STAPLE HERE

John Hancock
RETIREMENT PLAN SERVICES

Enrollment Form

Fill out each relevant section in pen, printing clearly. If you make any changes or corrections when completing this form, you must initial the correction to indicate that it was you that made the change. If you have any questions about your company's qualified retirement plan with John Hancock Life Insurance Company (USA)*, contact your plan administrator.

The attached Personal Identification Number (PIN) and PIN card provide you with initial access to your account. Once you have submitted this enrollment form, we will activate your PIN. Please detach and put in a safe place. Never share this information with anyone.

John Hancock

www.jhpensions.com 1-800-395-1113

DO NOT LOSE THIS CARD! Use this card for initial access to our services. If you forget your customized access information, you can use the PIN on the back and the balance from a recent statement to reset your account. Please note, **THIS IS NOT YOUR CONTRACT NUMBER.**

PIN card

DETACH PIN CARD HERE BEFORE SUBMITTING ENROLLMENT FORM.
Please keep this card for future reference.

2B7GFSH

Company Name: ENGINEERS CONSTRUCTION

Contract Number: 21355

ACTION

Participant Name (Last Name, First Name, Initial) – PLEASE PRINT	Social Security Number	Date of Birth (mmm/dd/yyyy)
		/ /

ACTION

☐ I elect to contribute ☐ I elect not to contribute

ACTION

PRE-TAX CONTRIBUTIONS

I would like to contribute the following percentage or amount per pay period on a pre-tax basis+: (Select one box only)

☐ 15% ☐ 12% ☐ 9% ☐ 6% ☐ 3% **OR** Other: _______ % or $ _______

ACTION

ROTH 401(k) AFTER TAX CONTRIBUTIONS

I elect to contribute the following percentage or amount per pay period as ongoing contributions+: (Select one box only)

☐ 15% ☐ 12% ☐ 9% ☐ 6% ☐ 3% **OR** Other: _______ % or $ _______

+ Total contribution is subject to the plan's contribution limit and IRS limits.

ACTION

Social Security Number

Contract Number

		2	1	3	5	5

ALLOCATION INSTRUCTIONS

Select your investments in one of two ways. A) EZChoice **OR** B) Your Choice. Be sure to review all of the material in your enrollment kit, including the **Your Investment Options** booklet and the **Returns and Fees** brochure, before choosing your investments.

ACTION

A) EZChoice: I elect to allocate 100% of my contributions (including all transfer and employer contributions, if any, that I may provide instructions for) to a professionally managed and diversified asset allocation portfolio by checking below and signing the bottom of this section. **Select one box only.**

John Hancock Lifestyle Portfolios	
☐ 100% Conservative Portfolio - CLS	Risk-based asset allocation using your risk tolerance, listed in order of lower to higher risk. It is recommended that you take the John Hancock Risk Quiz annually to determine if you are still invested in the Lifestyle Portfolio that matches your risk category.
☐ 100% Moderate Portfolio - MLS	
☐ 100% Balanced Portfolio - BLS	
☐ 100% Growth Portfolio - GLS	
☐ 100% Aggressive Portfolio - ALS	

R

I acknowledge that if I have checked multiple boxes above in A), if I have filled out both A) and B) and/or John Hancock receives my contributions before it receives my allocation instructions, all my contributions will be allocated to the default investment option designated by my plan's trustee, provided John Hancock has my first and last name and Social Security Number.

ACTION

Signature of participant

X

Date (mmm/dd/yyyy)

/ /

ACTION

B) YOUR CHOICE: I elect to allocate 100% of my contributions in the percentages and to the investment options indicated on the following pages. **Remember to sign at the end of this section.**

Your company's plan offers investment options through its group annuity contract with John Hancock Life Insurance Company (U.S.A.) Refer to your enrollment kit 'Enjoy ʾetting There' for an easy-to-understand overview of your investment options.

Reminder: Skip the following pages if you selected EZChoice

ACTION ▶ Social Security Number | | | | | | | | | |

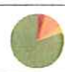
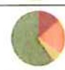
Contract Number | | |2|1|3|5|5|

YOUR CHOICE

Below are all the investment options available to you. Select a percentage for each investment option which your contributions will be placed in. Note that the sum of all percentages must equal 100%. Complete and sign appropriate pages and return all pages of this form to your plan sponsor.

