

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan REGIONAL RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 09/01/1977
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) REGIONAL MENTAL HEALTH CENTER, INC. C/O GEMINUS CORP., 8400 LOUISIANA MERRILLVILLE, IN 46410 8400 LOUISIANA STREET MERRILLVILLE, IN 46410
2b	Employer Identification Number (EIN) 35-1375696
2c	Plan Sponsor's telephone number 219-757-1908
2d	Business code (see instructions) 621420

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.			
Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.			
SIGN HERE	Filed with authorized/valid electronic signature.	10/06/2024	LASHAUN WOODS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 577
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 488 6a(2) 564 6b 0 6c 86 6d 650 6e 1 6f 651 6g(1) 577 6g(2) 651 6h 29
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2C 2E 2F 2G 2J 2K 2S 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☒ **A** (Insurance Information) – Number Attached 2
- (4) ☒ **C** (Service Provider Information)
- (5) ☐ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan REGIONAL RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 REGIONAL MENTAL HEALTH CENTER, INC.	D Employer Identification Number (EIN) 35-1375696	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
JOHN HANCOCK LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
01-0233346	65838	59863	600	01/01/2023	12/31/2023

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid 79513	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
WELLS FARGO ADVISORS INS 10700 WHEAT FIRST DRIVE
GLEN ALLEN, VA 23060

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
79513			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

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(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	34482982

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year.....**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b****c** Additions: (1) Contributions deposited during the year**7c(1)**

(2) Dividends and credits

7c(2)

(3) Interest credited during the year

7c(3)

(4) Transferred from separate account.....

7c(4)

(5) Other (specify below)

7c(5)

▶

(6) Total additions.....

7c(6)**d** Total of balance and additions (add lines **7b** and **7c(6)**)**7d****e** Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

(2) Administration charge made by carrier

7e(2)

(3) Transferred to separate account.....

7e(3)

(4) Other (specify below)

7e(4)

▶

(5) Total deductions.....

7e(5)**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**)**7f**

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A?..... ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan REGIONAL RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 REGIONAL MENTAL HEALTH CENTER, INC.	D Employer Identification Number (EIN) 35-1375696	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
NORTHWESTERN MUTUAL

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
39-0509570	67091	12903	651	01/01/2023	12/31/2023

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year.....	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b Balance at the end of the previous year	7b	
c Additions: (1) Contributions deposited during the year	7c(1)	
(2) Dividends and credits	7c(2)	
(3) Interest credited during the year	7c(3)	
(4) Transferred from separate account.....	7c(4)	
(5) Other (specify below)	7c(5)	
(6) Total additions	7c(6)	
d Total of balance and additions (add lines 7b and 7c(6))	7d	
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
(2) Administration charge made by carrier	7e(2)	
(3) Transferred to separate account.....	7e(3)	
(4) Other (specify below)	7e(4)	
(5) Total deductions	7e(5)	
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A?..... ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan REGIONAL RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 REGIONAL MENTAL HEALTH CENTER, INC.	D Employer Identification Number (EIN) 35-1375696

Part I

Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).....

Yes

X

No
- b

If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b)

Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b)

Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b)

Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

JOHN HANCOCK LIFE INSURANCE COMPANY

01-0233346

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 28 60 62 63 68	RECORDKEEPER	4730	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan REGIONAL RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 REGIONAL MENTAL HEALTH CENTER, INC.	D Employer Identification Number (EIN) 35-1375696	

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1919764	2245428
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	179136	113275
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	28186025	33893218
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	1079230	589763

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	31364155	36841684
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	31364155	36841684

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	2245428	
(B) Participants	2a(1)(B)	1059649	
(C) Others (including rollovers)	2a(1)(C)	229249	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3534326
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	2252	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2252
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		4540865
d Total income. Add all income amounts in column (b) and enter total	2d		8077443

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2633215	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2633215
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	-33751	
(3) Recordkeeping fees.....	2i(3)	350	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	100	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		-33301
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2599914

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		5477529
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **SWARTZ, RETSON & CO., P.C.**

(2) EIN: **35-1509921**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan REGIONAL RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 REGIONAL MENTAL HEALTH CENTER, INC.	D Employer Identification Number (EIN) 35-1375696

Part I	Distributions
--------	---------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 01-0233346 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	80

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
---------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? If the plan is a defined benefit plan, go to line 8.	☐ Yes ☒ No ☐ N/A	
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	0
b Enter the amount contributed by the employer to the plan for this plan year	6b	0
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	0
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☒ Yes ☐ No ☐ N/A	
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes ☐ No ☐ N/A	

Part III	Amendments
----------	------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase ☐ Decrease ☐ Both ☐ No
---	--

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes ☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2023
v. 230707

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
----------------	---

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b):	
a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%	
b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.	
a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No	
b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:	
☐ Yes.	
☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.	
☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.	
☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
-----------------	---------------------------------

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No	
21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).	
☐ Design-based safe harbor method	
☒ "Prior year" ADP test	
☐ "Current year" ADP test	
☐ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702814A</u> .	

FINANCIAL STATEMENTS AND
INDEPENDENT AUDITORS' REPORT

**REGIONAL
RETIREMENT PLAN**

DECEMBER 31, 2023 AND 2022

SWARTZ, RETSON & CO., P.C.
CERTIFIED PUBLIC ACCOUNTANTS
235 E. 86TH AVENUE
MERRILLVILLE, INDIANA 46410

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SUPPLEMENTAL SCHEDULES	
SCHEDULES OF ASSET (HELD AT END OF YEAR)	20



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INDEPENDENT AUDITORS' REPORT

Board of Trustees
Regional Retirement Plan
8400 Louisiana Street
Merrillville, IN 46410

Scope and Nature of the ERISA Section 103(a)(3)(c) Audit

We have performed audits of the financial statements of Regional Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(c) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Regional Retirement Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(c) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(c).

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Regional Retirement Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(c) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Regional Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(c) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Regional Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Regional Retirement Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(c) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) for the year ended December 31, 2023 is presented for purposes of additional analysis and is not a required part of the financial statement but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(c).



Merrillville, IN
October 2, 2024

REGIONAL RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2023 AND 2022

ASSETS

	<u>2023</u>	<u>2022</u>
ASSETS		
Cash	\$ 113,275	\$ 179,136
Investments at Fair Value	34,482,981	29,265,255
Employer Contributions Receivable	<u>2,245,428</u>	<u>1,919,764</u>
 TOTAL ASSETS	 <u>\$36,841,684</u>	 <u>\$31,364,155</u>

LIABILITIES AND NET ASSETS

NET ASSETS AVAILABLE FOR BENEFITS	<u>\$36,841,684</u>	<u>\$31,364,155</u>
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The accompanying notes are an integral part of the financial statements.

REGIONAL RETIREMENT PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment Income:		
Gain (Loss) on Investments	\$ 4,540,865	\$ (6,415,024)
Interest Income	2,252	621
Other Income – Expenses Credited	<u>119,216</u>	<u>108,286</u>
Total Investment Income	<u>4,662,333</u>	<u>(6,306,117)</u>
Contributions:		
Employer Profit Sharing	2,105,936	1,785,633
Employer Match	139,492	129,465
Employee Deferral	1,059,649	1,079,667
Employee Rollover	<u>229,249</u>	<u>8,965</u>
Total Contributions	<u>3,534,326</u>	<u>3,003,730</u>
TOTAL ADDITIONS	<u>8,196,659</u>	<u>(3,302,387)</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Distributions to Participants	2,633,215	4,395,425
Administrative Expenses	<u>85,915</u>	<u>95,988</u>
TOTAL DEDUCTIONS	<u>2,719,130</u>	<u>4,491,413</u>
NET INCREASE (DECREASE)	5,477,529	(7,793,800)
NET ASSETS AVAILABLE FOR BENEFITS – Beginning of Year	<u>31,364,155</u>	<u>39,157,955</u>
NET ASSETS AVAILABLE FOR BENEFITS – End of Year	<u>\$36,841,684</u>	<u>\$31,364,155</u>

The accompanying notes are an integral part of the financial statements.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Regional Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all full-time employees who have one year of service and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Each year, at its discretion, Regional Mental Health Center, Inc., Southlake/Tri-City RBA, and Geminus (the Center) contributes to the Plan a percentage of each participant's total compensation, as defined, plus 5.7% of such compensation in excess of the Social Security Taxable Wage Base. In addition to the Center's contributions, which are made to participant's accounts, each participant's account is credited annually with investment earnings or losses.

Participants may contribute up to 100% of their eligible compensation up to the statutory limitation. On the first of the month following the participant's meeting the service and age requirements participants are automatically enrolled in the Plan to defer 1% of eligible compensation. Participants may make affirmative elections to defer a percentage that differs from the automatic deferral percentage or to not defer any compensation. Contributions are allocated to investment options selected by participants from an offering of mutual funds and a stable value trust fund.

The Plan sponsor may match, solely at its discretion, a percentage of participant elective deferrals. Plan sponsor match contributions are limited to an amount equal to 50% of participant deferrals on the first 1% of a participant's eligible compensation. Employer match contributions are allocated to investment options selected by participants from an offering of mutual funds and a stable value fund.

Contributions are allocated to investment options selected by the participant from an offering of mutual funds and a stable value trust fund provided by John Hancock Retirement Plan Services. Participant contributions are made through periodic payroll deductions. Employees have the option of making contributions through deferral of compensation as allowed under provisions of the Internal Revenue Code. Employee deferral contributions are allocated to investment options in the same manner as employer contributions.

Loans

The Plan provisions do not allow participants to borrow from their account balances.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 1 - DESCRIPTION OF PLAN CONTINUED

Vesting

Vesting in employer matching and discretionary contributions is based on years of qualified service, as defined in the plan document. Participants are immediately vested in their voluntary contributions including earnings thereon. Vesting in employer contributions and related earnings is based on the following schedule:

<u>Years of Service</u>	<u>Percentage</u>
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Forfeitures

Forfeitures from plan participants who terminate and are not fully vested are aggregated and are first used to pay Plan expenses and then used to reduce employer contributions to the Plan.

Payment of Benefits

On termination of service, a participant may elect to receive the value of his or her vested interest in the account in the form of a lump sum, direct rollover, or purchase an annuity.

Retirement, Death, and Disability

A participant is entitled to 100% of his or her account balance upon retirement, death, or disability. If a participant is not fully vested but chooses to retire, they will only receive their vested share.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES

Use of Estimates in Preparation of Financial Statements

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Investment Options

Employee and employer contributions are invested into the following investment accounts:

American Funds EuroPacific Growth Fund seeks to provide long-term growth of capital. It invests primarily in stocks of issuers located in Europe and the Pacific Basin.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

American Funds Growth Fund of America seeks to provide growth of capital. The fund invests primarily in common stocks. The fund invests at least 65% of its assets in common stocks. The fund may also invest in convertibles, preferred stocks, U.S. government securities, bonds and cash equivalents.

DFA International Value Fund seeks long-term capital appreciation. The primary objective of the international value portfolio is to capture the return premiums of the developed non-U.S. value asset class by investing in a well-diversified portfolio of securities.

Fidelity Advisor Total Bond seeks a high level of current income. The fund normally invests at least 80% of assets in debt securities of all types and repurchase agreements for those securities.

Invesco Small-Cap Growth Fund seeks long term growth of capital. It invests primarily in stocks of companies with small capitalization.

JH Oppenheimer Global Fund seeks long-term capital appreciation. To pursue this goal, the Fund normally invests in a diversified portfolio consisting primarily of global equity securities (U.S. and foreign) of any size.

John Hancock Investment Management 500 Index Fund seeks to achieve the approximate aggregate total return of a broad U.S. domestic equity market index by attempting to track the performance of the S&P 500 Index.

John Hancock Investment Management Mid-Cap Growth Fund seeks potential long-term growth of capital but has relatively high levels of risk and volatility that typically accompany investments in mid-cap stocks. The fund seeks exposure to mid-cap growth stocks that looks to offer growth characteristics versus large-cap growth stocks with lower volatility than small-cap growth stocks.

John Hancock Investment Management Mid-Cap Index Fund seeks to achieve the approximate aggregate total return of a mid-cap U.S. domestic equity market index by attempting to track the performance of the S&P Mid-Cap 400 Index.

John Hancock Investment Management Small-Cap Index Fund seeks to achieve the approximate aggregate total return of a small-cap U.S. domestic equity market index by attempting to track the performance of the Russell 2000 Index.

John Hancock Lifestyle Aggressive Portfolio seeks long-term growth of capital. To pursue this goal, the Portfolio, which is a fund of other fund portfolios, normally invests approximately 100% of its assets in underlying funds that invests primarily in equity securities.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

John Hancock Lifestyle Balanced Portfolio seeks a balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital. To pursue this goal, the Portfolio, which is a fund of funds, normally invests approximately 60% of its assets in underlying funds that invest primarily in equity securities and approximately 40% in underlying funds that invest primarily in fixed-income securities.

John Hancock Lifestyle Conservative Portfolio seeks a balance between a high level of current income and growth of capital, with a greater emphasis on income. To pursue this goal, the Portfolio, which is a fund of funds, normally invests approximately 20% of its assets in underlying funds that invest primarily in equity securities and approximately 80% in underlying funds that invest primarily in fixed-income securities.

John Hancock Lifestyle Growth Portfolio seeks long-term growth of capital. Current income is also a consideration. To pursue this goal, the Portfolio, which is a fund of funds, normally invests approximately 80% of its assets in underlying funds that invest primarily in equity securities, and approximately 20% in underlying funds that invest primarily in fixed-income securities.

John Hancock Lifestyle Moderate Portfolio seeks long-term growth of capital. Current income is also a consideration. To pursue this goal, the Portfolio, which is a fund of funds, normally invests approximately 40% of its assets in underlying funds that invest primarily in equity securities and approximately 60% in underlying funds that invest primarily in fixed-income securities.

John Hancock Retirement Living 2010 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2010.

John Hancock Retirement Living 2015 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2015.

John Hancock Retirement Living 2020 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2020.

John Hancock Retirement Living 2025 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2025.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

John Hancock Retirement Living 2030 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2030.

John Hancock Retirement Living 2035 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2035.

John Hancock Retirement Living 2040 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2040.

John Hancock Retirement Living 2045 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2045.

John Hancock Retirement Living 2050 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2050.

John Hancock Retirement Living 2055 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2055.

John Hancock Retirement Living 2060 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2060.

John Hancock Retirement Living 2065 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2065.

