



Your Future — Our Focus

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to last a lifetime

CHICAGO REGIONAL COUNCIL OF CARPENTERS SUPPLEMENTAL RETIREMENT FUND

Effective July 21, 2017, Vanguard Institutional Target Retirement 2010 Fund will merge into the Vanguard Institutional Target Retirement Income Fund

On **July 21, 2017**, the Vanguard Fund Family will merge the Vanguard Institutional Target Retirement 2010 Fund (“2010 Fund”) with the Vanguard Institutional Target Retirement Income Fund. If you are currently invested in the 2010 Fund and you do not want your future contributions to transfer to the Vanguard Institutional Target Retirement Income Fund, you can request a transfer to another fund before 4 p.m. ET on **July 19, 2017**. If you are currently invested in the 2010 Fund and you do not want your existing balance to transfer to the Vanguard Institutional Target Retirement Income Fund, you can request a transfer to another fund before 4 p.m. ET on **July 21, 2017**. If you need information about your current investment elections or you want to make changes to your investment elections, you can do so online at mylife.jhrps.com or by calling 855.312.CRCC (855.312.2722).

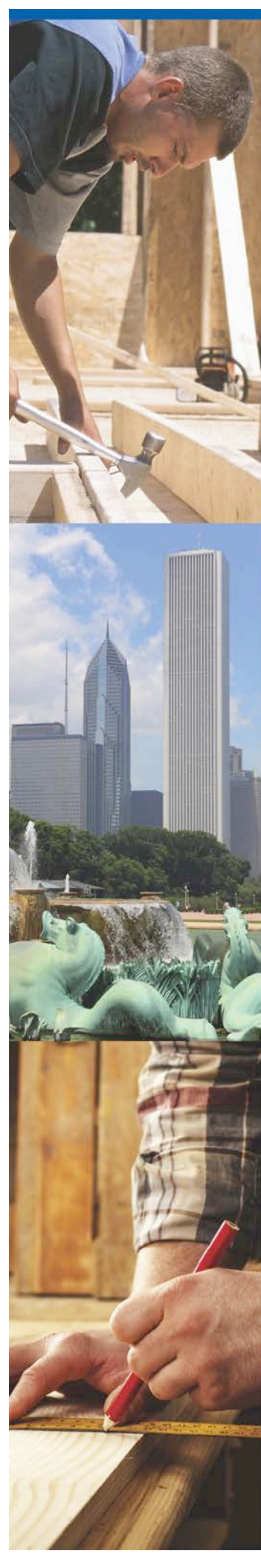
Effective July 26, 2017 Vanguard Institutional Target Retirement 2065 will be added to the Fund Lineup

In addition, effective **July 26, 2017**, a new investment option will be added to the Plan, as shown in the following table.

This New Investment Option Will Be Added	
Fund Name/ Share Class	Ticker Symbol
Vanguard Institutional Target Retirement 2065 Fund (Institutional Shares)	VSXFX

If you defaulted into the Vanguard Institutional Target Retirement 2060 Fund, and your year of birth is 1998 or after, your future contributions will be invested in the Vanguard Institutional Target Retirement 2065 Fund (Institutional Shares), unless you make an active election to another fund in the Plan by 4 p.m. ET on **July 26, 2017**. In addition to your future contributions, your existing balance will be transferred to the Vanguard Institutional Target Retirement 2065 Fund (Institutional Shares), unless you transfer your existing balance to another fund, by 4 p.m. ET on **July 28, 2017**. If you elected the Vanguard Institutional Target Retirement 2060 Fund (Institutional Shares), you are not impacted.





If you do not have date of birth on file and you do not make an investment selection, your contributions will be defaulted to the Vanguard Target Institutional Retirement Income Fund (Institutional Shares). Once your date of birth is obtained, your future contributions and existing balance will be transferred to the appropriate Target Date Fund based on your year of birth according to the target date schedule in the chart on the following page.

Vanguard Institutional Target Retirement Fund (Institutional Shares) Year of Birth Schedule

Year of Birth	Fund Name
On or before 1947	Vanguard Institutional Target Retirement Income Fund (Institutional Shares)
1948 – 1952	Vanguard Institutional Target Retirement 2015 Fund (Institutional Shares)
1953 – 1957	Vanguard Institutional Target Retirement 2020 Fund (Institutional Shares)
1958 – 1962	Vanguard Institutional Target Retirement 2025 Fund (Institutional Shares)
1963 – 1967	Vanguard Institutional Target Retirement 2030 Fund (Institutional Shares)
1968 – 1972	Vanguard Institutional Target Retirement 2035 Fund (Institutional Shares)
1973 – 1977	Vanguard Institutional Target Retirement 2040 Fund (Institutional Shares)
1978 – 1982	Vanguard Institutional Target Retirement 2045 Fund (Institutional Shares)
1983 – 1987	Vanguard Institutional Target Retirement 2050 Fund (Institutional Shares)
1988 – 1992	Vanguard Institutional Target Retirement 2055 Fund (Institutional Shares)
1993 – 1997	Vanguard Institutional Target Retirement 2060 Fund (Institutional Shares)
On or after 1998	Vanguard Institutional Target Retirement 2065 Fund (Institutional Shares)

When this change will take place


The Vanguard Institutional Target Retirement 2065 Fund (Institutional Shares) will be available as of 5 p.m. Eastern Time (ET) on **July 26, 2017**. Once the new fund becomes available, you may contact John Hancock Retirement Plan Services to transfer future contributions or your existing account balances into the new fund.

Note: During the change, there may be a brief interruption of less than an hour to your retirement Plan account's website (mylife.jhrps.com), automated voice response system, and Participant Service Center 855.312.CRCC (855.312.2722). For your protection, all calls to John Hancock's representatives are recorded.

What actions you should consider


Now may be a good time to review your investment options to make sure their objectives are meeting your goals. Funds in your Plan may have implemented restrictions such as short-term trading fees and/or trading blackout periods on certain transactions. Please refer to the fund prospectus for more information. When reviewing your investments, carefully consider this information.

Investment profiles, including information regarding expense ratios and redemption fees, are enclosed with this package. Please review the following fund investment profiles carefully. All mutual funds are subject to market risk and will fluctuate in value.



Investing in Target Date Funds: 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.

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 855.312.CRCC (855.312.2722) or at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money, the fund's prospectus provides information regarding details for the applicable fee waivers. Prospectus may only be available in English.



The Plan is intended to be a participant-directed plan and to comply with the requirements set forth in Section 404(c) of the Employee Retirement Income Security Act (ERISA) and in the Labor Department regulations governing Section 404(c) plans. If a participant-directed plan complies with Section 404(c), the fiduciaries of the Plan ordinarily are relieved of liability for any losses that are the direct and necessary result of investment instructions given by the participant or beneficiary.

If you have questions about this announcement or your investment elections, visit mylife.jhrps.com or contact John Hancock at 855.312.CRCC (855.312.2722).