- You can choose professionally constructed and mixed portfolios, create your own mix or a combination of both.
- If you wish us to allocate your ongoing contributions and transfer contributions differently, you must complete BOTH columns below. If you complete only ONE column, and have both ongoing contributions and transfer contributions, both will be allocated in the same manner.
- ANY CHANGES MUST BE INITIALED IN PEN (including numbers crossed out or changed using correction fluid).
- A detailed Fund sheet is included in the **your investment options** booklet, which must accompany this form, along with a **Returns and Fees** brochure for the most recent month-end. These brochures contain important information for each investment option available under the group annuity contract, including details on the underlying mutual funds, investment objectives, level of risk, underlying allocations and charges, as well as other important information about the investment options which should be carefully considered. Please read the brochures carefully prior to choosing your investment options.
- Each investment option you can choose from is color-coded to show the level of risk and potential return. Each color represents a different level of risk versus potential return, ranging from conservative (blue) to aggressive (red).
- The investment options available to you depend on the options chosen by your company's plan.
- Other than the Guaranteed Interest Accounts, unit values depend on market performance and are NOT guaranteed.
- Employer contributions (if applicable) will be allocated in the same manner as your ongoing contributions, unless your company has indicated otherwise. Ongoing contributions include salary deferral contributions, salary deferral treated as catch-up contributions and, unless your company has indicated otherwise, employer contributions (if applicable). Transfer contributions include rollovers from previous qualified plans (acceptable by your current plan) and any plan transfers through your current employer.
- Allocating assets to only one or a small number of the investment options (other than professionally constructed and mixed Portfolios) should not be considered a balanced investment program. In particular, allocating assets to a small number of options concentrated in particular business or market sectors will subject your contract account to increased risk and volatility. Examples of business or market sectors where this risk may be particularly high include: a) technology-related businesses, including Internet-related businesses, b) small cap securities and c) foreign securities. We do not provide advice regarding appropriate investment option allocations. Contact your financial consultant for more details.
- The total sum of all percentages below must equal 100%

LIFESTYLE PORTFOLIOS (listed in order of lower to higher risk) The John Hancock Lifestyle Portfolios are sub-advised by MFC Global Investments. To benefit from the convenience of the Lifestyle Portfolios – each already mixed and balanced – just select the option below that best suits your risk profile. The pie charts below represent the investment option's risk strategy and correspond to the risk profiles from the **Risk Quiz** available in your enrollment kit or online at www.jhpensions.com.

FUND NAME			ONGOING	TRANSFER
Lifestyle Fund - Conservative Portfolio		CLS	%	%
Lifestyle Fund - Moderate Portfolio		MLS	%	%
Lifestyle Fund - Balanced Portfolio		BLS	%	%
Lifestyle Fund - Growth Portfolio		GLS	%	%
Lifestyle Fund - Aggressive Portfolio		ALS	%	%
SUBTOTAL			%	%
			ONGOING	TRANSFER

ACTION

Social Security Number

Contract Number

		2	1	3	5	5

INDIVIDUAL INVESTMENT OPTIONS (listed in order of lower to higher risk)

Conservative

FUND NAME		ONGOING	TRANSFER
3-Year Guaranteed Interest Account	3YC	%	%
5-Year Guaranteed Interest Account	5YC	%	%
10-Year Guaranteed Interest Account	10YC	%	%
Money Market Fund - *sub-advised by MFC Global Investment Management*	MMR	%	%
SUBTOTAL		%	%
		ONGOING	TRANSFER

Income

FUND NAME		ONGOING	TRANSFER
Strategic Income Opportunities Fund - *sub-advised by MFC Global (U.S.)*	SIM	%	%
T. Rowe Price Spectrum Income Fund - *managed by T. Rowe Price*	INC	%	%
Legg Mason Western Asset Global High Yield Bond Fund - *managed by LMFM Inc.*	HYD	%	%
PIMCO Real Return Fund - *managed by PIMCO*	PRR	%	%
PIMCO Global Bond Fund - *managed by PIMCO*	PFB	%	%
PIMCO Total Return Fund - *managed by PIMCO*	TRN	%	%
Short-Term Federal Fund - *managed by Vanguard Group, Inc.*	GOV	%	%
SUBTOTAL		%	%
		ONGOING	TRANSFER

Growth & Income

FUND NAME		ONGOING	TRANSFER
PIMCO All Asset Fund - *managed by PIMCO*	AAF	%	%
American Balanced Fund - *managed by American Funds*	ABF	%	%
The Investment Company of America - *managed by American Funds*	ICA	%	%
BlackRock Global Allocation Fund - *managed by BlackRock*	BGA	%	%
Washington Mutual Investors Fund - *managed by American Funds*	WMI	%	%
Mutual Beacon Fund - *managed by Franklin Templeton*	MCV	%	%
500 Index Fund - *sub-advised by MFC Global Investment Management*	IND	%	%
T. Rowe Price Equity Income Fund - *managed by T. Rowe Price*	D&G	%	%
Davis New York Venture Fund - *managed by Davis*	VAL	%	%
SUBTOTAL		%	%
		ONGOING	TRANSFER