JPMorgan U.S. Equity Fund seeks to provide high total return from a portfolio of selected equity securities. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of U.S. companies.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

PIMCO International Bond Fund (U.S. Hedged) is a globally diversified portfolio with the flexibility to invest in high-quality developed countries outside the U.S. with limited currency risk. By navigating exposures across different rate environments, growth dynamics, credit profiles, and policy objectives, the fund has demonstrated an ability to deliver attractive returns while reducing overall portfolio volatility.

State Street Global Advisors International Equity Index Fund seeks to track the performance of a broad based equity index of foreign companies primarily in developed countries and, to lesser extent, in emerging markets.

T. Rowe Price Equity Income Fund seeks to provide substantial dividend income as well as long-term growth of capital through investments in the common stocks of established companies.

T. Rowe Price QM U.S. Small-Cap Growth Equity Fund seeks long-term growth of capital by investing primarily in common stocks of small growth companies. The fund seeks to invest in a broadly diversified portfolio of securities to minimize the effects of individual security selection on fund performance.

Vanguard Core Bond Fund seeks to outperform the broad investment-grade U.S. fixed income market. The fund uses a hub-and-satellite approach to managing Vanguard's actively managed taxable bond funds.

Vanguard Mid-Cap Value ETF seeks to track the investment performance of the CRSP US Mid Cap Value Index, an unmanaged benchmark representing mid-capitalization U.S. value stocks. Vanguard Mid-Cap Value ETF is an exchange-traded share class of Vanguard Mid-Cap Value Index Fund.

Vanguard Small-Cap Value Index Fund seeks to track the performance of a benchmark index that measures the investment return of small capitalization value stocks.

Vanguard Total Bond Market Index Fund is designed to provide broad exposure to U.S. investment-grade bonds. The fund invests in corporate and U.S. Government bonds of all maturities.

The Nuveen Small-Cap Value Fund seeks capital appreciation with a diversified small-cap value. The fund involves high active shares that purchases quality companies trading at a discount to their intrinsic value.

MFS Mid-Cap Value Fund seeks to invest at least 80% of the fund's net assets in issuers with medium market capitalizations. The Fund seeks exposure to mid-cap growth stocks that looks to offer growth characteristics versus large-cap growth stocks with lower volatility than small-cap growth stocks.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

Eaton Vance Atlanta Capital SMID Cap Fund seeks to invest into small and mid-cap funds with the goal of long-term capital growth. The fund seeks to invest in companies with consistent earnings growth and high returns on capital.

John Hancock Stable Value Fund seeks to preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term. The fund invests primarily in benefit responsive contracts issued by state regulated insurance companies.

Columbia Overseas Value Fund Class A seeks long-term capital appreciation. The fund invests at least 80% of total assets in equity securities of foreign companies that have market capitalizations of more than \$1 billion at the time of purchase. The fund invests in foreign companies in at least three countries, other than the United States, at any one time and may invest in emerging markets.

NOTE 3 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

NOTE 4 - FAIR VALUE MEASUREMENTS

The Plan implemented accounting principles for Fair Value Measurements. The Standards establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under generally accepted accounting principles are described below:

Basis of Fair Value Measurement

- Level 1: Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities;
- Level 2: Quoted prices in markets that are not considered to be active or financial instruments for which all significant inputs are observable, either directly or indirectly;
- Level 3: Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS CONTINUED

A financial instruments level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables present by level, within the fair value hierarchy, the Plan investment assets at fair value, as of December 31, 2023 and 2022. As required by generally accepted accounting principles, investment assets are classified in their entirety based upon the lowest level of input that is significant to the fair value measurement.

Total Plan investment assets at fair value classified within Level 2 were \$589,763 and \$1,079,230 as of December 31, 2023 and 2022, respectively, which consists of the Plan's Stable Value Fund guaranteed investment contracts holdings. The amount was approximately 1.7% and 3.6% of total investment assets on the Plan's statements of net assets available for benefits at fair value as of December 31, 2023 and 2022, respectively.

<u>Description</u>	<u>December 31, 2023</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual Funds	\$33,893,219	\$33,893,219	\$ 00	\$ 00
Non-Benefit Responsive Fund	589,763	00	589,763	00
Total Investments	<u>\$34,482,982</u>	<u>\$33,893,219</u>	<u>\$589,763</u>	<u>\$ 00</u>

<u>Description</u>	<u>December 31, 2022</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual Funds	\$28,186,025	\$28,186,025	\$ 00	\$ 00
Non-Benefit Responsive Fund	1,079,230	00	1,079,230	00
Total Investments	<u>\$29,265,255</u>	<u>\$28,186,025</u>	<u>\$1,079,230</u>	<u>\$ 00</u>

NOTE 5 - INVESTMENTS AND INFORMATION CERTIFIED BY JOHN HANCOCK LIFE INSURANCE COMPANY

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by John Hancock Life Insurance Company, except for comparing such information certified by the custodian to information included in the Plan's financial statements and supplemental schedule.

<u>Accounts</u>	<u>2023</u>	<u>2022</u>
Shares of Pooled Separate Accounts	\$ 33,893,219	\$ 28,186,025
Guaranteed Accounts - at Fair Market Value	\$ 589,763	\$ 1,079,230

John Hancock Life Insurance Company has also certified to the completeness and accuracy of \$4,540,865 and \$(6,415,024) at December 31, 2023 and 2022, respectively of net appreciation (depreciation) in fair value of investments.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 6 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Center has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA and its related regulations. In the event of Plan termination, participants will become 100% vested in their accounts.

NOTE 7 - TAX STATUS

The Internal Revenue Service has determined and informed the Center by letter dated June 30, 2020 that the amended and restated Plan and trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

NOTE 8 - TERMINATED PARTICIPANTS

At December 31, 2023 and 2022 there were no individuals who have withdrawn from the Plan and requested distributions.

NOTE 9 - INVESTMENT CONTRACT WITH INSURANCE COMPANY - UNAUDITED INFORMATION

The Plan entered into an insurance contract with Northwestern Mutual Life Insurance Company (NML). NML maintains allocated insurance contracts for each participant in the Plan and assumes the legal obligation to pay on those contracts. Contributions made by the Center are used to pay premiums on these contracts. The contracts are not included in the financial statements because the contracts are allocated. The contract value of the allocated contracts was \$11,282 and \$10,930 at December 31, 2023 and 2022, respectively.

NOTE 10 - PARTY-IN-INTEREST TRANSACTIONS AND RELATED PARTY TRANSACTIONS

The Plan's investments, including investment contracts in the guaranteed accounts managed by John Hancock Retirement Plan Services, are held and invested in John Hancock Retirement Plan Services as custodian. John Hancock Retirement Plan Services performs administrative and record keeping services for the Plan, and therefore, these transactions qualify as party-in-interest. Plan expenses, net of fee credits, paid directly to John Hancock Retirement Plan Services totaled \$85,465 and \$83,090 refund in excess of expenses and a refund in excess of expenses of \$33,751 and \$25,457 for the years ended December 31, 2023 and 2022, respectively.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 10 - PARTY-IN-INTEREST TRANSACTIONS AND RELATED PARTY TRANSACTIONS CONTINUED

In addition, the Plan's assets include investments managed by entities related through common ownership with John Hancock Retirement Plan Services. Those investments and their fair values at December 31, 2023 and 2022 are as follows:

<u>Investment</u>		<u>2023</u>	<u>2022</u>
John Hancock Investment Mgmt	500 Index Fund	\$ 1,459,015	\$ 1,067,455
John Hancock Investment Mgmt	Mid-Cap Growth Fund	\$ 71,118	\$ 58,349
John Hancock Investment Mgmt	Mid-Cap Index Fund	\$ 151,645	\$ 119,494
John Hancock Investment Mgmt	Small-Cap Index Fund	\$ 20,810	\$ 17,184
John Hancock	Lifestyle Aggressive Portfolio	\$ 772,436	\$ 612,864
John Hancock	Lifestyle Balanced Portfolio	\$ 4,209,978	\$ 3,578,062
John Hancock	Lifestyle Conservative Portfolio	\$ 245,538	\$ 202,601
John Hancock	Lifestyle Growth Portfolio	\$ 4,812,314	\$ 3,932,732
John Hancock	Lifestyle Moderate Portfolio	\$ 910,681	\$ 869,069
John Hancock	Retirement Living 2010	\$ 223,352	\$ 365,247
John Hancock	Retirement Living 2015	\$ 55,314	\$ 228,133
John Hancock	Retirement Living 2020	\$ 1,357,215	\$ 1,432,962
John Hancock	Retirement Living 2025	\$ 2,101,251	\$ 2,067,075
John Hancock	Retirement Living 2030	\$ 3,404,456	\$ 2,173,776
John Hancock	Retirement Living 2035	\$ 2,973,168	\$ 2,334,132
John Hancock	Retirement Living 2040	\$ 3,187,923	\$ 2,433,036
John Hancock	Retirement Living 2045	\$ 2,501,785	\$ 1,911,334
John Hancock	Retirement Living 2050	\$ 1,336,802	\$ 1,046,061
John Hancock	Retirement Living 2055	\$ 467,118	\$ 329,894
John Hancock	Retirement Living 2060	\$ 260,475	\$ 190,709
John Hancock	Retirement Living 2065	\$ 26,942	\$ 15,064
John Hancock	Stable Value Fund	\$ 589,763	\$ 1,079,230

Certain employees of the Center provide administrative and trustee services to the Plan. These employees are not paid by the Plan for their services. Certain other administrative expenses are paid by the Center on behalf of the Plan.

Swartz, Retson & Co., P.C., by virtue of its role as auditor of the Plan's financial statements, qualifies as a party-in-interest. Fees paid to Swartz, Retson & Co., P.C. were \$0 and \$12,648 for the years ended December 31, 2023 and 2022, respectively.

Benefit Planning Consultants by virtue of its role performing administrative services to the Plan qualified as party-in-interest. Fees paid to Benefit Planning Consultants were \$100 and \$251 for the years ended December 31, 2023 and 2022, respectively.

Newport Group by virtue of its role performing administrative services to the Plan qualifies as a party-in-interest. Fees paid to Newport Group were \$350 and \$0 for the years ended December 31, 2023 and 2022, respectively.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 11 - UNCERTAIN TAX POSITIONS

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken uncertain tax positions that more-likely-than-not would not be sustained upon examination by applicable taxing authorities. The Plan administrator has analyzed tax positions taken by the Plan and has concluded that, as of December 31, 2022, there are no uncertain tax positions taken, or expected to be taken, that would require recognition of a liability or that would require disclosure in the financial statements. Management believes that the current and three prior plan periods remain subject to examination by taxing jurisdictions.

NOTE 12 - SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 2, 2024, the date the financial statements were available for issuance.

SUPPLEMENTAL SCHEDULES

REGIONAL RETIREMENT PLAN

Schedule H, Line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2023

FEIN: 35-1375696

PLAN NUMBER 001

(b)	(c)					(e)
Identity of Issue, Borrower, Lessor, (a) or Similar Plan	Description of Assets	Maturity Date	Interest Rate	Par or Maturity Value	(d) Cost	Current Value
American Funds	EuroPacific Fund	n/a	n/a	n/a	n/a	\$ 10,053
American Funds	Growth Fund of America	n/a	n/a	n/a	n/a	914,439
Columbia Overseas	Columbia Overseas Value Fund	n/a	n/a	n/a	n/a	7,222
DFA	International Value Fund	n/a	n/a	n/a	n/a	110,192
Eaton Vance	Atlanta Capital SMID Cap Fund	n/a	n/a	n/a	n/a	204
Fidelity	Fidelity Advisor Total Bond	n/a	n/a	n/a	n/a	357,510
Invesco	Small-Cap Growth Fund	n/a	n/a	n/a	n/a	118,130
JH Oppenheimer	Global Fund	n/a	n/a	n/a	n/a	93,764
* John Hancock Investment Mgmt	500 Index Fund	n/a	n/a	n/a	n/a	1,459,015
* John Hancock Investment Mgmt	Mid-Cap Growth Fund	n/a	n/a	n/a	n/a	71,118
* John Hancock Investment Mgmt	Mid-Cap Index Fund	n/a	n/a	n/a	n/a	151,645
* John Hancock Investment Mgmt	Small-Cap Index Fund	n/a	n/a	n/a	n/a	20,810
* John Hancock	Lifestyle Aggressive Portfolio	n/a	n/a	n/a	n/a	772,436
* John Hancock	Lifestyle Balanced Portfolio	n/a	n/a	n/a	n/a	4,209,978
* John Hancock	Lifestyle Conservative Portfolio	n/a	n/a	n/a	n/a	245,538
* John Hancock	Lifestyle Growth Portfolio	n/a	n/a	n/a	n/a	4,812,314
* John Hancock	Lifestyle Moderate Portfolio	n/a	n/a	n/a	n/a	910,681
* John Hancock	Retirement Living 2010	n/a	n/a	n/a	n/a	223,352
* John Hancock	Retirement Living 2015	n/a	n/a	n/a	n/a	55,314
* John Hancock	Retirement Living 2020	n/a	n/a	n/a	n/a	1,357,215
* John Hancock	Retirement Living 2025	n/a	n/a	n/a	n/a	2,101,251
* John Hancock	Retirement Living 2030	n/a	n/a	n/a	n/a	3,404,456
* John Hancock	Retirement Living 2035	n/a	n/a	n/a	n/a	2,973,168
* John Hancock	Retirement Living 2040	n/a	n/a	n/a	n/a	3,187,923
* John Hancock	Retirement Living 2045	n/a	n/a	n/a	n/a	2,501,785
* John Hancock	Retirement Living 2050	n/a	n/a	n/a	n/a	1,336,802
* John Hancock	Retirement Living 2055	n/a	n/a	n/a	n/a	467,118
* John Hancock	Retirement Living 2060	n/a	n/a	n/a	n/a	260,475
* John Hancock	Retirement Living 2065	n/a	n/a	n/a	n/a	26,942
JPMorgan	U.S. Equity Fund	n/a	n/a	n/a	n/a	348,490
MFS	Mid-Cap Value Fund	n/a	n/a	n/a	n/a	203
Nuveen	Small-Cap Value Fund	n/a	n/a	n/a	n/a	201
PIMCO	International Bond Fund	n/a	n/a	n/a	n/a	9,310
State Street Global Advisors	International Equity Index Fund	n/a	n/a	n/a	n/a	23,061
T. Rowe Price	Equity Income Fund	n/a	n/a	n/a	n/a	758,095
T. Rowe Price	QM US SC Growth Equity Fund	n/a	n/a	n/a	n/a	206
Vanguard	Mid-Cap Value ETF	n/a	n/a	n/a	n/a	376,034
Vanguard	Small-Cap Value Index Fund	n/a	n/a	n/a	n/a	194,627
Vanguard	Small-Cap Value Fund	n/a	n/a	n/a	n/a	206
Vanguard	Total Bond Market Index Fund	n/a	n/a	n/a	n/a	6,265
Vanguard	Core Bond Fund	n/a	n/a	n/a	n/a	<u>15,671</u>
Total Mutual Funds						33,893,219
<u>Collective Investment Trust</u>						
* John Hancock	Stable Value Fund	n/a	n/a	n/a	n/a	<u>589,763</u>

TOTALS

\$34,482,982

* Indicates Party-in-Interest to the Plan



Northwestern Mutual[®]

720 East Wisconsin Avenue
Milwaukee, WI 53202

Actuarial Assumptions Used In Determining Insurance Contract Premiums

Interest, Mortality and Expense Factors upon Which Current Contract Premiums Are Based

For contracts issued by Northwestern Mutual, Milwaukee, WI, on or after January 1, 2024 in connection with Employee Trust Plans. Assumptions for contracts issued prior to January 1, 2024 may differ.

