

# John Hancock Multi-Index Lifestyle Portfolios



An efficient and actively managed  
asset allocation option



## A few words on investing

Retirement planning involves understanding investing and how to allocate and diversify your investments so that you may better withstand the ups and downs of the market.

At John Hancock, we offer you choices with our Lifestyle Portfolios. Let's look at the John Hancock Multi-Index Lifestyle Portfolios and discuss how they may help you reach your Retirement planning goals.



# What are the John Hancock Multi-Index Lifestyle Portfolios?

The John Hancock (JH) Multi-Index Lifestyle Portfolios are designed to correspond to a specific individual risk tolerance and actively manages the allocations to different asset classes. These Portfolios provide one-step diversification, are professionally managed and are comprised primarily of passive index funds and exchange traded funds (ETFs).

## Key Features

- Multi-manager, multi-fund, multi-asset class approach helps to spread risk and broadens your opportunities
- Each portfolio is carefully constructed using a mix of investments under the watchful eye of a professional management team, who review and rebalance the underlying options for each portfolio to maintain an efficient risk/return profile, appropriate for the specific portfolio
- The Portfolios' underlying index funds and ETFs provide lower cost investments in stocks, bonds, cash and commodities

## Active Management

The portfolio management team combines macroeconomic research, fundamental analysis and robust risk management practices to identify the best potential market opportunities. Based on these opportunities, the team determines the strategic asset class mix, considering returns, risk and correlations to tailor each portfolio. The investment mix is reviewed, monitored and adjusted regularly to maximize return, within acceptable risk based on the market environment.

## Passive Underlying Funds

Based on the strategic asset class mix, the portfolio management team selects appropriate underlying funds comprised of passive index funds and exchange traded funds (ETFs). Passive funds generally aim to track, rather than beat, a specified index and in most cases are lower cost compared to actively managed funds, resulting in lower cost Portfolios.

**Active management plus passive underlying funds equals a lower cost option that maintains the features and benefits of asset allocation.**

### What you should know about

**ETF's:** An ETF is an investment fund that trades on an exchange and gives investors exposure to a basket of securities. Most ETFs are passively managed and track the performance of a major stock or bond index (ie. S&P 500, DJIA).

**Index Funds:** A type of mutual fund with a portfolio constructed to match or track the components of a market index, such as the Standard & Poor's 500 Index (S&P 500).

Neither asset allocation nor diversification ensures a profit or protection against a loss. There is no guarantee that any investment strategy will be successful in achieving its investment objectives and it is possible for a Lifestyle Portfolio to lose all or part of its value. Past performance is no guarantee of future results.

Neither asset allocation nor diversification ensures a profit or protection against a loss. Please note that asset allocation may not be appropriate for all participants particularly those interested in directing investment options on their own.

# Which Portfolio is designed for you?

The following table gives you a high level breakdown of underlying stocks and fixed income funds for each Portfolio. On a regular basis, our expert investment management team reviews and rebalances the mix of underlying funds for each portfolio in order to maintain its risk target.

## John Hancock Multi-Index Lifestyle Conservative Portfolio

- The Conservative option is designed for the cautious participant who wants to take the least amount of investment risk. Our Conservative option typically invests about 80% in underlying fixed income funds and 20% in underlying stock funds.
- 85% of total portfolio is invested in ETFs.\***

## John Hancock Multi-Index Lifestyle Moderate Portfolio

- The Moderate option is designed for the fairly conservative participant who is not comfortable taking significant risk. The Moderate option typically invests about 60% in underlying fixed income funds and 40% in underlying stock funds.
- 73% of total portfolio is invested in ETFs.**

## John Hancock Multi-Index Lifestyle Balanced Portfolio

- The Balanced option is designed for the participant who is comfortable taking more than moderate risk. Our Balanced option typically invests about 60% in underlying stock funds and 40% in underlying fixed income funds.
- 59% of total portfolio is invested in ETFs.**

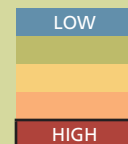
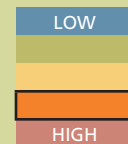
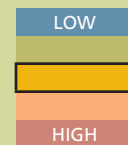
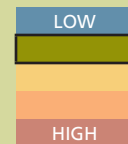
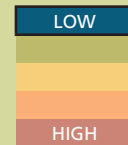
## John Hancock Multi-Index Lifestyle Growth Portfolio

- The Growth option is designed for the moderately aggressive participant. The Growth option typically invests about 80% in underlying stock funds and 20% in underlying fixed income funds. The Growth option is very diversified, investing in a range of underlying funds which in turn invest in stocks in both domestic and international markets.
- 45% of total portfolio is invested in ETFs.**

## John Hancock Multi-Index Lifestyle Aggressive Portfolio

- The Aggressive option is best suited for participants who have lots of time before they retire and can take advantage of changes in the market. Our Aggressive option invests almost entirely in a range of underlying stock funds, which in turn invest in large, small, emerging and international stocks. It offers the highest potential for return and also carries the most risk within our range of Lifestyle options.
- 33% of total portfolio is invested in ETFs.**

### Risk/Return Category



Complete the Risk Quiz to help you understand your risk tolerance and choose from five John Hancock Multi-Index Lifestyle Portfolios. It is also important to revisit the Risk Quiz to remain on track and fine-tune your investment options. Please go to [www.jhpensions.com](http://www.jhpensions.com) if you are a participant in a plan located outside of New York, go to [www.jhnypensions.com](http://www.jhnypensions.com) if you are a participant in a plan domiciled in New York.

\* ETF weightings are subject to changes.