Growth & Income

FUND NAME		ONGOING	TRANSFER
Optimized Value Fund - *sub-advised by MFC Global Investment Management*	EQI	%	%
Large Cap Fund - *sub-advised by UBS Global AM*	LRC	%	%
SUBTOTAL		%	%
		ONGOING	TRANSFER

Growth

FUND NAME		ONGOING	TRANSFER
Mutual Global Discovery Fund - *managed by Franklin Templeton*	DIS	%	%
All Cap Value Fund - *sub-advised by Lord, Abbett & Co.*	ACV	%	%
The Growth Fund of America - *managed by American Funds*	GFA	%	%
Capital Appreciation Fund - *sub-advised by Jennison Associates LLC*	CPA	%	%
Templeton World Fund - *managed by Templeton®*	DIV	%	%
Total Stock Market Index Fund - *sub-advised by MFC Global Investment Management*	TSM	%	%
BlackRock Large Cap Value Fund - *managed by BlackRock*	MLL	%	%
MFS Utilities Fund - *managed by MFS®*	ULF	%	%
Domini Social Equity Fund - *managed by Domini & Wellington Mgmt*	SOC	%	%
Blue Chip Growth Fund - *sub-advised by T. Rowe Price Associates*	BCF	%	%
Oppenheimer Global Fund - *managed by OppenheimerFunds, Inc.*	WWF	%	%
Mid Cap Index Fund - *sub-advised by MFC Global Investment Management*	MCI	%	%
Franklin Balance Sheet Investment Fund - *managed by Franklin Templeton*	SMC	%	%
JP Morgan Mid Cap Value Fund - *managed by JP Morgan*	MID	%	%
Columbia Value and Restructuring Fund - *managed by Columbia Management*	VRC	%	%
Optimized All Cap Fund - *sub-advised by MFC Global Investment Management*	QAC	%	%
Small Cap Opportunities Fund -*sub-advised by Dimensional Fund Advisors, Inc. (DFA) and Invesco Advisers, Inc.*	SPO	%	%
Small Cap Value Fund - *sub-advised by Wellington Mgmt*	SMV	%	%
Real Estate Securities Fund - *sub-advised by Deutsche Asset Management, Inc.*	REF	%	%
SUBTOTAL		%	%
		ONGOING	TRANSFER

ACTION

Social Security Number	Contract Number
	21355

Aggressive Growth

FUND NAME		ONGOING	TRANSFER
EuroPacific Growth Fund - *managed by American Funds*	EPG	%	%
T. Rowe Price Health Sciences Fund - *managed by T. Rowe Price*	HLS	%	%
Legg Mason ClearBridge Aggressive Growth Fund - *managed by LMFM Inc.*	STW	%	%
Franklin Small-Mid Cap Growth Fund - *managed by Franklin Templeton*	SCG	%	%
Small Cap Growth Fund - *sub-advised by Wellington Management Company, LLC*	SCF	%	%
International Equity Index Fund - *sub-advised by SSgA Funds Management, Inc.*	IIF	%	%
Mid Cap Stock Fund - *sub-advised by Wellington Management*	MCS	%	%
Explorer Fund - *managed by Vanguard Group, Inc.*	EXP	%	%
International Value Fund - *sub-advised by Templeton®*	ITV	%	%
AIM Small Cap Growth Fund - *managed by Invesco Advisers, Inc.*	SCO	%	%
American Century Vista Fund - *managed by American Century*	APP	%	%
Financial Services Fund - *sub-advised by Davis Advisors*	FSF	%	%
Small Cap Index Fund - *sub-advised by MFC Global Investment Management*	SCI	%	%
Small Cap Growth Index Fund -*managed by Vanguard Group, Inc.*	VSG	%	%
DFA US Small Cap Fund - *managed by DFA*	SCP	%	%
Science & Technology Fund - *sub-advised by T. Rowe Price/RCM*	STF	%	%
International Opportunities Fund - *sub-advised by Marsico Capital Mgmt*	IOF	%	%
T. Rowe Price Science & Technology Fund - *managed by T. Rowe Price*	SCT	%	%
International Small Cap Fund - *sub-advised by Templeton®*	ISF	%	%
Oppenheimer Developing Markets Fund - *managed by OppenheimerFunds, Inc.*	DMK	%	%
Energy Fund - *managed by Vanguard Group, Inc.*	VEN	%	%
Royce Opportunity Fund - *managed by Royce & Assoc., LLC*	OPP	%	%
SUBTOTAL		%	%
		ONGOING	TRANSFER

The total sum of all percentages for Ongoing and Transfer contributions must each equal 100%.