GENERAL ACCOUNT CONTRACTS

Policy/Contract Plan	Net Premium Interest Rate	Net Premium Mortality Table
Retirement Annuity with Insurance	4%	None
Guaranteed Interest Funds in VAs	0.50%*	None
Single Premium Retirement Annuity	0.50%*	None
Portfolio Income Annuity (NN Series**)	2%, 1% ¹	Adjusted Annuity 2000 ²
Portfolio Income Annuity (UU Series**)	1%	Adjusted 2012 IAM Basic ³

¹ 2% for the lesser of 20 years or the contract anniversary closest to the annuitant's 75th birthday; 1% thereafter.

² Annuity 2000 with adjustments for company experience.

³ 2012 Individual Annuity Mortality Basic with adjustments for company experience.

SEPARATE ACCOUNT CONTRACTS

Policy/Contract Plan	Net Premium Interest Rate	Net Premium Mortality Premium
Variable Annuity Accounts A & B	None	None
Group Pension Annuity	None	None

Gross Premium Loading Formulas

Expense loadings vary by contract and may be "front-end" loads or "back-end" withdrawal charges. Some front-end loads grade down by amount. Some contracts may have asset based charges and/or annual contract fees. All expense charges for the Separate Account contracts are described in the Prospectuses for these accounts.

* New York issues use 1%.

** In all states except New York, Portfolio Income Annuity contracts issued on or after February 12, 2018 will be UU Series.



Supplemental eligible indirect compensation disclosures

(Formerly referred to as the summary of administrative maintenance charges and revenue sharing “received”)

This document is provided so that plans required to complete Form 5500 Schedule C may use the alternative reporting method allowed thereunder

For each subaccount (fund) listed below, John Hancock receives revenue from the underlying mutual fund, collective trust, or exchange-traded fund (ETF) (collectively referred to as underlying fund) and other fund-related sources. Such revenue includes 12b-1, sub-transfer agency (STA), shareholder service, and other fees. In the case of underlying funds advised and subadvised by John Hancock’s affiliates, John Hancock uses revenue from our corporate profits to provide credits to the subaccount that invests in the underlying affiliated fund. Such credits are also taken into account as revenue received from the underlying fund and are referred to as “STA + other fees” below. Collectively, the amount of these fees is also referred to as “Revenue from underlying fund (12b-1, STA, other).” In addition, this document provides information about the management fees of certain underlying funds, soft dollar compensation, and float income that may be earned by John Hancock.

Fund availability is subject to regulatory approval and may vary from state to state. Please visit the plan sponsor website or contact your client account representative for a current listing of available funds or to determine whether a fund is available for your contract.

For funds that are advised and subadvised exclusively by John Hancock affiliates, John Hancock and our affiliates receive additional fees for these services. The total John Hancock and our affiliates receives from the funds that are invested in such funds may be higher than those advised or subadvised exclusively by unaffiliated fund managers.

Fund listing as of August 7, 2023—fees effective June 30, 2023

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
500 Index Fund	JHVIT - 500 Index Trust	0.05	0.20	0.25
AB Discovery Growth Fund	AB Discovery Growth Fund	0.25	0.25	0.50
AB Discovery Value Fund	AB Discovery Value Fund	0.00	0.25	0.25
AB Global Bond Fund	AB Global Bond Fund	0.25	0.25	0.50
AB High Income Fund	AB High Income Fund	0.00	0.25	0.25
AB Income Fund	AB Income Fund	0.00	0.25	0.25
AB Large Cap Growth Fund	AB Large Cap Growth Fund	0.25	0.25	0.50
AB Small Cap Growth Fund	AB Small Cap Growth Fund	0.25	0.25	0.50
AB Sustainable Global Thematic Fund	AB Sustainable Global Thematic Fund	0.00	0.15	0.15
Aberdeen Emerging Markets Sustainable Leaders Fund	Aberdeen Emerging Markets Sustainable Leaders Fund	0.00	0.35	0.35
Allspring Core Bond Fund	Allspring Core Bond Fund	0.00	0.10	0.10
Allspring Core Plus Bond Fund	Allspring Core Plus Bond Fund	0.00	0.45	0.45
Allspring Disciplined US Core Fund	Allspring Disciplined US Core Fund	0.00	0.55	0.55
Allspring Discovery SMID Cap Growth Fund	Allspring Discovery SMID Cap Growth Fund	0.00	0.55	0.55
Allspring Emerging Markets Equity Fund	Allspring Emerging Markets Equity Fund	0.00	0.55	0.55
Allspring Government Securities Fund	Allspring Government Securities Fund	0.00	0.35	0.35
Allspring Growth Fund	Allspring Growth Fund	0.00	0.55	0.55
Allspring Small Company Growth Fund	Allspring Small Company Growth Fund	0.00	0.55	0.55
Allspring Special Mid Cap Value Fund	Allspring Special Mid Cap Value Fund	0.00	0.55	0.55
Allspring Special Small Cap Value Fund	Allspring Special Small Cap Value Fund	0.00	0.55	0.55
American Beacon Bridgeway Large Cap Value Fund	American Beacon Bridgeway Large Cap Value Fund	0.00	0.10	0.10
American Beacon Small Cap Value Fund	American Beacon Small Cap Value Fund	0.00	0.00	0.00
American Century Emerging Markets Fund	American Century Emerging Markets Fund	0.00	0.00	0.00
American Century Focused Dynamic Growth Fund	American Century Focused Dynamic Growth Fund	0.00	0.00	0.00
American Century Heritage Fund	American Century Heritage Fund	0.00	0.35	0.35
American Century Inflation Adjusted Bond Fund	American Century Inflation Adjusted Bond Fund	0.00	0.00	0.00
American Century One Choice 2025	American Century One Choice 2025 Portfolio	0.00	0.00	0.00
American Century One Choice 2030	American Century One Choice 2030 Portfolio	0.00	0.00	0.00
American Century One Choice 2035	American Century One Choice 2035 Portfolio	0.00	0.00	0.00
American Century One Choice 2040	American Century One Choice 2040 Portfolio	0.00	0.00	0.00
American Century One Choice 2045	American Century One Choice 2045 Portfolio	0.00	0.00	0.00
American Century One Choice 2050	American Century One Choice 2050 Portfolio	0.00	0.00	0.00
American Century One Choice 2055	American Century One Choice 2055 Portfolio	0.00	0.00	0.00
American Century One Choice 2060	American Century One Choice 2060 Portfolio	0.00	0.00	0.00
American Century One Choice 2065	American Century One Choice 2065 Portfolio	0.00	0.00	0.00
American Century One Choice In Retirement	American Century One Choice In Retirement Portfolio	0.00	0.00	0.00
American Century Small Cap Value Fund	American Century Small Cap Value Fund	0.00	0.00	0.00
American Century Value Fund	American Century Value Fund	0.00	0.00	0.00
American Funds 2010 Target Date Retirement Fund	American Funds 2010 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2015 Target Date Retirement Fund	American Funds 2015 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2020 Target Date Retirement Fund	American Funds 2020 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2025 Target Date Retirement Fund	American Funds 2025 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2030 Target Date Retirement Fund	American Funds 2030 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2035 Target Date Retirement Fund	American Funds 2035 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2040 Target Date Retirement Fund	American Funds 2040 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2045 Target Date Retirement Fund	American Funds 2045 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2050 Target Date Retirement Fund	American Funds 2050 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2055 Target Date Retirement Fund	American Funds 2055 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2060 Target Date Retirement Fund	American Funds 2060 Target Date Retirement Fund	0.00	0.00	0.00
American Funds 2065 Target Date Retirement Fund	American Funds 2065 Target Date Retirement Fund	0.00	0.00	0.00
American Funds AMCAP Fund	American Funds AMCAP Fund	0.00	0.00	0.00
American Funds American Balanced Fund	American Funds American Balanced Fund	0.25	0.10	0.35
American Funds Bond Fund of America	American Funds Bond Fund of America	0.00	0.00	0.00
American Funds Capital Income Builder	American Funds Capital Income Builder	0.00	0.05	0.05
American Funds Capital World Bond Fund	American Funds Capital World Bond Fund	0.00	0.00	0.00
American Funds Capital World Growth and Income Fund	American Funds Capital World Growth and Income Fund	0.00	0.00	0.00
American Funds EuroPacific Growth Fund	American Funds EuroPacific Growth Fund	0.00	0.05	0.05
American Funds Fundamental Investors	American Funds Fundamental Investors	0.00	0.05	0.05
American Funds New Perspective Fund	American Funds New Perspective Fund	0.00	0.05	0.05
American Funds New World Fund	American Funds New World Fund	0.00	0.00	0.00
American Funds SMALLCAP World Fund	American Funds SMALLCAP World Fund	0.00	0.05	0.05
American Funds Strategic Bond	American Funds Strategic Bond	0.00	0.05	0.05
American Funds The Growth Fund of America	American Funds The Growth Fund of America	0.00	0.05	0.05

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
American Funds The Income Fund of America	American Funds The Income Fund of America	0.25	0.10	0.35
American Funds The Investment Company of America	American Funds The Investment Company of America	0.25	0.10	0.35
American Funds U.S. Government Securities Fund	American Funds U.S. Government Securities Fund	0.00	0.00	0.00
American Funds Washington Mutual Investors Fund	American Funds Washington Mutual Investors Fund	0.25	0.10	0.35
AMG River Road Mid Cap Value Fund	AMG River Road Mid Cap Value Fund	0.25	0.05	0.30
*Avantis U.S. Small Cap Value Fund	Avantis U.S. Small Cap Value Fund	0.00	0.00	0.00
Baird Core Plus Bond Fund	Baird Core Plus Bond Fund	0.00	0.00	0.00
Baird Mid Cap Growth Fund	Baird Mid Cap Growth Fund	0.25	0.15	0.40
Baron Asset Fund	Baron Asset Fund	0.00	0.15	0.15
Baron Real Estate Fund	Baron Real Estate Fund	0.25	0.15	0.40
BlackRock Advantage Small Cap Growth Fund	BlackRock Advantage Small Cap Growth Fund	0.00	0.25	0.25
BlackRock EAFE Equity Index Fund	BlackRock EAFE Equity Index Fund	0.00	0.00	0.00
BlackRock Equity Index Fund	BlackRock Equity Index Fund	0.00	0.00	0.00
BlackRock Global Allocation Fund	BlackRock Global Allocation Fund	0.00	0.25	0.25
BlackRock Health Sciences Opportunities Fund	BlackRock Health Sciences Opportunities Fund	0.00	0.25	0.25
BlackRock High Equity Income Fund	BlackRock High Equity Income Fund	0.00	0.25	0.25
BlackRock High Yield Bond Fund	BlackRock High Yield Bond Fund	0.00	0.15	0.15
BlackRock Inflation Protected Bond Fund	BlackRock Inflation Protected Bond Fund	0.00	0.15	0.15
BlackRock International Fund	BlackRock International Fund	0.00	0.25	0.25
BlackRock Large Cap Focus Value Fund	BlackRock Large Cap Focus Value Fund	0.00	0.25	0.25
BlackRock LifePath Index 2025 Fund	BlackRock LifePath Index 2025 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2030 Fund	BlackRock LifePath Index 2030 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2035 Fund	BlackRock LifePath Index 2035 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2040 Fund	BlackRock LifePath Index 2040 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2045 Fund	BlackRock LifePath Index 2045 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2050 Fund	BlackRock LifePath Index 2050 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2055 Fund	BlackRock LifePath Index 2055 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2060 Fund	BlackRock LifePath Index 2060 Fund	0.00	0.00	0.00
BlackRock LifePath Index 2065 Fund	BlackRock LifePath Index 2065 Fund	0.00	0.00	0.00
BlackRock LifePath Index Retirement Fund	BlackRock LifePath Index Retirement Fund	0.00	0.00	0.00
BlackRock Mid Cap Equity Index Fund	BlackRock Mid Cap Equity Index Fund	0.00	0.00	0.00
BlackRock Mid-Cap Growth Equity Fund	BlackRock Mid-Cap Growth Equity Fund	0.00	0.25	0.25
BlackRock Russell 2000 Index Fund	BlackRock Russell 2000 Index Fund	0.00	0.00	0.00
BlackRock Total Return Fund	BlackRock Total Return Fund	0.00	0.15	0.15
BlackRock U.S. Debt Index Fund	BlackRock U.S. Debt Index Fund	0.00	0.00	0.00
BlackRock U.S. TIPS Index Fund	BlackRock U.S. TIPS Index Fund	0.00	0.00	0.00
Blue Chip Growth Fund	John Hancock Funds II - Blue Chip Growth Fund	0.05	0.25	0.30
BNY Mellon Bond Market Index Fund	BNY Mellon Bond Market Index Fund	0.00	0.00	0.00
BrandywineGLOBAL-Global Opportunities Bond Fund	BrandywineGLOBAL-Global Opportunities Bond Fund	0.25	0.25	0.50
Calvert Short Duration Income Fund	Calvert Short Duration Income Fund	0.25	0.25	0.50
Capital Appreciation Fund	John Hancock Funds II - Capital Appreciation Fund	0.05	0.25	0.30
Carillon Eagle Mid Cap Growth Fund	Carillon Eagle Mid Cap Growth Fund	0.00	0.20	0.20
ClearBridge Aggressive Growth Fund	ClearBridge Aggressive Growth Fund	0.25	0.25	0.50
ClearBridge International Growth Fund	ClearBridge International Growth Fund	0.25	0.25	0.50
ClearBridge Large Cap Growth Fund	ClearBridge Large Cap Growth Fund	0.25	0.25	0.50
ClearBridge Mid Cap Fund	ClearBridge Mid Cap Fund	0.25	0.25	0.50
Cohen & Steers Real Estate Securities Fund	Cohen & Steers Real Estate Securities Fund	0.25	0.20	0.45
Columbia Contrarian Core Fund	Columbia Contrarian Core Fund	0.00	0.25	0.25
Columbia Dividend Income Fund	Columbia Dividend Income Fund	0.00	0.25	0.25
Columbia Global Value Fund	Columbia Global Value Fund	0.00	0.10	0.10
Columbia Overseas Value Fund	Columbia Overseas Value Fund	0.00	0.10	0.10
Columbia Small Cap Value Fund	Columbia Small Cap Value Fund	0.00	0.25	0.25
Core Bond Fund	John Hancock Funds II - Core Bond Fund	0.05	0.25	0.30
Delaware Ivy Asset Strategy Fund	Delaware Ivy Asset Strategy Fund	0.25	0.25	0.50
Delaware Ivy International Core Equity Fund	Delaware Ivy International Core Equity Fund	0.00	0.00	0.00
Delaware Ivy Small Cap Growth Fund	Delaware Ivy Small Cap Growth Fund	0.00	0.00	0.00
Delaware Ivy SMID Cap Core Fund	Delaware Ivy SMID Cap Core Fund	0.00	0.00	0.00
Delaware Small Cap Value Fund	Delaware Small Cap Value Fund	0.00	0.00	0.00
DFA Emerging Markets Value Fund	DFA Emerging Markets Value Fund	0.00	0.00	0.00
DFA Five-Year Global Fixed-Income Fund	DFA Five-Year Global Fixed-Income Fund	0.00	0.00	0.00
DFA Global Equity Fund	DFA Global Equity Fund	0.00	0.00	0.00
*DFA Global Real Estate Securities Fund	DFA Global Real Estate Securities Fund	0.00	0.00	0.00
DFA Inflation-Protected Securities Fund	DFA Inflation-Protected Securities Portfolio	0.00	0.00	0.00
DFA Intermediate Government Fixed-Income Fund	DFA Intermediate Government Fixed-Income Fund	0.00	0.00	0.00
DFA International Small Cap Value Fund	DFA International Small Cap Value Fund	0.00	0.00	0.00
DFA International Small Company Fund	DFA International Small Company Fund	0.00	0.00	0.00