The categorization of investment type as "Conservative," "Moderate," "Balanced," "Growth," and "Aggressive" in terms of the results of the risk profile are simply suggestions for consideration. This material is not intended to replace the advice of a qualified financial professional. Before making any financial commitment regarding the issues discussed here, consider consulting with the appropriate financial professional to determine risk tolerances and the suitability of various investments and asset allocations in view of your individual, financial, investment, tax, family and other personal considerations.



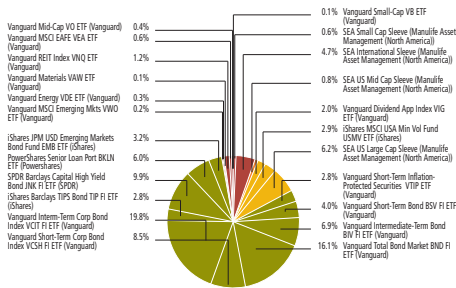
# John Hancock Multi-Index Lifestyle Portfolio Details

Each John Hancock Multi-Index Lifestyle Portfolio has a target percentage allocation designed to meet the investment objectives of a corresponding investment orientation. Allocation percentages may vary or be adjusted due to market or economic conditions or other reasons as set out in the prospectus. Due to abnormal market conditions or redemption activity the fund may

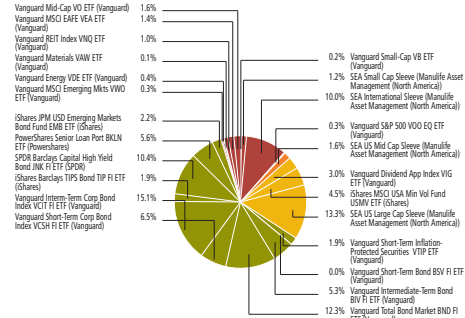
temporarily invest in cash and cash equivalents. Each of the John Hancock Multi-Index Lifestyle Portfolios invests in the shares of the John Hancock Funds II – Lifestyle II Portfolios, which in turn invests in a mix of other underlying funds.

**Weightings as of December 31, 2016, and are subject to change.**

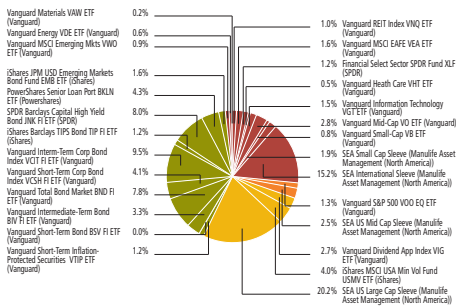
## JH Multi-Index Lifestyle Conservative Portfolio



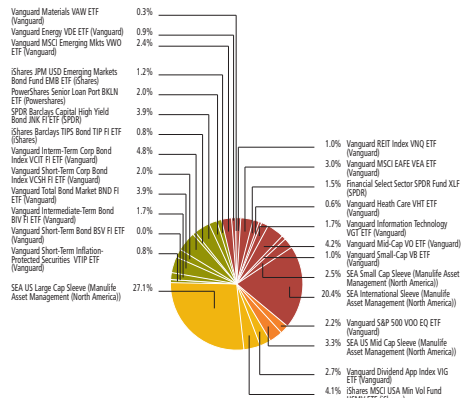
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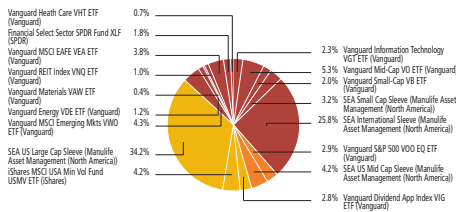
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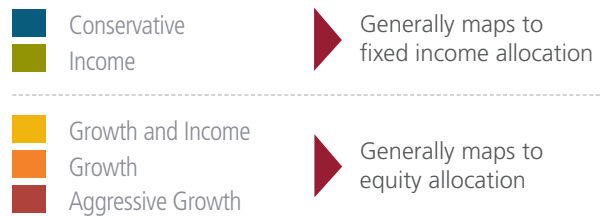
## JH Multi-Index Lifestyle Growth Portfolio



## JH Multi-Index Lifestyle Aggressive Portfolio



Each color identifies the level of risk of the underlying investment option.



Please call 1-800-395-1113 to obtain Fund Sheets for the group annuity investment option sub-accounts and to obtain prospectuses for the sub-accounts' underlying funds, that are available on request. The prospectuses for the sub-accounts' underlying funds contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying funds which should be carefully considered before investing.

The funds' risks are directly related to the risks of the underlying funds, as described herein. Refer to the Fund Sheet and Prospectus for more details on the risks.

A Target Risk Portfolio ("Lifestyle Fund") is a "fund of funds" which invests in a number of underlying funds. The Fund'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. There can be no assurance that either a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests, which includes but is not limited to the following risks. Stocks can decline due to market, regulatory or economic developments. Investing in foreign securities is subject to certain risks not associated with domestic investing such as currency fluctuations and changes in political and economic conditions. The securities of small capitalization companies are subject to higher volatility than larger, more established companies. High Yield bonds are subject to additional risks such as the

increased risk of default (not applicable to Target Risk Aggressive Portfolio). For a more complete description of these and other risks, please review the underlying fund's prospectus, which is available upon request. Diversification does not ensure against loss.

The total revenue John Hancock receives from any Funds advised or sub-advised by John Hancock's affiliates may be higher than those advised or sub-advised by unaffiliated entities. John Hancock's affiliates provide exclusive advisory and sub-advisory services to Funds. John Hancock and its affiliates may receive additional fees which would be included in the underlying fund's Expense Ratio.

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