Fall 2022 Fund Changes

August 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 **October and November 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

Fall 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 **July 15, 2022**.

Fund Name	Type	Current	New	Impact To Expense Ratio (as of 6/30/2022)	Effective Date of Change
Science & Technology Fund	Fund Manager Change	T. Rowe Price Associates, Inc. & Allianz Global Investors U.S., LLC	T. Rowe Price Associates, Inc.	N/A	November 7, 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.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York). John Hancock Life Insurance Company (U.S.A.) makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company (U.S.A.) does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. Securities are offered through John Hancock Distributors LLC, member FINRA, SIPC.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

GT-P44070 08/22-47224 GA0714222292146