I acknowledge that if I have filled out both A) and B) and/or John Hancock USA receives my contributions before it receives my allocation instructions and/or have not signed below, all my contributions will be allocated to the default investment option designated by my plan trustee, provided John Hancock USA has my first and last name and Social Security Number. If my allocation instructions do not equal 100%, John Hancock will pro-rate the allocation instructions I have provided to equal 100%, to the extent that the company's system can process pro-rating based on the instructions provided. In the event that John Hancock USA cannot pro-rate my incorrect instructions due to system limitations+ all my contributions will be allocated to the default investment options designated by my plan trustee.

X Signature of participant

Date (mmm/dd/yyyy)
/ /

+ Please contact your John Hancock USA client account representative should you have any questions about the system limitations as they relate to the pro-rating process.

Group annuity contracts are issued by John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). In New York, products are issued by John Hancock Life Insurance Company of New York (John Hancock New York). John Hancock Investment Management Services, LLC, a registered investment adviser, provides investment information relating to the contract.
NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT INSURED BY ANY GOVERNMENT AGENCY

ACTION

Social Security Number

Contract Number

| | | | | | 2 | 1 | 3 | 5 | 5 |

Beneficiary Designation Form

Beneficiary designation information below is solely for the benefit of the plan administrator. This information shall not be maintained or acted upon by John Hancock USA. Please report any change to this information directly to the plan administrator at your company.

Please note that your plan may be subject to the joint and survivor annuity requirement. If it is, please check with your plan administrator as a different beneficiary form may be required. Your plan administrator can tell you if this requirement applies to your plan. For other plans, you must elect your spouse as sole Primary Beneficiary, unless he/she consents in writing to your naming another Primary Beneficiary.

Participant Name (Last Name, First Name, Initial) – PLEASE PRINT

☐ Married participant

I understand that I must elect my spouse as sole Primary Beneficiary under this plan unless he/she consents in writing to my naming another Primary Beneficiary. **(Please see your plan administrator for a Spousal Consent Form if naming a Primary Beneficiary other than your spouse.)**

☐ Unmarried participant

I understand that the following designation becomes null and void in the event of my marriage. I will promptly inform my plan administrator of any change in my marital status.

Primary Beneficiary

Name (Last name, First name, Initial)		Telephone number	
Social Security Number	Date of birth (mmm/dd/yyyy) / /	Relationship to participant	% Share
Address	City	State	Zip Code

Contingent Beneficiary

Name (Last name, First name, Initial)		Telephone number	
Social Security Number	Date of birth (mmm/dd/yyyy) / /	Relationship to participant	% Share
Address	City	State	Zip Code

Contingent Beneficiary

Name (Last name, First name, Initial)		Telephone number	
Social Security Number	Date of birth (mmm/dd/yyyy) / /	Relationship to participant	% Share
Address	City	State	Zip Code

Contingent Beneficiary

Name (Last name, First name, Initial)		Telephone number	
Social Security Number	Date of birth (mmm/dd/yyyy) / /	Relationship to participant	% Share
Address	City	State	Zip Code

☐ Extra sheet attached (If additional space is required, please attach a separate page providing all designation information and the percentage share for each.)

I hereby designate the above individual(s) as my beneficiary(ies) to receive the benefit payable (if any) under this plan in respect of my death. I understand that if I outlive my Primary Beneficiary, benefits will be paid to my estate on my death unless I designate a Contingent Beneficiary(ies).

X Signature of participant

Date (mmm/dd/yyyy) / /

John Hancock

Investment Change

Important information about this form

- Use this form to provide transfer and/or to change future contributions investment instructions.
- Please use the Fund Codes listed in the attached INVESTMENT OPTION LISTING (listed conservative to aggressive).
- The attached INVESTMENT OPTION LISTING includes the entire fund lineup for John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA"). Not all investment options may have been chosen under your plan's group annuity contract. For a listing of the investment options currently available, contact your plan administrator or log onto our website at **www.jhpensions.com**

1 General Information

The Trustee of __________ **Plan (the "Plan")** __________

Contractholder Name | Contract Number

Participant Name (Last Name, First Name, Initial) | Participant Social Security Number

2 Transfer Instructions - To change your CURRENT PORTFOLIO, complete either Option A or B

Option A

Rebalancing your TOTAL current retirement account portfolio

1. Indicate the Fund Code and percentage to be invested in the investment options.
2. Ensure that your total instructions add up to 100%.

Rebalance my total current account portfolio as follows.

Fund code	%
Total	0.00 %

Option B

Fund Transfer of a PORTION of your current retirement account portfolio

1. Indicate the investment option(s) FROM which the transfer is to be made and either the amount OR percentage to be withdrawn.
2. Indicate the investment option(s) TO which you want the transfer to be made and the percentage. This column must total 100%.

Investment changes may apply to both employee and employer money based on withdrawal protocol order. Contact your plan administrator for more information.

