.



Have questions?
(833) 38-UNION

Get one-on-one support to help you make simple, but smart, choices about your account. Our specialists are available Monday through Friday, from 8:00 A.M. to 10:00 P.M., Eastern time.

Combining outside accounts
877-525-7655

If you have other qualified plan retirement accounts that you'd like to combine, we can handle the details—at no additional cost to you.

And as you approach retirement, or possibly decide to change jobs, our team can provide the support to help you make a simple, but smart choice about your account - such as staying in your plan or rolling over to an IRA.



Take control of your financial future—register, participate, and personalize your plan today.

Visit **myplan.johnhancock.com** or download **John Hancock's retirement app** to get started.

Operating Engineers Local 139 Defined Contribution Annuity Fund ("Plan") QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

You have the right to direct the investment of your account among any of the investment options available under the Plan. If you do not make an investment election, contributions made on your behalf will be invested in the Plan's "default" fund.

The Plan's default fund ("Default Fund") is the Target Date fund that is based upon on your date of birth, according to the following chart:

Year	Default Investment
1952 or earlier	Amer Target 2010 Fund R6
1953 — 1957	Amer Target 2020 Fund R6
1958 — 1962	Amer Target 2025 Fund R6
1963 — 1967	Amer Target 2030 Fund R6
1968 — 1972	Amer Target 2035 Fund R6
1973 — 1977	Amer Target 2040 Fund R6
1978 — 1982	Amer Target 2045 Fund R6
1983 — 1987	Amer Target 2050 Fund R6
1988 — 1992	Amer Target 2055 Fund R6
1993 — 1997	Amer Target 2060 Fund R6
1998 — 2002	American Funds 2065 TD Ret R6
2003 or later	American Funds 2070 TD Ret R6

If John Hancock Retirement Plan Services, LLC ("John Hancock") does not have your date of birth on file, contributions will be invested instead in the until a valid date of birth is obtained by John Hancock

The enclosed Fund Fact Sheet for the Default Fund contains a description of the investment objectives, risk and return characteristics, and fees and expenses.

Investment information concerning the other investment options available under the Plan is provided in the enclosed Fund Fact Sheets and can be obtained by contacting John Hancock at myplan.johnhancock.com or by calling (833) 38-UNION.

About Risk

The "target date" in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund's principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities. An investment in a target-date fund is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that the fund will provide adequate income at and through retirement. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing.

There are additional risks associated with investing in high yield, small cap, mid cap, and foreign securities. Small and mid-cap stocks are generally less established and may be more volatile and less liquid than stocks of larger companies. Such funds also invest in bonds, which are subject to interest-rate risk and can lose principal value when interest rates rise. There is no guarantee that the investment objectives will be met.

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 (833) 38-UNION or visit our website

**at myplan.johnhancock.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".

John Hancock Retirement Plan Services, LLC offers plan administrative and recordkeeping services to sponsors or administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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American Funds 2010 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category³⁸:
**Target-Date
2000-2010**

PORTFOLIO DETAILS

Ticker	RFTTX
Inception Date	2009-07-13
Gross Expense Ratio ^{f1} (%)	0.29
Net Expense Ratio ^{f1} (%)	0.29
Fund Total Net Assets (\$M)	2,684.56
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2010 Target Date Retirement Fund	7.49	12.10	8.39	6.53	5.96	--
S&P Target Date Retirement Inc ⁵	5.98	9.12	7.73	4.63	4.67	--
Target-Date 2000-2010 ^{b39}	5.78	8.94	7.62	5.07	5.03	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds Income Fund of Amer R6	18.01
American Funds Interm Bd Fd of Amer R6	11.16
American Funds Bond Fund of Amer R6	10.11
American Funds ST Bd Fd of Amer R6	8.21
American Funds Mortgage R6	7.16
American Funds Inflation Linked Bd R6	7.01
American Funds Capital Income Bldr R6	7.00
American Funds American Balanced R6	6.94
American Funds American Mutual R6	4.94
American Funds Strategic Bond R-6	4.08

KEY STATISTICS

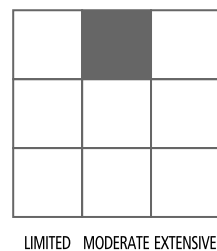
Turnover Ratio (%) (annualized)	8
Sharpe Ratio ^{b54} (3y)	0.44

PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Derivatives, Equity Securities, Fixed-Income Securities, Foreign Securities, High-Yield Securities, Inflation-Protected Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Restricted/Illiquid Securities, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

FIXED INCOME STYLE BOX



MORNINGSTAR RATING^{m1}

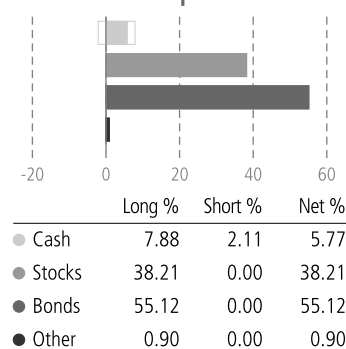


Morningstar Volatility Analysis

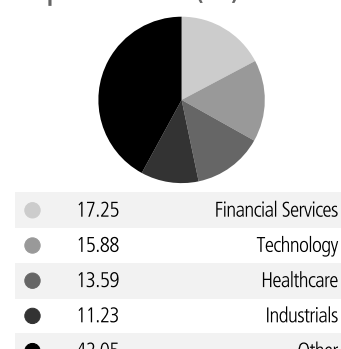


This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

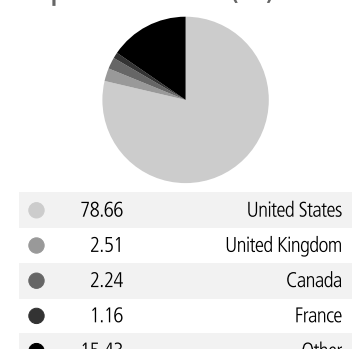
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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 myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