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
DFA International Value Fund	DFA International Value Fund	0.00	0.00	0.00
DFA Real Estate Securities Fund	DFA Real Estate Securities Fund	0.00	0.00	0.00
DFA U.S. Targeted Value Fund	DFA U.S. Targeted Value Portfolio	0.00	0.00	0.00
DFA US Large Cap Value Fund	DFA US Large Cap Value Fund	0.00	0.00	0.00
DFA US Large Company Fund	DFA US Large Company Fund	0.00	0.00	0.00
DFA US Small Cap Fund	DFA US Small Cap Fund	0.00	0.00	0.00
Diamond Hill Large Cap Fund	Diamond Hill Large Cap Fund	0.00	0.00	0.00
Diamond Hill Small-Mid Cap Fund	Diamond Hill Small-Mid Cap Fund	0.25	0.25	0.50
Dodge & Cox International Stock Fund	Dodge & Cox International Stock Fund	0.00	0.10	0.10
Dodge & Cox Stock Fund	Dodge & Cox Stock Fund	0.00	0.10	0.10
Domini Impact Equity Fund	Domini Impact Equity Fund	0.00	0.05	0.05
Domini Impact International Equity Fund	Domini Impact International Equity Fund	0.00	0.05	0.05
DoubleLine Core Fixed Income Fund	DoubleLine Core Fixed Income Fund	0.00	0.10	0.10
DoubleLine Low Duration Bond Fund	DoubleLine Low Duration Bond Fund	0.00	0.10	0.10
DoubleLine Total Return Bond Fund	DoubleLine Total Return Bond Fund	0.00	0.10	0.10
DWS RREEF Global Infrastructure Fund	DWS RREEF Global Infrastructure Fund	0.00	0.25	0.25
Eaton Vance Atlanta Capital SMID-Cap Fund	Eaton Vance Atlanta Capital SMID-Cap Fund	0.25	0.25	0.50
Eaton Vance High Income Opportunities Fund	Eaton Vance High Income Opportunities Fund	0.25	0.25	0.50
Eaton Vance Richard Bernstein Equity Strategy Fund	Eaton Vance Richard Bernstein Equity Strategy Fund	0.25	0.25	0.50
Equity Income Fund	John Hancock Funds II - Equity Income Fund	0.05	0.25	0.30
Federated Hermes Capital Preservation Fund	Federated Hermes Capital Preservation Fund	0.00	0.00	0.00
Federated Hermes Institutional High Yield Bond Fund	Federated Hermes Institutional High Yield Bond Fund	0.00	0.05	0.05
Federated Hermes Kaufmann Large Cap Fund	Federated Hermes Kaufmann Large Cap Fund	0.00	0.25	0.25
Federated Hermes MDT Small Cap Growth Fund	Federated Hermes MDT Small Cap Growth Fund	0.00	0.25	0.25
Federated Hermes Total Return Bond Fund	Federated Hermes Total Return Bond Fund	0.00	0.10	0.10
Fidelity Advisor Balanced Fund	Fidelity Advisor Balanced Fund	0.00	0.25	0.25
Fidelity Advisor Diversified International Fund	Fidelity Advisor Diversified International Fund	0.00	0.25	0.25
Fidelity Advisor Diversified Stock Fund	Fidelity Advisor Diversified Stock Fund	0.25	0.25	0.50
Fidelity Advisor Energy Fund	Fidelity Advisor Energy Fund	0.00	0.25	0.25
Fidelity Advisor Growth Opportunities Fund	Fidelity Advisor Growth Opportunities Fund	0.00	0.25	0.25
Fidelity Advisor Leveraged Company Stock Fund	Fidelity Advisor Leveraged Company Stock Fund	0.00	0.25	0.25
Fidelity Advisor New Insights Fund	Fidelity Advisor New Insights Fund	0.00	0.25	0.25
Fidelity Advisor Total Bond Fund	Fidelity Advisor Total Bond	0.00	0.25	0.25
Fidelity Contra Fund	Fidelity Contrafund	0.00	0.25	0.25
Fidelity International Index Fund	Fidelity International Index Fund	0.00	0.00	0.00
Fidelity Mid Cap Index Fund	Fidelity Mid Cap Index Fund	0.00	0.00	0.00
Fidelity NASDAQ Composite Index Fund	Fidelity NASDAQ Composite Index Fund	0.00	0.00	0.00
Fidelity Real Estate Index Fund	Fidelity Real Estate Index Fund	0.00	0.00	0.00
Financial Industries Fund	JHVIT - Financial Industries Trust	0.05	0.25	0.30
*First Eagle Global Fund	First Eagle Global Fund	0.00	0.00	0.00
Floating Rate Income Fund	John Hancock Funds II - Floating Rate Income Fund	0.05	0.25	0.30
Franklin DynaTech Fund	Franklin DynaTech Fund	0.00	0.25	0.25
Franklin Global Allocation Fund	Franklin Global Allocation Fund	0.00	0.25	0.25
Franklin Growth Fund	Franklin Growth Fund	0.00	0.25	0.25
Franklin Mutual Beacon Fund	Franklin Mutual Beacon Fund	0.00	0.25	0.25
Franklin Mutual Global Discovery Fund	Franklin Mutual Global Discovery Fund	0.00	0.25	0.25
Franklin Small-Mid Cap Growth Fund	Franklin Small-Mid Cap Growth Fund	0.25	0.25	0.50
Franklin Utilities Fund	Franklin Utilities Fund	0.00	0.25	0.25
Fundamental All Cap Core Fund	JHVIT - Fundamental All Cap Core Trust	0.05	0.25	0.30
Fundamental Large Cap Value Fund	JHVIT - Fundamental Large Cap Value Trust	0.05	0.25	0.30
Goldman Sachs Small Cap Equity Insights Fund	Goldman Sachs Small Cap Equity Insights Fund	0.00	0.00	0.00
Guggenheim Limited Duration Fund	Guggenheim Limited Duration Fund	0.00	0.10	0.10
Guggenheim Total Return Bond Fund	Guggenheim Total Return Bond Fund	0.00	0.10	0.10
Harbor Capital Appreciation Fund	Harbor Capital Appreciation Fund	0.00	0.10	0.10
Harbor Large Cap Value Fund	Harbor Large Cap Value Fund	0.00	0.10	0.10
Harbor Mid Cap Value Fund	Harbor Mid Cap Value Fund	0.00	0.10	0.10
Harbor Small Cap Value Fund	Harbor Small Cap Value Fund	0.00	0.10	0.10
Hartford Balanced Income Fund	Hartford Balanced Income Fund	0.00	0.00	0.00
Hartford Core Equity Fund	Hartford Core Equity Fund	0.00	0.00	0.00
Hartford Equity Income Fund	Hartford Equity Income Fund	0.00	0.00	0.00
Hartford Growth Opportunities Fund	Hartford Growth Opportunities Fund	0.00	0.00	0.00
Hartford Inflation Plus Fund	Hartford Inflation Plus Fund	0.00	0.15	0.15
Hartford International Opportunities Fund	Hartford International Opportunities Fund	0.00	0.00	0.00
Hartford MidCap Fund	Hartford MidCap Fund	0.00	0.00	0.00
Hartford Schroders International Multi-Cap Value Fund	Hartford Schroders International Multi-Cap Value Fund	0.00	0.00	0.00

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
Hartford Schroders US Mid Cap Opportunities Fund	Hartford Schroders US Mid Cap Opportunities Fund	0.00	0.00	0.00
Hartford World Bond Fund	Hartford World Bond Fund	0.00	0.00	0.00
High Yield Fund	John Hancock Funds II - High Yield Fund	0.05	0.30	0.35
Impax Small Cap Fund	Impax Small Cap Fund	0.25	0.15	0.40
Impax Sustainable Allocation Fund	Impax Sustainable Allocation Fund	0.25	0.15	0.40
International Equity Index Fund	JHVIT - International Equity Index Trust	0.05	0.18	0.23
*Invesco Core Bond Fund	Invesco Core Bond Fund	0.00	0.25	0.25
Invesco Core Plus Bond Fund	Invesco Core Plus Bond Fund	0.00	0.25	0.25
Invesco Developing Markets Fund	Invesco Developing Markets Fund	0.00	0.25	0.25
Invesco Discovery Mid Cap Growth Fund	Invesco Discovery Mid Cap Growth Fund	0.00	0.25	0.25
Invesco Diversified Dividend Fund	Invesco Diversified Dividend Fund	0.00	0.35	0.35
Invesco Equity and Income Fund	Invesco Equity and Income Fund	0.00	0.20	0.20
Invesco EQV International Equity Fund	Invesco EQV International Equity Fund	0.00	0.35	0.35
Invesco Global Fund	Invesco Global Fund	0.00	0.25	0.25
Invesco Growth and Income Fund	Invesco Growth and Income Fund	0.00	0.20	0.20
Invesco International Bond Fund	Invesco International Bond Fund	0.00	0.25	0.25
Invesco Main Street Fund	Invesco Main Street Fund	0.00	0.25	0.25
Invesco Main Street Mid Cap Fund	Invesco Main Street Mid Cap Fund	0.00	0.25	0.25
Invesco Oppenheimer International Growth Fund	Invesco Oppenheimer International Growth Fund	0.00	0.25	0.25
Invesco Premier US Government Money Fund	Invesco Premier US Government Money Fund	0.00	0.10	0.10
Invesco Real Estate Fund	Invesco Real Estate Fund	0.00	0.20	0.20
Invesco Small Cap Growth Fund	Invesco Small Cap Growth Fund	0.00	0.35	0.35
iShares Gold Trust ETF	iShares Gold Trust ETF	0.00	0.00	0.00
iShares MSCI EAFE Growth ETF	iShares MSCI EAFE Growth ETF	0.00	0.00	0.00
iShares MSCI EAFE Value ETF	iShares MSCI EAFE Value ETF	0.00	0.00	0.00
iShares MSCI Total International Index Fund	iShares MSCI Total International Index Fund	0.00	0.00	0.00
iShares Russell 1000 Large-Cap Index Fund	iShares Russell 1000 Large-Cap Index Fund	0.00	0.00	0.00
iShares Russell 2000 Small-Cap Index Fund	iShares Russell 2000 Small-Cap Index Fund	0.00	0.00	0.00
iShares Russell Mid-Cap Index Fund	iShares Russell Mid-Cap Index Fund	0.00	0.00	0.00
Janus Henderson Balanced Fund	Janus Henderson Balanced Fund	0.00	0.10	0.10
Janus Henderson Enterprise Fund	Janus Henderson Enterprise Fund	0.00	0.10	0.10
Janus Henderson Forty Fund	Janus Henderson Forty Fund	0.00	0.10	0.10
Janus Henderson Global Equity Income Fund	Janus Henderson Global Equity Income Fund	0.00	0.10	0.10
Janus Henderson Global Life Sciences Fund	Janus Henderson Global Life Sciences Fund	0.00	0.10	0.10
Janus Henderson Triton Fund	Janus Henderson Triton Fund	0.00	0.00	0.00
JH Managed Volatility Balanced Portfolio	JHVIT Managed Volatility Balanced Portfolio	0.05	0.25	0.30
JH Managed Volatility Conservative Portfolio	JHVIT Managed Volatility Conservative Portfolio	0.05	0.25	0.30
JH Managed Volatility Growth Portfolio	JHVIT Managed Volatility Growth Portfolio	0.05	0.25	0.30
JH Managed Volatility Moderate Portfolio	JHVIT Managed Volatility Moderate Portfolio	0.05	0.25	0.30
John Hancock 2010 Lifetime Blend Portfolio	John Hancock Funds II - 2010 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2015 Lifetime Blend Portfolio	John Hancock Funds II - 2015 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2020 Lifetime Blend Portfolio	John Hancock Funds II - 2020 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2025 Lifetime Blend Portfolio	John Hancock Funds II - 2025 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2030 Lifetime Blend Portfolio	John Hancock Funds II - 2030 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2035 Lifetime Blend Portfolio	John Hancock Funds II - 2035 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2040 Lifetime Blend Portfolio	John Hancock Funds II - 2040 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2045 Lifetime Blend Portfolio	John Hancock Funds II - 2045 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2050 Lifetime Blend Portfolio	John Hancock Funds II - 2050 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2055 Lifetime Blend Portfolio	John Hancock Funds II - 2055 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2060 Lifetime Blend Portfolio	John Hancock Funds II - 2060 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock 2065 Lifetime Blend Portfolio	John Hancock Funds II - 2065 Lifetime Blend Portfolio	0.05	0.14	0.19
John Hancock Alternative Asset Allocation Fund	John Hancock Funds II - Alternative Asset Allocation Fund	0.00	0.25	0.25
John Hancock Balanced Fund	John Hancock Balanced Fund	0.00	0.20	0.20
John Hancock Bond Fund	John Hancock Bond Fund	0.00	0.10	0.10
John Hancock Classic Value Fund	John Hancock Classic Value Fund	0.00	0.21	0.21
John Hancock Disciplined Value Fund	John Hancock Funds III - John Hancock Disciplined Value Fund	0.00	0.20	0.20
John Hancock Disciplined Value International Fund	John Hancock Funds III - John Hancock Disciplined Value International Fund	0.00	0.18	0.18
John Hancock Disciplined Value Mid Cap Fund	John Hancock Funds III - John Hancock Disciplined Value Mid Cap Fund	0.00	0.25	0.25
John Hancock Emerging Markets Debt Fund	John Hancock Emerging Markets Debt Fund	0.00	0.25	0.25
John Hancock Emerging Markets Equity Fund	John Hancock Emerging Markets Equity Fund	0.00	0.15	0.15
John Hancock ESG Core Bond Fund	John Hancock ESG Core Bond Fund	0.00	0.05	0.05
John Hancock ESG International Equity Fund	John Hancock ESG International Equity Fund	0.00	0.19	0.19
John Hancock ESG Large Cap Core Fund	John Hancock ESG Large Cap Core Fund	0.00	0.19	0.19
John Hancock Fundamental Global Franchise Fund	John Hancock Fundamental Global Franchise Fund	0.00	0.25	0.25
John Hancock Fundamental Large Cap Core Fund	John Hancock Fundamental Large Cap Core Fund	0.00	0.25	0.25