To indicate otherwise check here. ☐ **Employee** money only ☐ **Employer** money only

Transfer a portion of my current account portfolio from one fund to another fund.

Transfer From		Transfer To	
Fund code	Use only one ☐$ or ☐%	Fund code	% only
		Total	0.00 %

3 Future Contribution Instructions - Complete either Option C or D

Option C - If you choose to apply the instructions provided in Option A or B above to Future Contributions also, check here. ☐

Option D - Complete to specify new allocation instructions for your future contributions

1. Indicate the Fund Code and percentage to be invested in the investment option.
2. Ensure that your total instructions add up to 100%.

All changes made will apply to both ongoing contributions and future transfer/rollover money received from another carrier or qualified plan unless specific investment instructions accompany such transfer or rollover. Investment instructions may apply to both employee and employer money unless indicated otherwise by a checked box below.

☐ **Employee** money only ☐ **Employer** money only

Fund code	%
Total	0.00 %

4 Signatures

I have reviewed and understand the information provided on this form, and agree to the terms, conditions, restrictions and limitations relating to my request(s) on this form. I hereby authorize John Hancock USA to rely and act upon the instructions provided on this form.

Signature of participant | Name | Date

Signature of authorized plan representative | Name | Date

What you should know about investment changes

Through a group annuity contract issued by John Hancock Life Insurance Company (U.S.A.) ("John Hancock USA"), your company's qualified retirement plan offers a variety of investment options which include (a) sub-accounts (referred to as "Funds") that invest solely in shares of an underlying fund or collective trust, or (b) Guaranteed Interest Accounts.

- Changes will take effect as per our current **Administrative Guidelines** available from your Plan Administrator. If you choose to transfer all or a portion of your account balance to another fund on an effective date other than current market date or if you choose to transfer all or a portion of your Guaranteed Interest Account balance to another fund on one of the book value dates specified in your plan's group annuity contract, please ensure you are remitting the form to John Hancock USA for receipt before the close of the New York Stock Exchange on the desired market day.
- Unit values in Funds, including asset allocation portfolios (i.e. Lifestyle and Lifecycle Portfolios), are not guaranteed and will fluctuate depending on market performance. Transfers from Funds are made at the current market value.
- Transfers are subject to restrictions imposed by your plan (e.g. if your plan does not allow you to direct the investment of your employer contributions then your instructions will not apply to this portion of your account).
- If you select a Fund(s) that is currently not available, this transaction request is considered not in good order.
- You are allowed only one rebalance trade per day - if you submit multiple trade requests, subsequent trades may be considered not in good order. You may submit multiple trades if you are moving only a portion of your account, but if your requests contain conflicting instructions subsequent trades will be considered not in good order.
- Transfers are subject to our short-term trading policy and may be cancelled if contrary to the policy. In addition, some Fund companies may impose additional restrictions and/or may charge redemption fees for fund shares sold within a specified period of time. Please visit our website or call our toll-free service line for more information.
- The placement of investment options within investment categories shows John Hancock USA's assessment of those options relative to one another and should not be used to compare these investment options with other investment options available outside of John Hancock USA. John Hancock USA determines peer groups and indexes based on what it believes is the closest match in terms of investment objectives, policies, processes and style. Moreover, there can be no assurance that any investment option will experience less volatility than another. This information is not investment advice. Some funds are subject to a redemption fee. Please visit our website or contact your John Hancock USA representative for more information.

Guaranteed Interest Accounts

- You cannot transfer money between the Guaranteed Interest Accounts.
- Each year you can move at book value up to a total of 20% of your opening balance as of the beginning of the contract reporting year from each Guaranteed Interest Account into other available funds, with the exception of the money market and stable value funds. These changes can be made on the dates specified in the plan's group annuity contract. Any amounts above the 20% and/or outside of the specified dates will be transferred at the lesser of book or market value and may therefore incur a market value adjustment charge.
- Transfers from Guaranteed Interest Accounts to the money market or stable value fund in any amount, will be transferred at the lesser of book or market value and may therefore incur a market value adjustment charge.

If you have any questions, please call our toll-free service line at 1-800-395-1113 and speak to one of our client account representatives.