American Funds 2020 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁰:
Target-Date 2020

PORTFOLIO DETAILS

Ticker	RRCTX
Inception Date	2009-07-13
Gross Expense Ratio ^{f1} (%)	0.30
Net Expense Ratio ^{f1} (%)	0.30
Fund Total Net Assets (\$M)	9,784.21
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2020 Target Date Retirement Fund	8.02	12.75	9.52	7.26	6.68	--
S&P Target Date Through 2020 I ⁶⁰	6.78	10.56	9.73	7.16	6.46	--
Target-Date 2020 ^{b41}	6.36	9.72	8.65	6.19	5.85	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds Income Fund of Amer R6	12.11
American Funds Bond Fund of Amer R6	8.14
American Funds Inflation Linked Bd R6	8.09
American Funds American Balanced R6	7.88
American Funds Interm Bd Fd of Amer R6	6.24
American Funds Mortgage R6	6.09
American Funds Capital Income Bldr R6	6.08
American Funds American Mutual R6	5.99
American Funds Capital World Gr&Inc R6	4.86
American Funds Washington Mutual R6	4.85

KEY STATISTICS

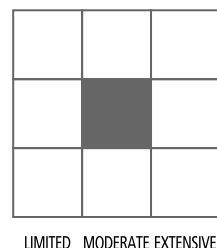
Turnover Ratio (%) (annualized)	5
Sharpe Ratio ^{b54} (3y)	0.52

PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Derivatives, Equity Securities, Fixed-Income Securities, Foreign Securities, High-Yield Securities, Inflation-Protected Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Restricted/Illiquid Securities, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

FIXED INCOME STYLE BOX



LIMITED MODERATE EXTENSIVE

MORNINGSTAR RATING^{m1}

OVERALL (Out of 100 Funds)



3 YEAR (Out of 100 Funds)



5 YEAR (Out of 96 Funds)



10 YEAR (Out of 55 Funds)

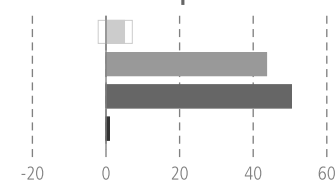


Morningstar Volatility Analysis



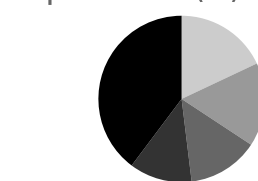
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot^{b2}



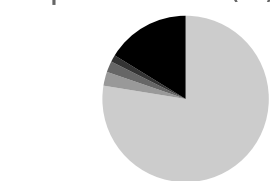
	Long %	Short %	Net %
● Cash	7.15	2.12	5.03
● Stocks	43.63	0.00	43.63
● Bonds	50.40	0.00	50.40
● Other	0.94	0.00	0.94

Top Sectors^{b2} (%)



● 17.99	Technology
● 16.28	Financial Services
● 13.80	Healthcare
● 12.18	Industrials
● 39.75	Other

Top Countries^{b2} (%)



● 77.56	United States
● 2.71	United Kingdom
● 2.14	Canada
● 1.36	France
● 16.23	Other

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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 myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



American Funds 2025 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category^{†1}:
Target-Date 2025

PORTFOLIO DETAILS

Ticker	RFDTX
Inception Date	2009-07-13
Gross Expense Ratio ^{†1} (%)	0.31
Net Expense Ratio ^{†1} (%)	0.31
Fund Total Net Assets (\$M)	22,228.40
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2025 Target Date Retirement Fund	8.10	12.73	10.20	7.78	7.34	--
S&P Target Date Through 2025 I ^{†1}	7.29	11.38	10.83	8.38	7.19	--
Target-Date 2025 ^{b42}	6.48	10.00	9.28	6.80	6.25	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds Income Fund of Amer R6	8.29
American Funds Bond Fund of Amer R6	8.09
American Funds Inflation Linked Bd R6	8.09
American Funds American Balanced R6	7.91
American Funds Mortgage R6	6.09
American Funds Interm Bd Fd of Amer R6	6.08
American Funds American Mutual R6	5.97
American Funds Capital World Gr&Inc R6	5.77
American Funds Capital Income Bldr R6	5.15
American Funds US Government Sec R6	5.09

KEY STATISTICS

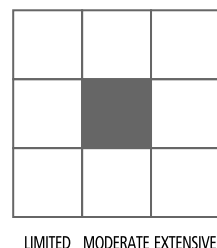
Turnover Ratio (%) (annualized)	10
Sharpe Ratio ^{b54} (3y)	0.56

PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Derivatives, Equity Securities, Fixed-Income Securities, Foreign Securities, High-Yield Securities, Inflation-Protected Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Restricted/Illiquid Securities, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

FIXED INCOME STYLE BOX



LIMITED MODERATE EXTENSIVE

MORNINGSTAR RATING^{m1}

OVERALL (Out of 159 Funds)



3 YEAR (Out of 159 Funds)



5 YEAR (Out of 139 Funds)



10 YEAR (Out of 91 Funds)

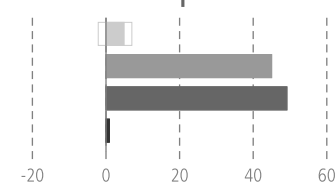


Morningstar Volatility Analysis



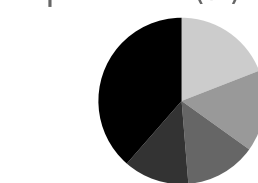
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