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
John Hancock Global Equity Fund	John Hancock Global Equity Fund	0.00	0.25	0.25
John Hancock Government Income Fund	John Hancock Government Income Fund	0.00	0.30	0.30
John Hancock Income Fund	John Hancock Income Fund	0.00	0.10	0.10
John Hancock Infrastructure Fund	John Hancock Infrastructure Fund	0.00	0.10	0.10
*John Hancock International Dynamic Growth Fund	John Hancock International Dynamic Growth Fund	0.00	0.00	0.00
John Hancock International Growth Fund	John Hancock Funds III - International Growth Fund	0.05	0.30	0.35
John Hancock International Small Company Fund	John Hancock International Small Company Fund	0.00	0.20	0.20
John Hancock Investment Grade Bond Fund	John Hancock Investment Grade Bond Fund	0.00	0.10	0.10
John Hancock Lifestyle Blend Aggressive CIT	John Hancock Lifestyle Blend Aggressive Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Aggressive Portfolio	John Hancock Funds II - Lifestyle Blend Aggressive Portfolio	0.05	0.45	0.50
John Hancock Lifestyle Blend Balanced CIT	John Hancock Lifestyle Blend Balanced Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Balanced Portfolio	John Hancock Funds II - Lifestyle Blend Balanced Portfolio	0.05	0.45	0.50
John Hancock Lifestyle Blend Conservative CIT	John Hancock Lifestyle Blend Conservative Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Conservative Portfolio	John Hancock Funds II - Lifestyle Blend Conservative Portfolio	0.05	0.45	0.50
John Hancock Lifestyle Blend Growth CIT	John Hancock Lifestyle Blend Growth Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Growth Portfolio	John Hancock Funds II - Lifestyle Blend Growth Portfolio	0.05	0.45	0.50
John Hancock Lifestyle Blend Moderate CIT	John Hancock Lifestyle Blend Moderate Trust	0.00	0.00	0.00
John Hancock Lifestyle Blend Moderate Portfolio	John Hancock Funds II - Lifestyle Blend Moderate Portfolio	0.05	0.45	0.50
John Hancock Lifetime Blend 2010 CIT	John Hancock Lifetime Blend 2010 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2015 CIT	John Hancock Lifetime Blend 2015 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2020 CIT	John Hancock Lifetime Blend 2020 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2025 CIT	John Hancock Lifetime Blend 2025 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2030 CIT	John Hancock Lifetime Blend 2030 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2035 CIT	John Hancock Lifetime Blend 2035 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2040 CIT	John Hancock Lifetime Blend 2040 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2045 CIT	John Hancock Lifetime Blend 2045 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2050 CIT	John Hancock Lifetime Blend 2050 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2055 CIT	John Hancock Lifetime Blend 2055 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2060 CIT	John Hancock Lifetime Blend 2060 Trust	0.00	0.00	0.00
John Hancock Lifetime Blend 2065 CIT	John Hancock Lifetime Blend 2065 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2010 CIT R2	John Hancock Lifetime Blend 2010 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2015 CIT R2	John Hancock Lifetime Blend 2015 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2020 CIT R2	John Hancock Lifetime Blend 2020 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2025 CIT R2	John Hancock Lifetime Blend 2025 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2030 CIT R2	John Hancock Lifetime Blend 2030 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2035 CIT R2	John Hancock Lifetime Blend 2035 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2040 CIT R2	John Hancock Lifetime Blend 2040 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2045 CIT R2	John Hancock Lifetime Blend 2045 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2050 CIT R2	John Hancock Lifetime Blend 2050 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2055 CIT R2	John Hancock Lifetime Blend 2055 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2060 CIT R2	John Hancock Lifetime Blend 2060 Trust	0.00	0.00	0.00
*John Hancock Lifetime Blend 2065 CIT R2	John Hancock Lifetime Blend 2065 Trust	0.00	0.00	0.00
John Hancock Mid Cap Growth Fund	John Hancock Mid Cap Growth Fund	0.00	0.23	0.23
John Hancock Multimanager 2010 Lifetime Portfolio	John Hancock Funds II - Multimanager 2010 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2015 Lifetime Portfolio	John Hancock Funds II - Multimanager 2015 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2020 Lifetime Portfolio	John Hancock Funds II - Multimanager 2020 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2025 Lifetime Portfolio	John Hancock Funds II - Multimanager 2025 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2030 Lifetime Portfolio	John Hancock Funds II - Multimanager 2030 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2035 Lifetime Portfolio	John Hancock Funds II - Multimanager 2035 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2040 Lifetime Portfolio	John Hancock Funds II - Multimanager 2040 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2045 Lifetime Portfolio	John Hancock Funds II - Multimanager 2045 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2050 Lifetime Portfolio	John Hancock Funds II - Multimanager 2050 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2055 Lifetime Portfolio	John Hancock Funds II - Multimanager 2055 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2060 Lifetime Portfolio	John Hancock Funds II - Multimanager 2060 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager 2065 Lifetime Portfolio	John Hancock Funds II - Multimanager 2065 Lifetime Portfolio	0.05	0.15	0.20
John Hancock Multimanager Aggressive Lifestyle Portfolio	John Hancock Funds II - Multimanager Aggressive Lifestyle Portfolio	0.05	0.35	0.40
John Hancock Multimanager Balanced Lifestyle Portfolio	John Hancock Funds II - Multimanager Balanced Lifestyle Portfolio	0.05	0.35	0.40
John Hancock Multimanager Conservative Lifestyle Portfolio	John Hancock Funds II - Multimanager Conservative Lifestyle Portfolio	0.05	0.35	0.40
John Hancock Multimanager Growth Lifestyle Portfolio	John Hancock Funds II - Multimanager Growth Lifestyle Portfolio	0.05	0.35	0.40
John Hancock Multimanager Moderate Lifestyle Portfolio	John Hancock Funds II - Multimanager Moderate Lifestyle Portfolio	0.05	0.35	0.40
John Hancock Small Cap Core Fund	John Hancock Small Cap Core Fund	0.00	0.25	0.25
John Hancock Small Cap Growth Fund	John Hancock Small Cap Growth Fund	0.00	0.25	0.25
John Hancock Stable Value Fund	John Hancock Stable Value Fund	0.00	0.00	0.00
John Hancock U.S. Growth Fund	John Hancock U.S. Growth Fund	0.00	0.15	0.15
John Hancock US Global Leaders Growth Fund	John Hancock US Global Leaders Growth Fund	0.00	0.30	0.30

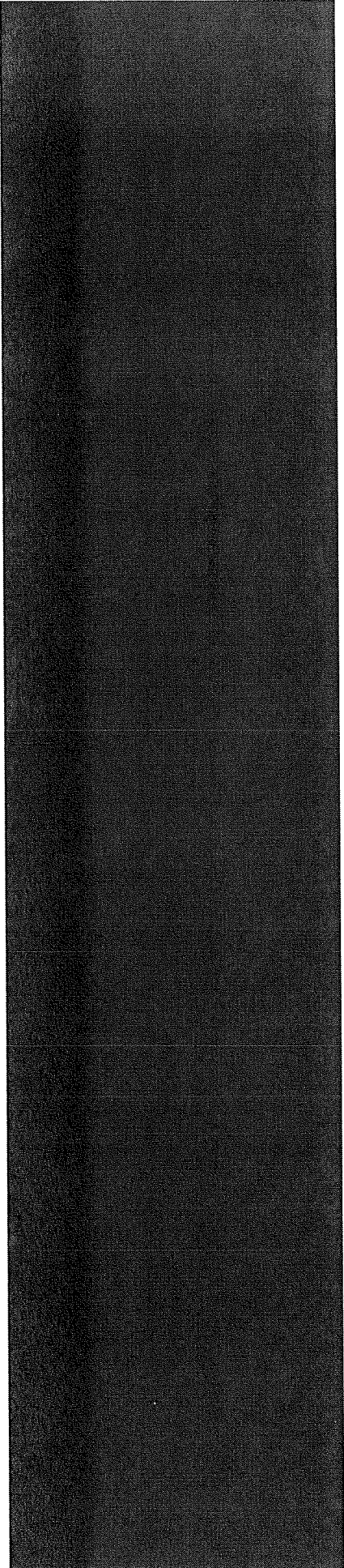
Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
JPMorgan Core Bond Fund	JPMorgan Core Bond	0.00	0.50	0.50
JPMorgan Emerging Markets Equity Fund	JPMorgan Emerging Markets Equity Fund	0.00	0.00	0.00
JPMorgan Equity Income Fund	JPMorgan Equity Income Fund	0.00	0.10	0.10
JPMorgan Global Bond Opportunities Fund	JPMorgan Global Bond Opportunities Fund	0.00	0.00	0.00
JPMorgan Large Cap Growth Fund	JPMorgan Large Cap Growth Fund	0.00	0.50	0.50
JPMorgan Mid Cap Value Fund	JPMorgan Mid Cap Value Fund	0.00	0.10	0.10
JPMorgan SMID Cap Fund	JPMorgan SMID Cap Fund	0.00	0.25	0.25
JPMorgan U.S. Equity Fund	JPMorgan U.S. Equity	0.00	0.20	0.20
Keeley Small Cap Dividend Value Fund	Keeley Small Cap Dividend Value Fund	0.25	0.25	0.50
Lazard Global Listed Infrastructure Fund	Lazard Global Listed Infrastructure Fund	0.25	0.20	0.45
Lazard International Equity Fund	Lazard International Equity	0.25	0.20	0.45
Lazard US Equity Concentrated Fund	Lazard US Equity Concentrated Fund	0.25	0.20	0.45
Loomis Sayles Core Plus Bond Fund	Loomis Sayles Core Plus Bond Fund	0.00	0.00	0.00
Loomis Sayles Global Allocation Fund	Loomis Sayles Global Allocation Fund	0.00	0.00	0.00
Lord Abbett Bond Debenture Fund	Lord Abbett Bond Debenture Fund	0.25	0.25	0.50
Lord Abbett Core Bond Fund	Lord Abbett Core Bond Fund	0.00	0.00	0.00
Lord Abbett Core Fixed Income Fund	Lord Abbett Core Fixed Income Fund	0.25	0.20	0.45
Lord Abbett High Yield Fund	Lord Abbett High Yield Fund	0.25	0.20	0.45
Lord Abbett Short Duration Income Fund	Lord Abbett Short Duration Income Fund	0.25	0.20	0.45
Lord Abbett Value Opportunities Fund	Lord Abbett Value Opportunities Fund	0.25	0.25	0.50
MainStay Income Builder Fund	MainStay Income Builder Fund	0.00	0.20	0.20
MainStay MacKay High Yield Corporate Bond Fund	MainStay MacKay High Yield Corporate Bond Fund	0.00	0.20	0.20
Metropolitan West Total Return Bond Fund	Metropolitan West Total Return Bond Fund	0.21	0.14	0.35
MFS Blended Research Core Equity Fund	MFS Blended Research Core Equity Fund	0.25	0.25	0.50
MFS Emerging Markets Debt Fund	MFS Emerging Markets Debt Fund	0.25	0.25	0.50
MFS Growth Fund	MFS Growth Fund	0.25	0.25	0.50
MFS Income Fund	MFS Income Fund	0.00	0.00	0.00
MFS International Diversification Fund	MFS International Diversification Fund	0.25	0.25	0.50
MFS Lifetime 2025 Fund	MFS Lifetime 2025 Fund	0.25	0.25	0.50
MFS Lifetime 2030 Fund	MFS Lifetime 2030 Fund	0.25	0.25	0.50
MFS Lifetime 2035 Fund	MFS Lifetime 2035 Fund	0.25	0.25	0.50
MFS Lifetime 2040 Fund	MFS Lifetime 2040 Fund	0.25	0.25	0.50
MFS Lifetime 2045 Fund	MFS Lifetime 2045 Fund	0.25	0.25	0.50
MFS Lifetime 2050 Fund	MFS Lifetime 2050 Fund	0.25	0.25	0.50
MFS Lifetime 2055 Fund	MFS Lifetime 2055 Fund	0.25	0.25	0.50
MFS Lifetime 2060 Fund	MFS Lifetime 2060 Fund	0.25	0.25	0.50
MFS Lifetime 2065 Fund	MFS Lifetime 2065 Fund	0.25	0.25	0.50
MFS Lifetime Income Fund	MFS Lifetime Income Fund	0.25	0.25	0.50
MFS Massachusetts Investors Fund	MFS Massachusetts Investors Trust	0.25	0.25	0.50
MFS Mid Cap Growth Fund	MFS Mid Cap Growth Fund	0.25	0.25	0.50
MFS Mid Cap Value Fund	MFS Mid Cap Value Fund	0.25	0.25	0.50
MFS Total Return Fund	MFS Total Return Fund	0.25	0.25	0.50
MFS Utilities Fund	MFS Utilities Fund	0.25	0.25	0.50
MFS Value Fund	MFS Value Fund	0.25	0.25	0.50
Mid Cap Index Fund	JHVIT - Mid Cap Index Trust	0.05	0.25	0.30
Mid Value Fund	JHVIT - Mid Value Trust	0.05	0.35	0.40
Money Market Fund	JHVIT- Money Market Trust	0.05	0.20	0.25
MyWayRetirement Balanced Fund	MyWayRetirement Balanced Fund	0.00	0.00	0.00
MyWayRetirement Commodities Fund	MyWayRetirement Commodities Fund	0.00	0.00	0.00
MyWayRetirement Core Bond Fund	MyWayRetirement Core Bond Fund	0.00	0.00	0.00
MyWayRetirement Emerging Markets Fund	MyWayRetirement Emerging Markets Fund	0.00	0.00	0.00
MyWayRetirement Global Bond Fund	MyWayRetirement Global Bond Fund	0.00	0.00	0.00
MyWayRetirement Index 2025 Fund	MyWayRetirement Index 2025 Fund	0.00	0.00	0.00
MyWayRetirement Index 2030 Fund	MyWayRetirement Index 2030 Fund	0.00	0.00	0.00
MyWayRetirement Index 2035 Fund	MyWayRetirement Index 2035 Fund	0.00	0.00	0.00
MyWayRetirement Index 2040 Fund	MyWayRetirement Index 2040 Fund	0.00	0.00	0.00
MyWayRetirement Index 2045 Fund	MyWayRetirement Index 2045 Fund	0.00	0.00	0.00
MyWayRetirement Index 2050 Fund	MyWayRetirement Index 2050 Fund	0.00	0.00	0.00
MyWayRetirement Index 2055 Fund	MyWayRetirement Index 2055 Fund	0.00	0.00	0.00
MyWayRetirement Index 2060 Fund	MyWayRetirement Index 2060 Fund	0.00	0.00	0.00
MyWayRetirement Index 2065 Fund	MyWayRetirement Index 2065 Fund	0.00	0.00	0.00
MyWayRetirement Index Retirement Fund	MyWayRetirement Index Retirement Fund	0.00	0.00	0.00
MyWayRetirement International Growth Fund	MyWayRetirement International Growth Fund	0.00	0.00	0.00
MyWayRetirement International Value Fund	MyWayRetirement International Value Fund	0.00	0.00	0.00
MyWayRetirement Large Cap Growth Fund	MyWayRetirement Large Cap Growth Fund	0.00	0.00	0.00