INVESTMENT OPTION LISTING

Fund Code	Asset Allocation - Lifecycle	Three Digit Code for IVR and statements only
	Retirement Living Portfolios	
LXB	Retirement Living 2010	216
LXC	Retirement Living 2015	217
LXD	Retirement Living 2020	218
LXE	Retirement Living 2025	219
LXF	Retirement Living 2030	220
LXG	Retirement Living 2035	221
LXH	Retirement Living 2040	222
LXI	Retirement Living 2045	223
	Retirement Choices Portfolios	
CZB	Retirement Choices 2010	287
CZC	Retirement Choices 2015	288
CZD	Retirement Choices 2020	289
CZE	Retirement Choices 2025	290
CZF	Retirement Choices 2030	291
CZG	Retirement Choices 2035	292
CZH	Retirement Choices 2040	293
CZI	Retirement Choices 2045	294

INVESTMENT OPTION LISTING (continued)

Fund Code	Asset Allocation - Lifestyle	Three Digit Code for IVR and statements only
CLS	Lifestyle Fund - Conservative Portfolio	080
MLS	Lifestyle Fund - Moderate Portfolio	081
BLS	Lifestyle Fund - Balanced Portfolio	082
GLS	Lifestyle Fund - Growth Portfolio	083
ALS	Lifestyle Fund - Aggressive Portfolio	084

Conservative

3YC	3 Year Guaranteed Interest Account	000
5YC	5 Year Guaranteed Interest Account	000
10YC	10 Year Guaranteed Interest Account	000

MSV	John Hancock Stable Value Fund - managed by John Hancock Life Insurance Company (U.S.A.)	180

MMR	Money Market Fund - sub-advised by MFC Global Investment Mgmt	068

Income

GOV	Short-Term Federal Fund - managed by Vanguard Group, Inc.	056
STB	T. Rowe Price Short Term Bond Fund - managed by T. Rowe Price Associates, Inc.	286
AGS	U.S. Government Securities Fund - managed by American Funds Group	256
BIF	Total Bond Market Fund - sub-advised by Declaration Management & Research, LLC	208
TRN	PIMCO Total Return Fund - managed by Pacific Investment Management Company	096
COR	Core Bond Fund - sub-advised by Wells Capital Management, Inc	187
TRF	Total Return Fund - sub-advised by Pacific Investment Management Company	011
BFA	The Bond Fund of America - managed by American Funds Group	247
IQB	Investment Quality Bond Fund - sub-advised by Wellington Management Company, LLP	067
DVB	Active Bond Fund - sub-advised by Declaration Management & Research LLC/MFC Global Investment Management (U.S.), LLC	019
SIM	Strategic Income Opportunities Fund - sub-advised by MFC Global Investment Management (U.S.), LLC	178
INC	T. Rowe Price Spectrum Income Fund - managed by T. Rowe Price Associates, Inc.	044
CWB	Capital World Bond Fund - managed by American Funds Group	249
TGB	Templeton Global Bond Fund - managed by Franklin Templeton	302
PRR	PIMCO Real Return Fund - managed by Pacific Investment Management Company	167
INP	DFA Inflation-Protected Securities Fund - managed by Dimensional Fund Advisors, Inc. (DFA)	298
OIB	Oppenheimer International Bond Fund - managed by Oppenheimer Funds, Inc.	240
PFB	PIMCO Global Bond Fund - managed by Pacific Investment Management Company	146
RRB	Real Return Bond Fund - sub-advised by Pacific Investment Management Company	164
GLB	Global Bond Fund - sub-advised by Pacific Investment Management Company	018
FHY	Federated Institutional High Yield Bond Fund - managed by Federated Investment Management Company	299
AHI	American High-Income Fund - managed by American Funds Group	246
USH	U.S. High Yield Bond Fund - sub-advised by Wells Capital Management, Inc	195
HYD	Legg Mason Western Asset Global High Yield Bond Fund - managed by Legg Mason Partners Investment Funds, Inc.	048
HYF	High Yield Fund - sub-advised by Western Asset Management Co. (WAMCO)	073

INVESTMENT OPTION LISTING (continued)

Fund Code	Growth and Income	Three Digit Code for IVR and statements only
AMG	Managers AMG FQ Global Alternatives Fund - managed by Managers Investment Group LLC	269
AFH	Core Fundamental Holdings Portfolio - sub-advised by MFC Global Investment Mgmt	257
ADG	Core Diversified Growth & Income Portfolio - sub-advised by MFC Global Investment Mgmt	259
DIS	Mutual Global Discovery Fund - managed by Franklin Templeton	069
AAF	PIMCO All Asset Fund - managed by Pacific Investment Management Company	182
BGA	BlackRock Global Allocation Fund - managed by BlackRock Investment Management, LLC	260
ABF	American Balanced Fund - managed by American Funds Group	151
AGD	Core Global Diversification Portfolio - sub-advised by MFC Global Investment Mgmt	258
IFA	The Income Fund of America - managed by American Funds Group	255
PAX	Pax World Balanced Fund - managed by Pax World Management Corp.	280
CIB	Capital Income Builder - managed by American Funds Group	248
TCP	T. Rowe Price Capital Appreciation Fund - managed by T. Rowe Price Associates, Inc.	303
IAS	Ivy Asset Strategy Fund - managed by Ivy Investment Management Company	268
PEI	Parnassus Equity Income Fund - managed by Parnassus Investments	271
ICA	The Investment Company of America - managed by American Funds Group	154
WMI	Washington Mutual Investors Fund - managed by American Funds Group	155
TFF	Franklin Templeton Founding Funds Allocation Fund - managed by Franklin Templeton	243
MCV	Mutual Beacon Fund - managed by Franklin Templeton	062
IND	*500 Index Fund - sub-advised by MFC Global Investment Mgmt	033
BBV	BlackRock Basic Value Fund - managed by BlackRock Investment Management, LLC	297
LVI	*Value Index Fund - managed by Vanguard Group, Inc.	230
REV	RiverSource Equity Value Fund - managed by Columbia Management Investment Advisers, LLC	242
D&G	T. Rowe Price Equity Income Fund - managed by T. Rowe Price Associates, Inc.	025
VAL	Davis New York Venture Fund - managed by Davis Advisors	059
EQI	Optimized Value Fund - sub-advised by MFC Global Investment Mgmt	032
EIF	Equity Income Fund - sub-advised by T. Rowe Price Associates, Inc.	072
LRC	Large Cap Fund - sub-advised by UBS Global Asset Management (UBS Global AM)	189