Portfolio Snapshot^{b2}



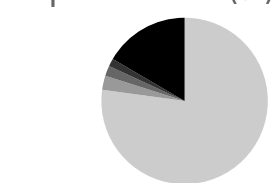
	Long %	Short %	Net %
● Cash	7.03	2.11	4.92
● Stocks	45.01	0.00	45.01
● Bonds	49.16	0.00	49.16
● Other	0.91	0.00	0.91

Top Sectors^{b2} (%)



● 19.09	Technology
● 15.81	Financial Services
● 13.81	Healthcare
● 12.74	Industrials
● 38.56	Other

Top Countries^{b2} (%)



● 77.15	United States
● 2.75	United Kingdom
● 1.99	Canada
● 1.52	France
● 16.59	Other

^{†1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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 myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



American Funds 2030 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴²:
Target-Date 2030

PORTFOLIO DETAILS

Ticker	RFETX
Inception Date	2009-07-13
Gross Expense Ratio ^{f1} (%)	0.33
Net Expense Ratio ^{f1} (%)	0.33
Fund Total Net Assets (\$M)	35,383.82
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2030 Target Date Retirement Fund	8.62	13.55	11.84	9.07	8.23	--
S&P Target Date Through 2030 I ⁶²	7.70	12.18	12.08	9.45	7.84	--
Target-Date 2030 ^{b43}	6.95	10.67	10.47	7.99	6.99	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds American Balanced R6	8.02
American Funds Bond Fund of Amer R6	7.15
American Funds American Mutual R6	6.96
American Funds Capital World Gr&Inc R6	6.86
American Funds Inflation Linked Bd R6	6.24
American Funds AMCAP R6	5.56
American Funds Mortgage R6	5.15
American Funds Interm Bd Fd of Amer R6	5.13
American Funds US Government Sec R6	5.10
American Funds Washington Mutual R6	4.99

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 186 Funds)



3 YEAR (Out of 186 Funds)



5 YEAR (Out of 161 Funds)



10 YEAR (Out of 107 Funds)



Morningstar Volatility Analysis



This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

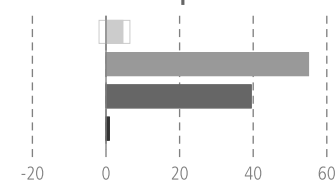
KEY STATISTICS

Turnover Ratio (%) (annualized)	7
Sharpe Ratio ^{b54} (3y)	0.66

PRINCIPAL RISKS

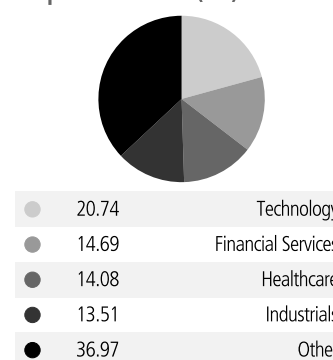
Principal Risks include: Active Management, Conflict of Interest, Derivatives, Equity Securities, Fixed-Income Securities, Foreign Securities, Inflation-Protected Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Mortgage-Backed and Asset-Backed Securities, Not FDIC Insured, Restricted/Illiquid Securities, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Portfolio Snapshot^{b2}



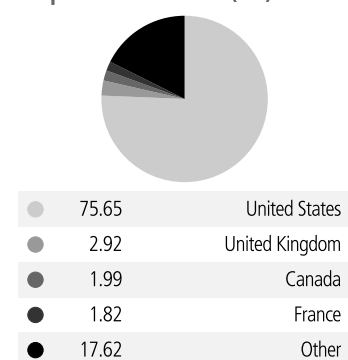
	Long %	Short %	Net %
● Cash	6.50	1.89	4.61
● Stocks	55.04	0.00	55.04
● Bonds	39.45	0.00	39.45
● Other	0.90	0.00	0.90

Top Sectors^{b2} (%)



● 20.74	Technology
● 14.69	Financial Services
● 14.08	Healthcare
● 13.51	Industrials
● 36.97	Other

Top Countries^{b2} (%)



● 75.65	United States
● 2.92	United Kingdom
● 1.99	Canada
● 1.82	France
● 17.62	Other

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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 myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



American Funds 2035 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴³:
Target-Date 2035

PORTFOLIO DETAILS

Ticker	RFETF
Inception Date	2009-07-13
Gross Expense Ratio ^{f1} (%)	0.34
Net Expense Ratio ^{f1} (%)	0.34
Fund Total Net Assets (\$M)	36,517.92
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2035 Target Date Retirement Fund	9.30	14.63	13.75	10.64	9.35	--
S&P Target Date Through 2035 I ⁶³	8.25	13.11	13.37	10.74	8.56	--
Target-Date 2035 ^{b44}	7.62	11.79	12.11	9.46	7.75	--

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TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds American Balanced R6	7.95
American Funds American Mutual R6	7.05
American Funds Capital World Gr&Inc R6	6.86
American Funds AMCAP R6	5.77
American Funds Fundamental Invs R6	5.74
American Funds Growth Fund of Amer R6	5.67
American Funds Inflation Linked Bd R6	5.23
American Funds US Government Sec R6	5.18
American Funds Mortgage R6	5.18
American Funds Washington Mutual R6	5.05

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 178 Funds)



3 YEAR (Out of 178 Funds)



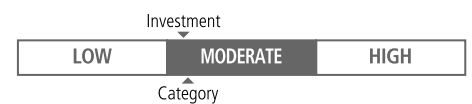
5 YEAR (Out of 155 Funds)