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
MyWayRetirement Large Cap Value Fund	MyWayRetirement Large Cap Value Fund	0.00	0.00	0.00
MyWayRetirement Mid Cap Growth Fund	MyWayRetirement Mid Cap Growth Fund	0.00	0.00	0.00
MyWayRetirement Mid Cap Value Fund	MyWayRetirement Mid Cap Value Fund	0.00	0.00	0.00
MyWayRetirement Multi-Sector Bond Fund	MyWayRetirement Multi-Sector Bond Fund	0.00	0.00	0.00
MyWayRetirement Real Estate Fund	MyWayRetirement Real Estate Fund	0.00	0.00	0.00
MyWayRetirement Small Cap Growth Fund	MyWayRetirement Small Cap Growth Fund	0.00	0.00	0.00
MyWayRetirement Small Cap Value Fund	MyWayRetirement Small Cap Value Fund	0.00	0.00	0.00
Nationwide Geneva Small Cap Growth Fund	Nationwide Geneva Small Cap Growth Fund	0.00	0.00	0.00
Neuberger Berman Genesis Fund	Neuberger Berman Genesis Fund	0.00	0.00	0.00
Neuberger Berman International Equity Fund	Neuberger Berman International Equity Fund	0.25	0.25	0.50
Neuberger Berman Intrinsic Value Fund	Neuberger Berman Intrinsic Value Fund	0.25	0.25	0.50
Neuberger Berman Multi-Cap Opportunities Fund	Neuberger Berman Multi-Cap Opportunities Fund	0.25	0.25	0.50
Neuberger Berman Sustainable Equity Fund	Neuberger Berman Sustainable Equity Fund	0.25	0.25	0.50
New Opportunities Fund	John Hancock Funds II - New Opportunities Fund	0.05	0.20	0.25
New York Life Insurance Company Anchor Account Fund	Reliance Trust New York Life Anchor Account	0.00	0.00	0.00
Northern Emerging Markets Equity Index Fund	Northern Emerging Markets Equity Index Fund	0.00	0.06	0.06
Northern Small Cap Value Fund	Northern Small Cap Value	0.00	0.40	0.40
Nuveen Small Cap Value Fund	Nuveen Small Cap Value Fund	0.00	0.25	0.25
Nuveen Strategic Income Fund	Nuveen Strategic Income Fund	0.00	0.25	0.25
Oakmark Fund	Oakmark Fund	0.00	0.10	0.10
Oakmark International Fund	Oakmark International Fund	0.00	0.10	0.10
Opportunistic Fixed Income Fund	John Hancock Funds II - Opportunistic Fixed Income Fund	0.05	0.25	0.30
Parnassus Core Equity Fund	Parnassus Core Equity Fund	0.00	0.35	0.35
Parnassus Mid Cap Fund	Parnassus Mid Cap Fund	0.00	0.10	0.10
Parnassus Value Equity Fund	Parnassus Value Equity Fund	0.00	0.35	0.35
Payden Managed Income Fund	Payden Managed Income Fund	0.00	0.50	0.50
PGIM Global Total Return Fund	PGIM Global Total Return Fund	0.00	0.25	0.25
PGIM Jennison Mid Cap Growth Fund	PGIM Jennison Mid Cap Growth Fund	0.00	0.25	0.25
PGIM Jennison Small Company Fund	PGIM Jennison Small Company Fund	0.00	0.25	0.25
PGIM Quant Solutions Mid-Cap Value Fund	PGIM Quant Solutions Mid-Cap Value Fund	0.00	0.25	0.25
PGIM Short-Term Corporate Bond Fund	PGIM Short-Term Corporate Bond Fund	0.00	0.25	0.25
PGIM Total Return Bond Fund	PGIM Total Return Bond Fund	0.00	0.25	0.25
PIMCO All Asset All Authority Fund	PIMCO All Asset All Authority Fund	0.00	0.00	0.00
PIMCO All Asset Fund	PIMCO All Asset Fund	0.25	0.00	0.25
PIMCO Commodity Real Return Strategy Fund	PIMCO Commodity Real Return Strategy Fund	0.25	0.00	0.25
PIMCO Income Fund	PIMCO Income Fund	0.00	0.00	0.00
PIMCO International Bond Fund (USD-Hedged)	PIMCO International Bond Fund (USD-Hedged)	0.00	0.00	0.00
PIMCO Investment Grade Credit Bond Fund	PIMCO Investment Grade Credit Bond Fund	0.00	0.00	0.00
PIMCO Long Duration Total Return Fund	PIMCO Long Duration Total Return Fund	0.00	0.00	0.00
PIMCO Real Return Fund	PIMCO Real Return Fund	0.25	0.15	0.40
PIMCO Short-Term Fund	PIMCO Short-Term Fund	0.25	0.15	0.40
Principal Global Real Estate Securities Fund	Principal Global Real Estate Securities Fund	0.00	0.10	0.10
Principal Real Estate Securities Fund	Principal Real Estate Securities Fund	0.00	0.00	0.00
Principal Spectrum Preferred and Capital Securities Income Fund	Principal Spectrum Preferred and Capital Securities Income Fund	0.00	0.00	0.00
Putnam Global Income Fund	Putnam Global Income Fund	0.00	0.25	0.25
Putnam Large Cap Growth Fund	Putnam Large Cap Growth Fund	0.00	0.25	0.25
Putnam Large Cap Value Fund	Putnam Large Cap Value Fund	0.00	0.25	0.25
Putnam Research Fund	Putnam Research Fund	0.00	0.25	0.25
Putnam Small Cap Growth Fund	Putnam Small Cap Growth Fund	0.00	0.25	0.25
Real Estate Securities Fund	John Hancock Funds II - Real Estate Securities Fund	0.05	0.25	0.30
Reliance MetLife Stable Value Fund	Reliance MetLife Stable Value Fund	0.00	0.00	0.00
Royce Pennsylvania Mutual Fund	Royce Pennsylvania Mutual Fund	0.00	0.20	0.20
Royce Small-Cap Opportunity Fund	Royce Small-Cap Opportunity Fund	0.00	0.20	0.20
Royce Small-Cap Total Return Fund	Royce Small-Cap Total Return Fund	0.00	0.00	0.00
Russell Investments LifePoints Balanced Strategy	Russell Investments LifePoints Balanced Strategy Fund	0.00	0.45	0.45
Russell Investments LifePoints Conservative Strategy	Russell Investments LifePoints Conservative Strategy Fund	0.00	0.45	0.45
Russell Investments LifePoints Equity Growth Strategy	Russell Investments LifePoints Equity Growth Strategy Fund	0.00	0.45	0.45
Russell Investments LifePoints Growth Strategy	Russell Investments LifePoints Growth Strategy Fund	0.00	0.45	0.45
Russell Investments LifePoints Moderate Strategy	Russell Investments LifePoints Moderate Strategy Fund	0.00	0.45	0.45
Science & Technology Fund	JHVIT - Science & Technology Trust	0.05	0.25	0.30
Select Lifestyle Balanced Portfolio	JHVIT Lifestyle Balanced Portfolio	0.05	0.30	0.35
Select Lifestyle Conservative Portfolio	JHVIT Lifestyle Conservative Portfolio	0.05	0.30	0.35
Select Lifestyle Growth Portfolio	JHVIT Lifestyle Growth Portfolio	0.05	0.30	0.35
Select Lifestyle Moderate Portfolio	JHVIT Lifestyle Moderate Portfolio	0.05	0.30	0.35
Sit Dividend Growth Fund	Sit Dividend Growth	0.00	0.40	0.40

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
Small Cap Index Fund	JHVIT - Small Cap Index Trust	0.05	0.39	0.44
Small Cap Stock Fund	JHVIT - Small Cap Stock Trust	0.05	0.30	0.35
Small Cap Value Fund	JHVIT - Small Cap Value Trust	0.05	0.25	0.30
Sprott Gold Equity Fund	Sprott Gold Equity Fund	0.25	0.25	0.50
State Street Institutional U.S. Equity Fund	State Street Institutional U.S. Equity Fund	0.00	0.00	0.00
State Street Target Retirement 2020 Fund	State Street Target Retirement 2020 Fund	0.00	0.00	0.00
State Street Target Retirement 2025 Fund	State Street Target Retirement 2025 Fund	0.00	0.00	0.00
State Street Target Retirement 2030 Fund	State Street Target Retirement 2030 Fund	0.00	0.00	0.00
State Street Target Retirement 2035 Fund	State Street Target Retirement 2035 Fund	0.00	0.00	0.00
State Street Target Retirement 2040 Fund	State Street Target Retirement 2040 Fund	0.00	0.00	0.00
State Street Target Retirement 2045 Fund	State Street Target Retirement 2045 Fund	0.00	0.00	0.00
State Street Target Retirement 2050 Fund	State Street Target Retirement 2050 Fund	0.00	0.00	0.00
State Street Target Retirement 2055 Fund	State Street Target Retirement 2055 Fund	0.00	0.00	0.00
State Street Target Retirement 2060 Fund	State Street Target Retirement 2060 Fund	0.00	0.00	0.00
State Street Target Retirement 2065 Fund	State Street Target Retirement 2065 Fund	0.00	0.00	0.00
State Street Target Retirement Income Fund	State Street Target Retirement Income Fund	0.00	0.00	0.00
Strategic Income Opportunities Fund	JHVIT - Strategic Income Opportunities Trust	0.05	0.25	0.30
T. Rowe Price Capital Appreciation Fund	T. Rowe Price Capital Appreciation Fund	0.00	0.15	0.15
T. Rowe Price Dividend Growth Fund	T. Rowe Price Dividend Growth Fund	0.00	0.15	0.15
T. Rowe Price Equity Income Fund	T. Rowe Price Equity Income Fund	0.00	0.15	0.15
T. Rowe Price Growth Stock Fund	T. Rowe Price Growth Stock Fund	0.00	0.15	0.15
T. Rowe Price Health Sciences Fund	T. Rowe Price Health Sciences Fund	0.00	0.15	0.15
T. Rowe Price Integrated US Small-Cap Growth Equity Fund	T. Rowe Price Integrated US Small-Cap Growth Equity Fund	0.00	0.15	0.15
T. Rowe Price International Discovery Fund	T. Rowe Price International Discovery Fund	0.00	0.15	0.15
T. Rowe Price International Value Equity Fund	T. Rowe Price International Value Equity Fund	0.00	0.00	0.00
T. Rowe Price Large Cap Growth Fund	T. Rowe Price Large Cap Growth Fund	0.00	0.15	0.15
T. Rowe Price New Era Fund	T. Rowe Price New Era Fund	0.00	0.00	0.00
T. Rowe Price Overseas Stock Fund	T. Rowe Price Overseas Stock	0.00	0.15	0.15
T. Rowe Price Retirement 2010	T. Rowe Price Retirement 2010 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2015	T. Rowe Price Retirement 2015 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2020	T. Rowe Price Retirement 2020 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2025	T. Rowe Price Retirement 2025 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2030	T. Rowe Price Retirement 2030 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2035	T. Rowe Price Retirement 2035 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2040	T. Rowe Price Retirement 2040 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2045	T. Rowe Price Retirement 2045 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2050	T. Rowe Price Retirement 2050 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2055	T. Rowe Price Retirement 2055 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2060	T. Rowe Price Retirement 2060 Fund	0.00	0.00	0.00
T. Rowe Price Retirement 2065	T. Rowe Price Retirement 2065 Fund	0.00	0.00	0.00
T. Rowe Price Science & Technology Fund	T. Rowe Price Science & Technology Fund	0.00	0.15	0.15
T. Rowe Price Short Term Bond Fund	T. Rowe Price Short Term Bond Fund	0.00	0.15	0.15
T. Rowe Price Small Cap Value Fund	T. Rowe Price Small Cap Value Fund	0.00	0.15	0.15
T. Rowe Price Spectrum Income Fund	T. Rowe Price Spectrum Income Fund	0.00	0.15	0.15
Templeton Foreign Fund	Templeton Foreign Fund	0.00	0.25	0.25
Templeton Global Bond Fund	Templeton Global Bond Fund	0.25	0.25	0.50
Templeton Institutional Foreign Smaller Companies Fund	Templeton Institutional Foreign Smaller Companies Fund	0.00	0.10	0.10
Templeton World Fund	Templeton World Fund	0.25	0.25	0.50
Thornburg Global Opportunities Fund	Thornburg Global Opportunities Fund	0.00	0.20	0.20
Thornburg International Growth Fund	Thornburg International Growth Fund	0.00	0.20	0.20
Thornburg Limited Term Income Fund	Thornburg Limited Term Income Fund	0.00	0.20	0.20
Thrivent Mid Cap Stock Fund	Thrivent Mid Cap Stock Fund	0.00	0.13	0.13
TIAA-CREF Core Impact Bond Fund	TIAA-CREF Core Impact Bond Fund	0.00	0.00	0.00
TIAA-CREF Equity Index Fund	TIAA-CREF Equity Index Fund	0.00	0.00	0.00
TIAA-CREF Large-Cap Growth Index Fund	TIAA-CREF Large-Cap Growth Index Fund	0.00	0.00	0.00
TIAA-CREF Large-Cap Value Index Fund	TIAA-CREF Large-Cap Value Index Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2010 Fund	TIAA-CREF Lifecycle Index 2010 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2015 Fund	TIAA-CREF Lifecycle Index 2015 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2020 Fund	TIAA-CREF Lifecycle Index 2020 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2025 Fund	TIAA-CREF Lifecycle Index 2025 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2030 Fund	TIAA-CREF Lifecycle Index 2030 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2035 Fund	TIAA-CREF Lifecycle Index 2035 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2040 Fund	TIAA-CREF Lifecycle Index 2040 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2045 Fund	TIAA-CREF Lifecycle Index 2045 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2050 Fund	TIAA-CREF Lifecycle Index 2050 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2055 Fund	TIAA-CREF Lifecycle Index 2055 Fund	0.00	0.00	0.00