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Fund Code	Growth	Three Digit Code for IVR and statements only
MIF	Massachusetts Investors Fund - managed by MFS Investment Management	270
FNI	Fidelity Advisor New Insights Fund - managed by Fidelity Management & Research Company (Fidelity)	237
CON	Fidelity Contra Fund - managed by Fidelity Management & Research Company (Fidelity)	049
EVL	Eaton Vance Large-Cap Value Fund - managed by Eaton Vance Management	263
GFA	The Growth Fund of America - managed by American Funds Group	153
LGI	*Growth Index Fund - managed by Vanguard Group, Inc.	227
MLL	BlackRock Large Cap Value Fund - managed by BlackRock Investment Management, LLC	158
DVA	John Hancock Disciplined Value Fund - managed by Robeco Investment Management, Inc.	300
VDS	Victory Diversified Stock Fund - managed by Victory Capital Management	245
TSM	*Total Stock Market Index Fund - sub-advised by MFC Global Investment Mgmt	102
ULF	MFS Utilities Fund - managed by MFS Investment Management	133
ULT	Utilities Fund - sub-advised by MFS Investment Management	123
AFI	Fundamental Investors - managed by American Funds Group	251
JMG	Prudential Jennison Mid Cap Growth Fund - managed by Jennison Associates LLC	283
ANP	New Perspective Fund - managed by American Funds Group	252
MID	JP Morgan Mid Cap Value Fund - managed by J.P. Morgan Investment Management Inc.	136
ACV	All Cap Value Fund - sub-advised by Lord, Abbett & Co. LLC	121
RLG	John Hancock Rainier Growth Fund - managed by Rainier Investment Management, Inc.	241
GRF	All Cap Core Fund - sub-advised by Deutsche Asset Management, Inc.	039
SOC	Domini Social Equity Fund - managed by Domini Social Investments & Wellington Management	088
DIV	Templeton World Fund - managed by Franklin Templeton	047
CPA	Capital Appreciation Fund - sub-advised by Jennison Associates LLC	119
CGI	Capital World Growth and Income Fund - managed by American Funds Group	250
MVF	Mid Value Fund - sub-advised by T. Rowe Price Associates, Inc.	190
QAC	Optimized All Cap Fund - sub-advised by MFC Global Investment Mgmt	163
LCV	Large Cap Value Fund - sub-advised by BlackRock Investment Management, LLC	160
LVO	Lord Abbett Value Opportunities Fund - managed by Lord, Abbett & Co. LLC	301
WWF	Oppenheimer Global Fund - managed by OppenheimerFunds, Inc.	109
MSO	T. Rowe Price Small Cap Value Fund - managed by T. Rowe Price Associates, Inc.	135
MCI	*Mid Cap Index Fund - sub-advised by MFC Global Investment Mgmt	104
VLF	Value Fund - sub-advised by Invesco Advisers, Inc.	071
SMC	Franklin Balance Sheet Investment Fund - managed by Franklin Templeton	061
BCF	Blue Chip Growth Fund - sub-advised by T. Rowe Price Associates, Inc.	040
SMV	Small Cap Value Fund - sub-advised by Wellington Management Company, LLP	194
RMV	RiverSource Mid Cap Value Fund - managed by Columbia Management Investment Advisers, LLC	209
VIS	*Small Cap Value Index Fund - managed by Vanguard Group, Inc.	225
SMF	Small Company Value Fund - sub-advised by T. Rowe Price Associates, Inc.	031
AOM	Aston/Optimum Mid Cap Fund - managed by Optimum Investment Advisors, LLC	296
SSV	*SSgA Mid Cap Value Index Fund - sub-advised by SSgA Funds Management, Inc.	285
MVI	*Mid-Cap Value Index Fund - managed by Vanguard Group, Inc.	229
SPO	Small Cap Opportunities Fund - sub-advised by Dimensional Fund Advisors, Inc. (DFA) & Invesco Advisers, Inc.	165