10 YEAR (Out of 108 Funds)



Morningstar Volatility Analysis



This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

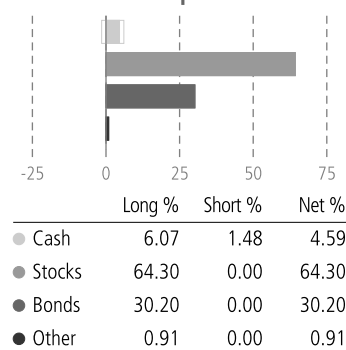
KEY STATISTICS

Turnover Ratio (%) (annualized)	7
Sharpe Ratio ^{b54} (3y)	0.75

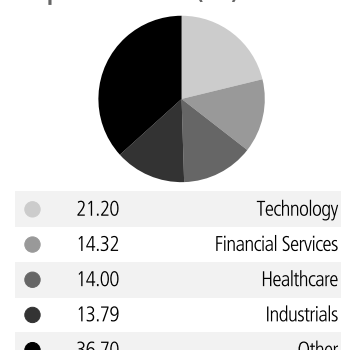
PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Equity Securities, Fixed-Income Securities, Foreign Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

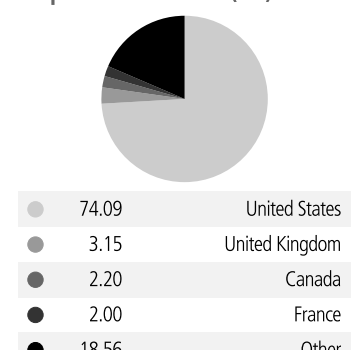
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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American Funds 2040 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁴:
Target-Date 2040

PORTFOLIO DETAILS

Ticker	RFGTX
Inception Date	2009-07-27
Gross Expense Ratio ^{f1} (%)	0.36
Net Expense Ratio ^{f1} (%)	0.36
Fund Total Net Assets (\$M)	34,365.64
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2040 Target Date Retirement Fund	10.26	16.14	15.77	11.95	10.08	--
S&P Target Date Through 2040 I ⁶⁴	8.66	13.92	14.65	11.87	9.16	--
Target-Date 2040 ^{b45}	8.20	12.61	13.48	10.77	8.41	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds American Balanced R6	8.07
American Funds American Mutual R6	7.14
American Funds Capital World Gr&Inc R6	6.98
American Funds Fundamental Invs R6	6.78
American Funds New Perspective R6	6.73
American Funds Growth Fund of Amer R6	6.72
American Funds AMCAP R6	6.72
American Funds Washington Mutual R6	5.98
American Funds SMALLCAP World R6	5.67
American Funds US Government Sec R6	5.13

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m2}

OVERALL (Out of 181 Funds)



3 YEAR (Out of 181 Funds)



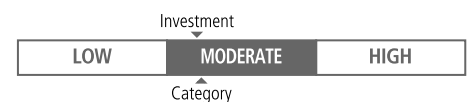
5 YEAR (Out of 156 Funds)



10 YEAR (Out of 107 Funds)



Morningstar Volatility Analysis



This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

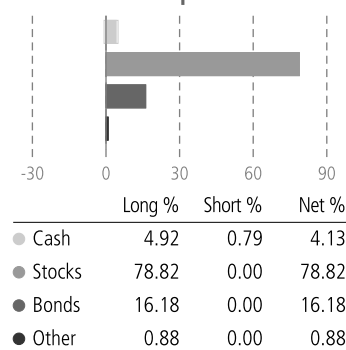
KEY STATISTICS

Turnover Ratio (%) (annualized)	6
Sharpe Ratio ^{b54} (3y)	0.83

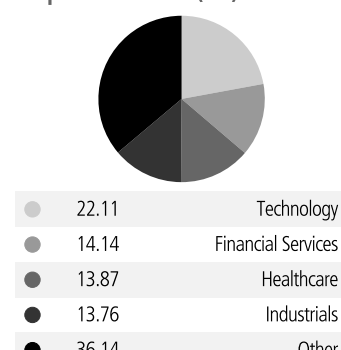
PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Equity Securities, Fixed-Income Securities, Foreign Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

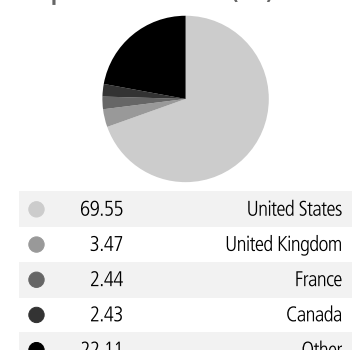
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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American Funds 2045 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category^{d45}:
Target-Date 2045

PORTFOLIO DETAILS

Ticker	RFHTX
Inception Date	2009-07-13
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
Fund Total Net Assets (\$M)	30,394.24
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds American Balanced R6	8.10
American Funds Fundamental Invs R6	7.73
American Funds American Mutual R6	7.19
American Funds Capital World Gr&Inc R6	6.98
American Funds Washington Mutual R6	6.98
American Funds New Perspective R6	6.84
American Funds Growth Fund of Amer R6	6.83
American Funds AMCAP R6	6.83
American Funds SMALLCAP World R6	6.78
American Funds New World R6	6.06

KEY STATISTICS

Turnover Ratio (%) (annualized)	5
Sharpe Ratio ^{b54} (3y)	0.84

PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Equity Securities, Fixed-Income Securities, Foreign Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2045 Target Date Retirement Fund	10.61	16.52	16.32	12.23	10.28	--
S&P Target Date Through 2045 I ^{d67}	8.90	14.45	15.54	12.67	9.57	--
Target-Date 2045 ^{b46}	8.74	13.58	14.59	11.61	8.81	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 178 Funds)



