

Spring 2022 Fund Changes

February 2022

Dear Participant,

RE: CALIFORNIA-NEVADA-HAWAII DISTRICT OF KIWANIS INTERNATIONAL

This notice is to inform you of changes in the designated investment alternatives (Funds) that will be offered under our qualified retirement plan's investment lineup. These changes are scheduled to take place in **April and May 2022**, subject to regulatory and other approvals. This notice is being provided to you to satisfy our regulatory requirement to notify you of these changes. You'll find a complete listing of these changes below.

Where to get more information

You can find additional details about the funds on the fund fact sheets on your retirement plan website at https://myplan.johnhancock.com.

A full list of the existing funds, including applicable investment-related information—such as expenses and performance and redemption fees—is available on the Investment Comparative Chart that was previously provided to you and on the "Investment options" page of your retirement plan website.

Next steps

If you'd like your current investment in any of the affected funds to be invested in the new fund shown in the chart, no action is required on your part. You may also elect to transfer your assets among funds—including any of the affected funds—at any time, using the regular transfer procedures. If you have any questions or concerns about the changes to the plan's investment lineup, please feel free to contact me.

Sincerely,

Pete Horton 909-736-1704 pete@cnhkiwanis.org Spring 2022 Fund Changes John Hancock

Spring 2022 fund change details

The following is a listing of only those fund changes that directly impact the investment lineup for your plan and is based on information as of **January 14, 2022**.

Fund Name	Туре	Current	New	Impact To Expense Ratio (as of 12/31/2021)	Effective Date of Change
American Balanced Fund	Fund Name Change	American Balanced Fund	American Funds American Balanced Fund	N/A	May 9, 2022
EuroPacific Growth Fund	Fund Name Change	EuroPacific Growth Fund	American Funds EuroPacific Growth Fund	N/A	May 9, 2022
The Growth Fund of America	Fund Name Change	The Growth Fund of America	American Funds The Growth Fund of America	N/A	May 9, 2022
The Investment Company of America	Fund Name Change	The Investment Company of America	American Funds The Investment Company of America	N/A	May 9, 2022
Washington Mutual Investors Fund	Fund Name Change	Washington Mutual Investors Fund	American Funds Washington Mutual Investors Fund	N/A	May 9, 2022

Please call 800-395-1113 to obtain the Fund Sheet for the group annuity investment option sub-accounts and/or to obtain a prospectus (or Offering Memorandum/Trust Document) for the sub-accounts' underlying fund, that are available on request. The prospectuses (or Offering Memorandum/Trust Documents) 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.

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