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INVESTMENT OPTION LISTING (continued)

Fund Code	Aggressive Growth	Three Digit Code for IVR and statements only
HLS	T. Rowe Price Health Sciences Fund - managed by T. Rowe Price Associates, Inc.	127
BRB	Brandywine Blue Fund - managed by Friess Associates, LLC	262
TIV	Thornburg International Value Fund - managed by Thornburg Investment Management, Inc.	272
TCG	Turner Core Growth Fund - managed by Turner Investment Partners	244
STW	Legg Mason ClearBridge Aggressive Growth Fund - managed by Legg Mason Partners Investment Funds, Inc.	051
JTT	Prudential Jennison 20/20 Focus Fund - managed by Jennison Associates LLC	265
SCG	Franklin Small-Mid Cap Growth Fund - managed by Franklin Templeton	053
EPG	EuroPacific Growth Fund - managed by American Funds Group	152
OIG	Oppenheimer International Growth Fund - managed by OppenheimerFunds, Inc.	266
SCO	Invesco Small Cap Growth Fund - managed by Invesco Advisers, Inc.	030
SCF	Small Cap Growth Fund - sub-advised by Wellington Management Company, LLP	192
EXP	Explorer Fund - managed by Vanguard Group, Inc.	186
IGR	John Hancock International Growth Fund - managed by Grantham, Mayo, Van Otterloo & Co. LLC (GMO)	203
APP	American Century Vista Fund - managed by American Century Investment Management, Inc.	058
USC	Bridgeway Ultra-Small Company Market Fund - managed by Bridgeway Capital Management, Inc.	210
HER	American Century Heritage Fund - managed by American Century Investment Management, Inc.	295
SCI	*Small Cap Index Fund - sub-advised by MFC Global Investment Mgmt	105
FSF	Financial Services Fund - sub-advised by Davis Advisors	118
STF	Science & Technology Fund - sub-advised by T. Rowe Price Associates, Inc. & RCM	035
ANW	New World Fund - managed by American Funds Group	253
ASW	SMALLCAP World Fund - managed by American Funds Group	254
ITS	International Core Fund - sub-advised by Grantham, Mayo, Van Otterloo & Co. LLC (GMO)	013
IIF	*International Equity Index Fund - sub-advised by SSgA Funds Management, Inc.	106
VSG	*Small Cap Growth Index Fund - managed by Vanguard Group, Inc.	224
SCP	DFA US Small Cap Fund - managed by Dimensional Fund Advisors, Inc. (DFA)	213
SCT	T. Rowe Price Science & Technology Fund - managed by T. Rowe Price Associates, Inc.	050
VRC	Columbia Value and Restructuring Fund - managed by Columbia Management Investment Advisers, LLC	091
MCS	Mid Cap Stock Fund - sub-advised by Wellington Management Company, LLP	004
DUT	DFA U.S. Targeted Value Fund - managed by Dimensional Fund Advisors, Inc. (DFA)	231
ITV	International Value Fund - sub-advised by Franklin Templeton	006
SSG	*SSgA Mid Cap Growth Index Fund - sub-advised by SSgA Funds Management, Inc.	284
MGI	*Mid-Cap Growth Index Fund - managed by Vanguard Group, Inc.	228
DVF	DFA International Value Fund - managed by Dimensional Fund Advisors, Inc. (DFA)	212
KSV	Keeley Small Cap Value Fund - managed by Keeley Asset Management Corp.	239
VEN	Energy Fund - managed by Vanguard Group, Inc.	148
DMK	Oppenheimer Developing Markets Fund - managed by OppenheimerFunds, Inc.	063
IOF	International Opportunities Fund - sub-advised by Marsico Capital Management, LLC	188
FLC	Fidelity Advisor Leveraged Company Stock Fund - managed by Fidelity Management & Research Company (Fidelity)	264
ISF	International Small Cap Fund - sub-advised by Franklin Templeton	095
OPP	Royce Opportunity Fund - managed by Royce & Associates, LLC	183
DEM	DFA Emerging Markets Value Fund - managed by Dimensional Fund Advisors, Inc. (DFA)	211
RES	Natural Resources Fund - sub-advised by Wellington Management Company, LLP	162
REF	Real Estate Securities Fund - sub-advised by Deutsche Asset Management, Inc.	070
FGA	Fidelity Advisor Gold Fund - managed by Fidelity Management & Research Company (Fidelity)	267

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