3 YEAR (Out of 178 Funds)



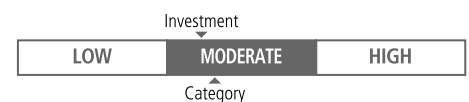
5 YEAR (Out of 155 Funds)



10 YEAR (Out of 108 Funds)

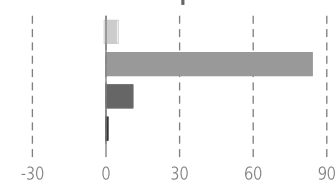


Morningstar Volatility Analysis



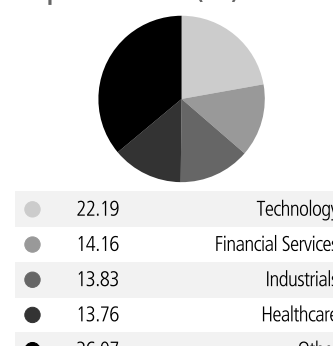
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}



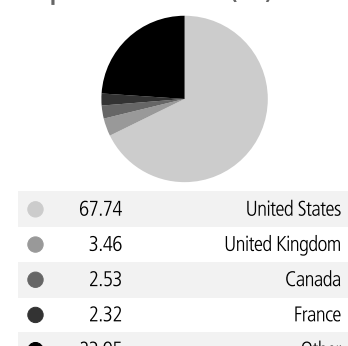
	Long %	Short %	Net %
● Cash	4.97	0.75	4.22
● Stocks	84.04	0.00	84.04
● Bonds	10.94	0.00	10.94
● Other	0.79	0.00	0.79

Top Sectors^{b2} (%)



● 22.19	Technology
● 14.16	Financial Services
● 13.83	Industrials
● 13.76	Healthcare
● 36.07	Other

Top Countries^{b2} (%)



● 67.74	United States
● 3.46	United Kingdom
● 2.53	Canada
● 2.32	France
● 23.95	Other

^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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American Funds 2050 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

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Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁸:
Target-Date 2050

PORTFOLIO DETAILS

Ticker	RFITX
Inception Date	2009-07-13
Gross Expense Ratio ^{f1} (%)	0.37
Net Expense Ratio ^{f1} (%)	0.37
Fund Total Net Assets (\$M)	27,855.80
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2050 Target Date Retirement Fund	10.57	16.52	16.63	12.27	10.35	--
S&P Target Date Through 2050 I ⁶⁵	9.22	14.77	16.01	12.93	9.72	--
Target-Date 2050 ^{b48}	8.92	13.68	15.11	11.97	9.00	--

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TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds New Perspective R6	8.75
American Funds Washington Mutual R6	8.03
American Funds Fundamental Invs R6	7.81
American Funds SMALLCAP World R6	7.80
American Funds American Mutual R6	7.22
American Funds American Balanced R6	7.14
American Funds Capital World Gr&Inc R6	7.02
American Funds Growth Fund of Amer R6	6.85
American Funds AMCAP R6	6.85
American Funds New World R6	6.19

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 179 Funds)



3 YEAR (Out of 179 Funds)



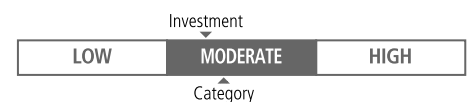
5 YEAR (Out of 156 Funds)



10 YEAR (Out of 107 Funds)



Morningstar Volatility Analysis



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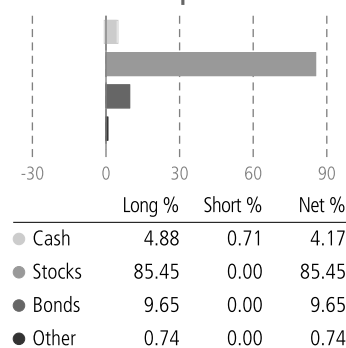
KEY STATISTICS

Turnover Ratio (%) (annualized)	5
Sharpe Ratio ^{b54} (3y)	0.85

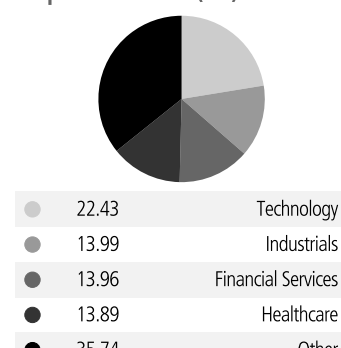
PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Equity Securities, Fixed-Income Securities, Foreign Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

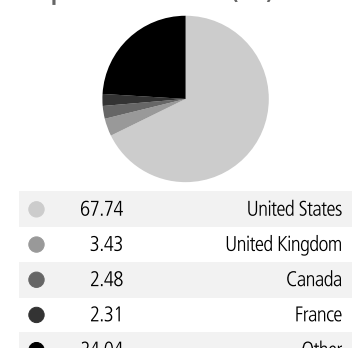
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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American Funds 2055 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category^{c46}:
Target-Date 2055