Subaccount name	Underlying fund name	Revenue from underlying fund (12b-1, STA, other)		
		12b-1 fees (%)	STA + other fees (%)	= Total
TIAA-CREF Lifecycle Index 2060 Fund	TIAA-CREF Lifecycle Index 2060 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index 2065 Fund	TIAA-CREF Lifecycle Index 2065 Fund	0.00	0.00	0.00
TIAA-CREF Lifecycle Index Retirement Income Fund	TIAA-CREF Lifecycle Index Retirement Income Fund	0.00	0.00	0.00
TIAA-CREF Quant Small/Mid-Cap Equity Fund	TIAA-CREF Quant Small/Mid-Cap Equity Fund	0.00	0.00	0.00
TIAA-CREF Small-Cap Blend Index Fund	TIAA-CREF Small-Cap Blend Index Fund	0.00	0.00	0.00
TIAA-CREF Social Choice Equity Fund	TIAA-CREF Social Choice Equity Fund	0.00	0.00	0.00
Total Bond Market Fund	JHVIT - Total Bond Market Trust	0.05	0.18	0.23
Total Stock Market Index Fund	JHVIT - Total Stock Market Index Trust	0.05	0.37	0.42
Touchstone Mid Cap Growth Fund	Touchstone Mid Cap Growth Fund	0.00	0.00	0.00
Undiscovered Managers Behavioral Value Fund	Undiscovered Managers Behavioral Value Fund	0.00	0.10	0.10
Vanguard Balanced Index Fund	Vanguard Balanced Index Fund	0.00	0.00	0.00
Vanguard Emerging Markets Stock Index Fund	Vanguard Emerging Markets Stock Index Fund	0.00	0.00	0.00
Vanguard Energy Fund	Vanguard Energy Fund	0.00	0.00	0.00
Vanguard Equity-Income Fund	Vanguard Equity-Income Fund	0.00	0.00	0.00
Vanguard Explorer Fund	Vanguard Explorer Fund	0.00	0.00	0.00
Vanguard Growth Index Fund	Vanguard Growth Index Fund	0.00	0.00	0.00
Vanguard High Dividend Yield Index Fund	Vanguard High Dividend Yield Index Fund	0.00	0.00	0.00
Vanguard Intermediate-Term Bond Index Fund	Vanguard Intermediate-Term Bond Index Fund	0.00	0.00	0.00
Vanguard International Growth Fund	Vanguard International Growth Fund	0.00	0.00	0.00
Vanguard International Value Fund	Vanguard International Value Fund	0.00	0.00	0.00
Vanguard Long-Term Treasury Index Fund	Vanguard Long-Term Treasury Index Fund	0.00	0.00	0.00
Vanguard Materials Index Fund	Vanguard Materials Index Fund	0.00	0.00	0.00
Vanguard Mid-Cap Growth ETF	Vanguard Mid-Cap Growth ETF	0.00	0.00	0.00
Vanguard Mid-Cap Growth Index Fund	Vanguard Mid-Cap Growth Index Fund	0.00	0.00	0.00
Vanguard Mid-Cap Value ETF	Vanguard Mid-Cap Value ETF	0.00	0.00	0.00
Vanguard Mid-Cap Value Index Fund	Vanguard Mid-Cap Value Index Fund	0.00	0.00	0.00
Vanguard Short-Term Bond Index Fund	Vanguard Short-Term Bond Index Fund	0.00	0.00	0.00
Vanguard Short-Term Federal Fund	Vanguard Short-Term Federal Fund	0.00	0.00	0.00
Vanguard Short-Term Investment-Grade Fund	Vanguard Short-Term Investment-Grade Fund	0.00	0.00	0.00
Vanguard Small Cap Growth Index Fund	Vanguard Small Cap Growth Index Fund	0.00	0.00	0.00
Vanguard Small Cap Value Index Fund	Vanguard Small Cap Value Index Fund	0.00	0.00	0.00
Vanguard Strategic Equity Fund	Vanguard Strategic Equity Fund	0.00	0.00	0.00
Vanguard Target Retirement 2020	Vanguard Target Retirement 2020	0.00	0.00	0.00
Vanguard Target Retirement 2025	Vanguard Target Retirement 2025	0.00	0.00	0.00
Vanguard Target Retirement 2030	Vanguard Target Retirement 2030	0.00	0.00	0.00
Vanguard Target Retirement 2035	Vanguard Target Retirement 2035	0.00	0.00	0.00
Vanguard Target Retirement 2040	Vanguard Target Retirement 2040	0.00	0.00	0.00
Vanguard Target Retirement 2045	Vanguard Target Retirement 2045	0.00	0.00	0.00
Vanguard Target Retirement 2050	Vanguard Target Retirement 2050	0.00	0.00	0.00
Vanguard Target Retirement 2055	Vanguard Target Retirement 2055	0.00	0.00	0.00
Vanguard Target Retirement 2060	Vanguard Target Retirement 2060	0.00	0.00	0.00
Vanguard Target Retirement 2065	Vanguard Target Retirement 2065	0.00	0.00	0.00
Vanguard Target Retirement Income	Vanguard Target Retirement Income	0.00	0.00	0.00
Vanguard Total Bond Market Index Fund	Vanguard Total Bond Market Index Fund	0.00	0.00	0.00
Vanguard Total International Bond Index Fund	Vanguard Total International Bond Index Fund	0.00	0.00	0.00
Vanguard Total International Stock Index Fund	Vanguard Total International Stock Index Fund	0.00	0.00	0.00
Vanguard Total World Stock Index ETF	Vanguard Total World Stock Index ETF	0.00	0.00	0.00
Vanguard Total World Stock Index Fund	Vanguard Total World Stock Index Fund	0.00	0.00	0.00
Vanguard Value Index Fund	Vanguard Value Index Fund	0.00	0.00	0.00
Victory Diversified Stock Fund	Victory Diversified Stock Fund	0.00	0.50	0.50
Victory Sycamore Established Value Fund	Victory Sycamore Established Value Fund	0.00	0.50	0.50
Victory Trivalent International Small Cap Fund	Victory Trivalent International Small Cap Fund	0.00	0.25	0.25
Virtus Ceredex Mid-Cap Value Equity Fund	Virtus Ceredex Mid-Cap Value Equity Fund	0.00	0.50	0.50
Virtus Seix Floating Rate High Income Fund	Virtus Seix Floating Rate High Income Fund	0.00	0.20	0.20
Virtus Silvant Large Cap Growth Stock Fund	Virtus Silvant Large Cap Growth Stock Fund	0.00	0.50	0.50
Western Asset Core Bond Fund	Western Asset Core Bond Fund	0.00	0.15	0.15
Western Asset Core Plus Bond Fund	Western Asset Core Plus Bond Fund	0.00	0.15	0.15
WisdomTree MidCap Dividend ETF	WisdomTree MidCap Dividend ETF	0.00	0.00	0.00
WisdomTree MidCap ETF	WisdomTree MidCap ETF	0.00	0.00	0.00
WisdomTree SmallCap Dividend ETF	WisdomTree SmallCap Dividend ETF	0.00	0.00	0.00

* The revenue sharing displayed is that of the underlying fund as of the fee effective date displayed. Note that the subaccount was not introduced until the fund listing date indicated.



Summary of underlying mutual fund or trust management fees

This report provides a listing of the funds that are invested in underlying funds advised exclusively by unaffiliated fund managers, along with their current management fees reported in the most recent prospectuses available as of the date indicated

For plans required to complete Form 5500 Schedule C, the information constitutes disclosure of the eligible indirect compensation received by these managers for purposes of reporting in Section 1a, Part I, of Schedule C. The management fee is a component of the fund expense ratio (FER). John Hancock provides this information on behalf of these unaffiliated fund managers.

Plans subject to the Schedule C reporting requirement will also receive an annual reporting package that contains, among other things, copies of prospectuses of the subadvised funds (i.e., funds subadvised exclusively by unaffiliated fund managers and funds subadvised by John Hancock's affiliates) available under the John Hancock group annuity contract. These prospectuses provide disclosure of the payments received by John Hancock and our affiliates that are eligible for indirect compensation.

As of 6/30/2023

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
AB Discovery Growth Fund	AllianceBernstein	0.59
AB Discovery Value Fund	AllianceBernstein	0.73
AB Global Bond Fund	AllianceBernstein	0.46
AB High Income Fund	AllianceBernstein	0.48
AB Income Fund	AllianceBernstein	0.43
AB Large Cap Growth Fund	AllianceBernstein	0.48
AB Small Cap Growth Fund	AllianceBernstein	0.70
AB Sustainable Global Thematic Fund	AllianceBernstein	0.65
Aberdeen Emerging Markets Sustainable Leaders Fund	Aberdeen	0.80
Allspring Core Bond Fund	Allspring	0.39
Allspring Core Plus Bond Fund	Allspring	0.42
Allspring Disciplined US Core Fund	Allspring	0.35
Allspring Discovery SMID Cap Growth Fund	Allspring	0.74
Allspring Emerging Markets Equity Fund	Allspring	1.01
Allspring Government Securities Fund	Allspring	0.45
Allspring Growth Fund	Allspring	0.69
Allspring Small Company Growth Fund	Allspring	0.83
Allspring Special Mid Cap Value Fund	Allspring	0.66
Allspring Special Small Cap Value Fund	Allspring	0.77
American Beacon Bridgeway Large Cap Value Fund	American Beacon	0.68
American Beacon Small Cap Value Fund	American Beacon	0.71
American Century Emerging Markets Fund	American Century	0.90
American Century Focused Dynamic Growth Fund	American Century	0.50
American Century Heritage Fund	American Century	1.00
American Century Inflation Adjusted Bond Fund	American Century	0.20
American Century One Choice 2025 Portfolio	American Century	0.51
American Century One Choice 2030 Portfolio	American Century	0.52
American Century One Choice 2035 Portfolio	American Century	0.54
American Century One Choice 2040 Portfolio	American Century	0.56
American Century One Choice 2045 Portfolio	American Century	0.58
American Century One Choice 2050 Portfolio	American Century	0.59
American Century One Choice 2055 Portfolio	American Century	0.60
American Century One Choice 2060 Portfolio	American Century	0.61
American Century One Choice 2065 Portfolio	American Century	0.61
American Century One Choice In Retirement Portfolio	American Century	0.50
American Century Small Cap Value Fund	American Century	0.74
American Century Value Fund	American Century	0.65
American Funds 2010 Target Date Retirement Fund	American Funds	0.00
American Funds 2015 Target Date Retirement Fund	American Funds	0.00
American Funds 2020 Target Date Retirement Fund	American Funds	0.00
American Funds 2025 Target Date Retirement Fund	American Funds	0.00
American Funds 2030 Target Date Retirement Fund	American Funds	0.00
American Funds 2035 Target Date Retirement Fund	American Funds	0.00
American Funds 2040 Target Date Retirement Fund	American Funds	0.00
American Funds 2045 Target Date Retirement Fund	American Funds	0.00
American Funds 2050 Target Date Retirement Fund	American Funds	0.00
American Funds 2055 Target Date Retirement Fund	American Funds	0.00
American Funds 2060 Target Date Retirement Fund	American Funds	0.00
American Funds 2065 Target Date Retirement Fund	American Funds	0.00
American Funds AMCAP Fund	American Funds	0.30
American Funds American Balanced Fund	American Funds	0.21
American Funds Bond Fund of America	American Funds	0.18
American Funds Capital Income Builder	American Funds	0.22
American Funds Capital World Bond Fund	American Funds	0.43
American Funds Capital World Growth and Income Fund	American Funds	0.37
American Funds EuroPacific Growth Fund	American Funds	0.42
American Funds Fundamental Investors	American Funds	0.24
American Funds New Perspective Fund	American Funds	0.37
American Funds New World Fund	American Funds	0.51
American Funds SMALLCAP World Fund	American Funds	0.61
American Funds Strategic Bond	American Funds	0.28
American Funds The Growth Fund of America	American Funds	0.26
American Funds The Income Fund of America	American Funds	0.22
American Funds The Investment Company of America	American Funds	0.23
American Funds U.S. Government Securities Fund	American Funds	0.20
American Funds Washington Mutual Investors Fund	American Funds	0.23
AMG River Road Mid Cap Value Fund	River Road	0.56
Avantis U.S. Small Cap Value Fund	American Century	0.25