PORTFOLIO DETAILS

Ticker	RFKTX
Inception Date	2010-02-01
Gross Expense Ratio ^{f1} (%)	0.39
Net Expense Ratio ^{f1} (%)	0.39
Fund Total Net Assets (\$M)	20,124.05
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2055 Target Date Retirement Fund	10.67	16.49	16.90	12.25	10.34	--
S&P Target Date Through 2055+ ⁴⁶⁶	9.24	14.82	16.09	13.02	9.76	--
Target-Date 2055 ^{b47}	9.12	14.15	15.31	12.13	9.05	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds New Perspective R6	8.88
American Funds Fundamental Invs R6	8.86
American Funds SMALLCAP World R6	8.83
American Funds New World R6	8.12
American Funds Washington Mutual R6	8.08
American Funds Capital World Gr&Inc R6	7.95
American Funds AMCAP R6	6.89
American Funds Growth Fund of Amer R6	6.88
American Funds American Mutual R6	6.17
American Funds American Balanced R6	6.10

KEY STATISTICS

Turnover Ratio (%) (annualized)	5
Sharpe Ratio ^{b54} (3y)	0.86

PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Equity Securities, Fixed-Income Securities, Foreign Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 178 Funds)

★★★★★

3 YEAR (Out of 178 Funds)

★★★★★

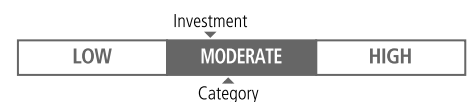
5 YEAR (Out of 155 Funds)

★★★★★

10 YEAR (Out of 107 Funds)

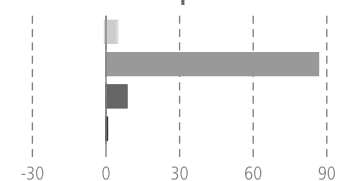
★★★★★

Morningstar Volatility Analysis



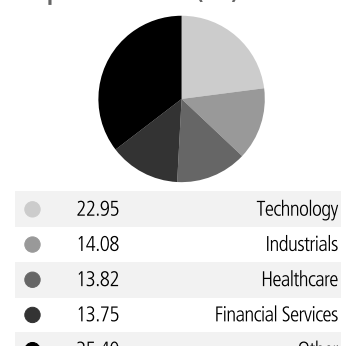
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}

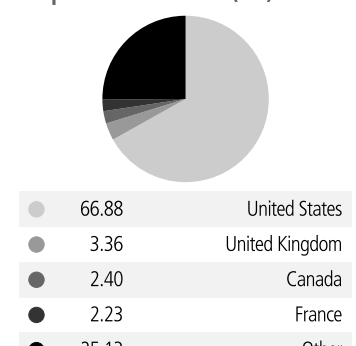


● Cash	4.81	0.68	4.13
● Stocks	86.66	0.00	86.66
● Bonds	8.57	0.00	8.57
● Other	0.65	0.00	0.65

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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American Funds 2060 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category^{CS2}:
Target-Date 2060+

PORTFOLIO DETAILS

Ticker	RFUTX
Inception Date	2015-03-27
Gross Expense Ratio ^{f1} (%)	0.39
Net Expense Ratio ^{f1} (%)	0.39
Fund Total Net Assets (\$M)	12,532.38
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds SMALLCAP World R6	9.86
American Funds New Perspective R6	9.86
American Funds Fundamental Invs R6	8.95
American Funds New World R6	8.17
American Funds Washington Mutual R6	8.07
American Funds Capital World Gr&Inc R6	7.97
American Funds Invmt Co of Amer R6	6.92
American Funds Growth Fund of Amer R6	6.91
American Funds AMCAP R6	6.91
American Funds American Balanced R6	6.05

KEY STATISTICS

Turnover Ratio (%) (annualized)	5
Sharpe Ratio ^{b54} (3y)	0.86

PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Equity Securities, Fixed-Income Securities, Foreign Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2060 Target Date Retirement Fund	10.65	16.50	16.95	12.23	10.33	--
S&P Target Date Through 2055+ ⁶⁶	9.24	14.82	16.09	13.02	9.76	--
Target-Date 2060+ ^{b52}	9.17	14.19	15.39	12.24	9.21	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 178 Funds)

★★★★★

3 YEAR (Out of 178 Funds)

★★★★★

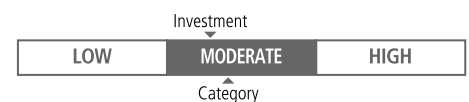
5 YEAR (Out of 150 Funds)

★★★★★

10 YEAR (Out of 51 Funds)

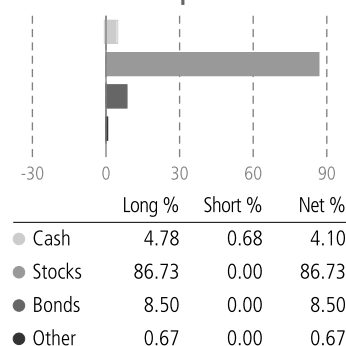
★★★★★

Morningstar Volatility Analysis

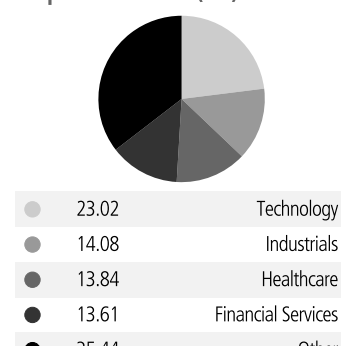


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

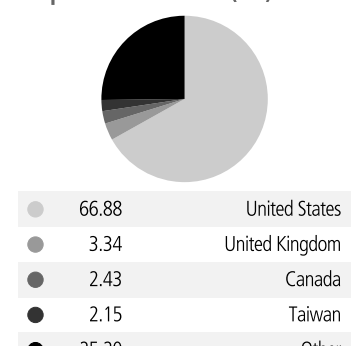
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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American Funds 2065 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category^{†07}:
Target-Date 2065+

PORTFOLIO DETAILS

Ticker	RFVTX
Inception Date	2020-03-27
Gross Expense Ratio ^{†1} (%)	0.39
Net Expense Ratio ^{†1} (%)	0.39
Fund Total Net Assets (\$M)	3,521.45
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds SMALLCAP World R6	9.98
American Funds New Perspective R6	9.98
American Funds Fundamental Invs R6	8.96
American Funds Washington Mutual R6	8.04
American Funds New World R6	7.98
American Funds Capital World Gr&Inc R6	7.95
American Funds Growth Fund of Amer R6	6.98
American Funds AMCAP R6	6.98
American Funds Invmt Co of Amer R6	6.97
American Funds American Balanced R6	6.03

KEY STATISTICS

Turnover Ratio (%) (annualized)	4
Sharpe Ratio ^{b54} (3y)	0.86

PRINCIPAL RISKS

Principal Risks include: Active Management, Conflict of Interest, Equity Securities, Fixed-Income Securities, Foreign Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

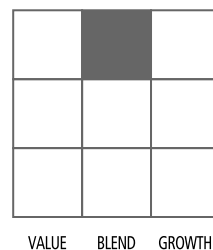
As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2065 Target Date Retirement Fund	10.63	16.47	16.98	12.25	--	15.73
S&P Target Date Through 2055+ ^{b66}	9.24	14.82	16.09	13.02	9.76	--
Target-Date 2065+ ^{b92}	9.44	14.37	15.58	12.38	0.00	--

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Morningstar Category

EQUITY STYLE BOX



MORNINGSTAR RATING^{m1}

OVERALL (Out of 148 Funds)



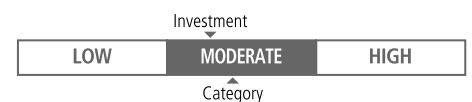
3 YEAR (Out of 148 Funds)



5 YEAR (Out of 63 Funds)

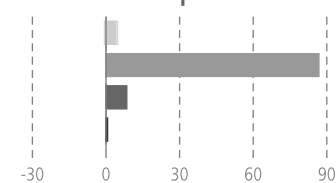


Morningstar Volatility Analysis



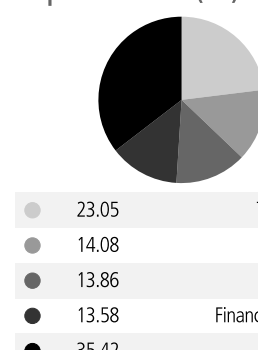
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}

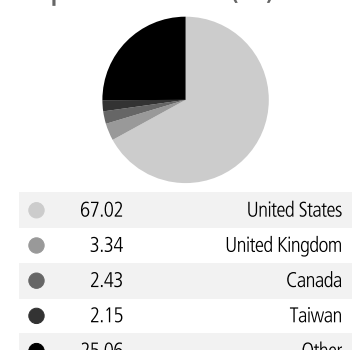


	Long %	Short %	Net %
● Cash	4.78	0.68	4.10
● Stocks	86.77	0.00	86.77
● Bonds	8.47	0.00	8.47
● Other	0.67	0.00	0.67

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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American Funds 2070 Target Date Retirement Fund (Class R6)

AS OF 2025-06-30

INVESTMENT STRATEGY: The investment seeks growth, income and conservation of capital. The fund will attempt to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category^{c107}:
Target-Date 2065+

PORTFOLIO DETAILS

Ticker	RFBFX
Inception Date	2024-05-03
Gross Expense Ratio ^{f1} (%)	0.39
Net Expense Ratio ^{f1} (%)	0.39
Fund Total Net Assets (\$M)	107.83
Management Company	Capital Research and Management Company
Portfolio Managers	Wesley K. Phoa Michelle J. Black William L. Robbins Shannon Ward Samir Mathur

Average Annual Total Returns %

As of 2025-06-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
American Funds 2070 Target Date Retirement Fund	10.65	16.48	--	--	--	18.20
S&P Target Date Through 2055+ ^{b66}	9.24	14.82	16.09	13.02	9.76	--
Target-Date 2065+ ^{b92}	9.44	14.37	15.58	12.38	0.00	--

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TOP TEN HOLDINGS AS OF 2025-03-31

	% of Assets
American Funds SMALLCAP World R6	10.00
American Funds New Perspective R6	10.00
American Funds Fundamental Invs R6	8.98
American Funds Washington Mutual R6	8.03
American Funds New World R6	8.00
American Funds Capital World Gr&Inc R6	7.96
American Funds Growth Fund of Amer R6	7.00
American Funds AMCAP R6	7.00
American Funds Invmt Co of Amer R6	6.99
American Funds American Balanced R6	5.98

KEY STATISTICS

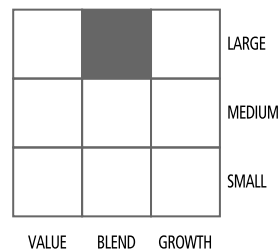
Turnover Ratio (%) (annualized)	7
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PRINCIPAL RISKS

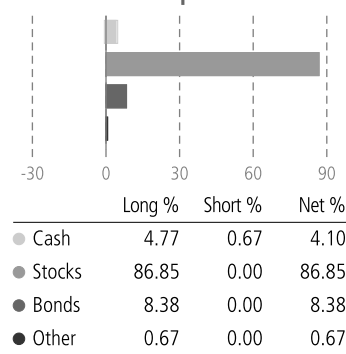
Principal Risks include: Active Management, Conflict of Interest, Equity Securities, Fixed-Income Securities, Foreign Securities, Interest Rate, Issuer, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, U.S. Government Obligations and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

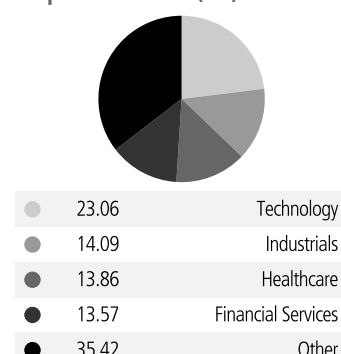
EQUITY STYLE BOX



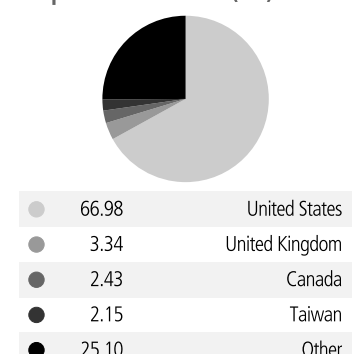
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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Important Notes

Other:

m1. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance(not including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. The top 10% of funds in each category receive five stars, then next 22.5% receive four stars, the middle 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its three-, five- and 10-year (if applicable) Morningstar Rating™ metrics. The rating formula most heavily weights the three year rating, using the following calculation: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. Past performance does not guarantee future results.

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

b39. Target-Date 2000-2010 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2000-2010 category.

b41. Target-Date 2020 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2020 category.

b42. Target-Date 2025 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2025 category.

b43. Target-Date 2030 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2030 category.

b44. Target-Date 2035 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2035 category.

b45. Target-Date 2040 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2040 category.

b46. Target-Date 2045 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2045 category.

b47. Target-Date 2055 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2055 category.

b48. Target-Date 2050 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2050 category.

b52. Target-Date 2060+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2060+ category.

b54. Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance.

b92. Target-Date 2065+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2065+ category.

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Index Description:

i5. S&P Target Date Total Return Indices are designed to measure the performance of multi-asset-class portfolios. The indices were designed as benchmarks for the growing category of "target date" funds, which are typically used to plan for retirement or other long-term savings goals. The indices automatically adjust their asset allocations over time to reflect reductions in potential risk as an investor's target date approaches.

i60. The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date. An investment cannot be made directly into an index.

i61. The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date. An investment cannot be made directly into an index.

i62. The S&P Target Date Series comprises eleven multi-asset class indices, each corresponding to a particular target retirement date. Each index provides varying levels of exposure to equities and fixed income. Each target date allocation is created and retired according to a pre-determined schedule related to the respective target date. An investment cannot be made directly into an index.

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Morningstar Category Description:

c38. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2000-2010) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c40. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c41. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c42. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c43. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c44. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c45. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c46. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c48. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c52. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c107. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2061-2065 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Principal Risks

Active Management: The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.

Conflict of Interest: A conflict of interest may arise if the advisor makes an investment in certain underlying funds based on the fact that those funds are also managed by the advisor or an affiliate or because certain underlying funds may pay higher fees to the advisor than others. In addition, an advisor's participation in the primary or secondary market for loans may be deemed a conflict of interest and limit the ability of the investment to acquire those assets.

Derivatives: Investments in derivatives may be subject to the risk that the advisor does not correctly predict the movement of the underlying security, interest rate, market index, or other financial asset, or that the value of the derivative does not correlate perfectly with either the overall market or the underlying asset from which the derivative's value is derived. Because derivatives usually involve a small investment relative to the magnitude of liquidity and other risks assumed, the resulting gain or loss from the transaction will be disproportionately magnified. These investments may result in a loss if the counterparty to the transaction does not perform as promised.

Equity Securities: The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

Fixed-Income Securities: The value of fixed-income or debt securities may be susceptible to general movements in the bond market and are subject to interest-rate and credit risk.

Foreign Securities: Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

High-Yield Securities: Investments in below-investment-grade debt securities and unrated securities of similar credit quality, commonly known as "junk bonds" or "high-yield securities," may be subject to increased interest, credit, and liquidity risks.

Inflation-Protected Securities: Unlike other fixed-income securities, the values of inflation-protected securities are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.

Interest Rate: Most securities are subject to the risk that changes in interest rates will reduce their market value.

Issuer: A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

Loss of Money: Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Management: Performance is subject to the risk that the advisor's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

Market/Market Volatility: The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

Mortgage-Backed and Asset-Backed Securities: Investments in mortgage-backed and asset-backed securities may be subject to increased price volatility because of changes in interest rates, issuer information availability, credit quality of the underlying assets, market perception of the issuer, availability of credit enhancement, and prepayment of principal. The value of ABS and MBS may be adversely affected if the underlying borrower fails to pay the loan included in the security.

Not FDIC Insured: The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.

Restricted/Illiquid Securities: Restricted and illiquid securities may fall in price because of an inability to sell the securities when desired. Investing in restricted securities may subject the portfolio to higher costs and liquidity risk.

U.S. Government Obligations: Investments in U.S. government obligations are subject to varying levels of government support. In the event of default, some U.S. government securities, including U.S. Treasury obligations and Ginnie Mae securities, are issued and guaranteed as to principal and interest by the full faith and credit of the U.S. government. Other securities are obligations of U.S. government-sponsored entities but are neither issued nor guaranteed by the U.S. government.



Risks and Disclosures

Underlying Fund/Fund of Funds: A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

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As other options are available, participants are encouraged to review whether consolidating accounts, staying in a retirement plan, rolling over into an IRA, or another option is best, as there are advantages and disadvantages to each.

All investing involves risk including possible loss of principal. There is no guarantee that any investment strategy will achieve its objectives.

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

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