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
Baird Core Plus Bond Fund	Baird	0.25
Baird Mid Cap Growth Fund	Baird	0.75
Baron Asset Fund	Baron	1.00
Baron Real Estate Fund	Baron	1.00
BlackRock Advantage Small Cap Growth Fund	BlackRock	0.45
BlackRock EAFE Equity Index Fund	BlackRock	0.03
BlackRock Equity Index Fund	BlackRock	0.01
BlackRock Global Allocation Fund	BlackRock	0.75
BlackRock Health Sciences Opportunities Fund	BlackRock	0.67
BlackRock High Equity Income Fund	BlackRock	0.81
BlackRock High Yield Bond Fund	BlackRock	0.41
BlackRock Inflation Protected Bond Fund	BlackRock	0.24
BlackRock International Fund	BlackRock	0.58
BlackRock Large Cap Focus Value Fund	BlackRock	0.41
BlackRock LifePath Index 2025 Fund	BlackRock	0.05
BlackRock LifePath Index 2030 Fund	BlackRock	0.05
BlackRock LifePath Index 2035 Fund	BlackRock	0.05
BlackRock LifePath Index 2040 Fund	BlackRock	0.05
BlackRock LifePath Index 2045 Fund	BlackRock	0.05
BlackRock LifePath Index 2050 Fund	BlackRock	0.05
BlackRock LifePath Index 2055 Fund	BlackRock	0.05
BlackRock LifePath Index 2060 Fund	BlackRock	0.05
BlackRock LifePath Index 2065 Fund	BlackRock	0.05
BlackRock LifePath Index Retirement Fund	BlackRock	0.05
BlackRock Mid Cap Equity Index Fund	BlackRock	0.01
BlackRock Mid-Cap Growth Equity Fund	BlackRock	0.62
BlackRock Russell 2000 Index Fund	BlackRock	0.03
BlackRock Total Return Fund	BlackRock	0.34
BlackRock U.S. Debt Index Fund	BlackRock	0.02
BlackRock U.S. TIPS Index Fund	BlackRock	0.02
BNY Mellon Bond Market Index Fund	BNY Mellon	0.15
BrandywineGLOBAL-Global Opportunities Bond Fund	Legg Mason	0.50
Calvert Short Duration Income Fund	Calvert	0.40
Carillon Eagle Mid Cap Growth Fund	Eagle	0.51
ClearBridge Aggressive Growth Fund	Legg Mason	0.71
ClearBridge International Growth Fund	Legg Mason	0.66
ClearBridge Large Cap Growth Fund	Legg Mason	0.61
ClearBridge Mid Cap Fund	Legg Mason	0.72
Cohen & Steers Real Estate Securities Fund	Cohen & Steers	0.67
Columbia Contrarian Core Fund	Columbia	0.61
Columbia Dividend Income Fund	Columbia	0.53
Columbia Global Value Fund	Columbia	0.70
Columbia Overseas Value Fund	Columbia	0.78
Columbia Small Cap Value Fund	Columbia	0.82
Delaware Ivy Asset Strategy Fund	Delaware	0.66
Delaware Ivy International Core Equity Fund	Delaware	0.83
Delaware Ivy Small Cap Growth Fund	Delaware	0.83
Delaware Ivy SMID Cap Core Fund	Delaware	0.85
Delaware Small Cap Value Fund	Delaware	0.63
DFA Emerging Markets Value Fund	DFA	0.48
DFA Five-Year Global Fixed-Income Fund	DFA	0.18
DFA Global Equity Fund	DFA	0.20
DFA Global Real Estate Securities Fund	DFA	0.19
DFA Inflation-Protected Securities Portfolio	DFA	0.09
DFA Intermediate Government Fixed-Income Fund	DFA	0.09
DFA International Small Cap Value Fund	DFA	0.39
DFA International Small Company Fund	DFA	0.25
DFA International Value Fund	DFA	0.45
DFA Real Estate Securities Fund	DFA	0.17
DFA U.S. Targeted Value Portfolio	DFA	0.27
DFA US Large Cap Value Fund	DFA	0.29
DFA US Large Company Fund	DFA	0.06
DFA US Small Cap Fund	DFA	0.25
Diamond Hill Large Cap Fund	Diamond Hill	0.05
Diamond Hill Small-Mid Cap Fund	Diamond Hill	0.75
Dodge & Cox International Stock Fund	Dodge & Cox	0.60
Dodge & Cox Stock Fund	Dodge & Cox	0.50
Domini Impact Equity Fund	Domini	0.20
Domini Impact International Equity Fund	Domini	0.83

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
DoubleLine Core Fixed Income Fund	DoubleLine	0.40
DoubleLine Low Duration Bond Fund	DoubleLine	0.35
DoubleLine Total Return Bond Fund	DoubleLine	0.40
DWS RREEF Global Infrastructure Fund	Deutsche	0.89
Eaton Vance Atlanta Capital SMID-Cap Fund	Eaton Vance	0.79
Eaton Vance High Income Opportunities Fund	Eaton Vance	0.44
Eaton Vance Richard Bernstein Equity Strategy Fund	Eaton Vance	0.83
Federated Hermes Capital Preservation Fund	Federated Hermes	0.25
Federated Hermes Institutional High Yield Bond Fund	Federated Hermes	0.40
Federated Hermes Kaufmann Large Cap Fund	Federated Hermes	0.75
Federated Hermes MDT Small Cap Growth Fund	Federated Hermes	0.80
Federated Hermes Total Return Bond Fund	Federated Hermes	0.30
Fidelity Advisor Balanced Fund	Fidelity	0.38
Fidelity Advisor Diversified International Fund	Fidelity	0.65
Fidelity Advisor Diversified Stock Fund	Fidelity	0.40
Fidelity Advisor Energy Fund	Fidelity	0.53
Fidelity Advisor Growth Opportunities Fund	Fidelity	0.46
Fidelity Advisor Leveraged Company Stock Fund	Fidelity	0.57
Fidelity Advisor New Insights Fund	Fidelity	0.27
Fidelity Advisor Total Bond	Fidelity	0.30
Fidelity Contrafund	Fidelity	0.43
Fidelity International Index Fund	Fidelity	0.04
Fidelity Mid Cap Index Fund	Fidelity	0.03
Fidelity NASDAQ Composite Index Fund	Fidelity	0.24
Fidelity Real Estate Index Fund	Fidelity	0.07
First Eagle Global Fund	First Eagle	0.75
Franklin DynaTech Fund	Franklin Templeton	0.41
Franklin Global Allocation Fund	Franklin Templeton	0.58
Franklin Growth Fund	Franklin Templeton	0.43
Franklin Mutual Beacon Fund	Franklin Templeton	0.68
Franklin Mutual Global Discovery Fund	Franklin Templeton	0.84
Franklin Small-Mid Cap Growth Fund	Franklin Templeton	0.45
Franklin Utilities Fund	Franklin Templeton	0.46
Goldman Sachs Small Cap Equity Insights Fund	Goldman Sachs	0.80
Guggenheim Limited Duration Fund	Guggenheim	0.39
Guggenheim Total Return Bond Fund	Guggenheim	0.39
Harbor Capital Appreciation Fund	Harbor	0.60
Harbor Large Cap Value Fund	Harbor	0.60
Harbor Mid Cap Value Fund	Harbor	0.75
Harbor Small Cap Value Fund	Harbor	0.75
Hartford Balanced Income Fund	Hartford	0.51
Hartford Core Equity Fund	Hartford	0.33
Hartford Equity Income Fund	Hartford	0.61
Hartford Growth Opportunities Fund	Hartford	0.70
Hartford Inflation Plus Fund	Hartford	0.39
Hartford International Opportunities Fund	Hartford	0.65
Hartford MidCap Fund	Hartford	0.71
Hartford Schroders International Multi-Cap Value Fund	Hartford	0.70
Hartford Schroders US Mid Cap Opportunities Fund	Hartford	0.75
Hartford World Bond Fund	Hartford	0.58
Impax Small Cap Fund	Pax	0.75
Impax Sustainable Allocation Fund	Pax	0.05
Invesco Core Bond Fund	Invesco	0.34
Invesco Core Plus Bond Fund	Invesco	0.39
Invesco Developing Markets Fund	Invesco	0.76
Invesco Discovery Mid Cap Growth Fund	Invesco	0.61
Invesco Diversified Dividend Fund	Invesco	0.40
Invesco Equity and Income Fund	Invesco	0.35
Invesco EQV International Equity Fund	Invesco	0.88
Invesco Global Fund	Invesco	0.64
Invesco Growth and Income Fund	Invesco	0.36
Invesco International Bond Fund	Invesco	0.59
Invesco Main Street Fund	Invesco	0.44
Invesco Main Street Mid Cap Fund	Invesco	0.62
Invesco Oppenheimer International Growth Fund	Invesco	0.66
Invesco Premier US Government Money Fund	Invesco	0.25
Invesco Real Estate Fund	Invesco	0.73
Invesco Small Cap Growth Fund	Invesco	0.68

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
iShares Gold Trust ETF	iShares	0.25
iShares MSCI EAFE Growth ETF	iShares	0.36
iShares MSCI EAFE Value ETF	iShares	0.33
iShares MSCI Total International Index Fund	iShares	0.03
iShares Russell 1000 Large-Cap Index Fund	iShares	0.03
iShares Russell 2000 Small-Cap Index Fund	iShares	0.01
iShares Russell Mid-Cap Index Fund	iShares	0.02
Janus Henderson Balanced Fund	Janus Henderson	0.55
Janus Henderson Enterprise Fund	Janus Henderson	0.64
Janus Henderson Forty Fund	Janus Henderson	0.55
Janus Henderson Global Equity Income Fund	Janus Henderson	0.66
Janus Henderson Global Life Sciences Fund	Janus Henderson	0.64
Janus Henderson Triton Fund	Janus Henderson	0.64
John Hancock International Dynamic Growth Fund	Axiom	0.81
JPMorgan Core Bond	J.P. Morgan	0.28
JPMorgan Emerging Markets Equity Fund	J.P. Morgan	0.68
JPMorgan Equity Income Fund	J.P. Morgan	0.40
JPMorgan Global Bond Opportunities Fund	J.P. Morgan	0.45
JPMorgan Large Cap Growth Fund	J.P. Morgan	0.45
JPMorgan Mid Cap Value Fund	J.P. Morgan	0.65
JPMorgan SMID Cap Fund	J.P. Morgan	0.55
JPMorgan U.S. Equity	J.P. Morgan	0.40
Keeley Small Cap Dividend Value Fund	Keeley	0.99
Lazard Global Listed Infrastructure Fund	Lazard	0.90
Lazard International Equity	Lazard	0.75
Lazard US Equity Concentrated Fund	Lazard	0.70
Loomis Sayles Core Plus Bond Fund	Loomis, Sayles & Co	0.32
Loomis Sayles Global Allocation Fund	Loomis, Sayles & Co	0.74
Lord Abbett Bond Debenture Fund	Lord Abbett	0.42
Lord Abbett Core Bond Fund	Lord Abbett	0.05
Lord Abbett Core Fixed Income Fund	Lord Abbett	0.23
Lord Abbett High Yield Fund	Lord Abbett	0.53
Lord Abbett Short Duration Income Fund	Lord Abbett	0.25
Lord Abbett Value Opportunities Fund	Lord Abbett	0.73
MainStay Income Builder Fund	MainStay	0.62
MainStay MacKay High Yield Corporate Bond Fund	New York Life	0.54
Metropolitan West Total Return Bond Fund	Metropolitan West	0.35
MFS Blended Research Core Equity Fund	MFS	0.40
MFS Emerging Markets Debt Fund	MFS	0.66
MFS Growth Fund	MFS	0.49
MFS Income Fund	MFS	0.50
MFS International Diversification Fund	MFS	0.00
MFS Lifetime 2025 Fund	MFS	0.00
MFS Lifetime 2030 Fund	MFS	0.00
MFS Lifetime 2035 Fund	MFS	0.00
MFS Lifetime 2040 Fund	MFS	0.00
MFS Lifetime 2045 Fund	MFS	0.00
MFS Lifetime 2050 Fund	MFS	0.00
MFS Lifetime 2055 Fund	MFS	0.00
MFS Lifetime 2060 Fund	MFS	0.00
MFS Lifetime 2065 Fund	MFS	0.00
MFS Lifetime Income Fund	MFS	0.00
MFS Massachusetts Investors Trust	MFS	0.33
MFS Mid Cap Growth Fund	MFS	0.64
MFS Mid Cap Value Fund	MFS	0.61
MFS Total Return Fund	MFS	0.35
MFS Utilities Fund	MFS	0.60
MFS Value Fund	MFS	0.43
MyWayRetirement Balanced Fund	T. Rowe Price	0.35
MyWayRetirement Commodities Fund	Wellington	0.65
MyWayRetirement Core Bond Fund	FIAM	0.18
MyWayRetirement Emerging Markets Fund	BlackRock	0.50
MyWayRetirement Global Bond Fund	MFS	0.32
MyWayRetirement Index 2025 Fund	BlackRock	0.05
MyWayRetirement Index 2030 Fund	BlackRock	0.05
MyWayRetirement Index 2035 Fund	BlackRock	0.05
MyWayRetirement Index 2040 Fund	BlackRock	0.05
MyWayRetirement Index 2045 Fund	BlackRock	0.05
MyWayRetirement Index 2050 Fund	BlackRock	0.05

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
MyWayRetirement Index 2055 Fund	BlackRock	0.05
MyWayRetirement Index 2060 Fund	BlackRock	0.05
MyWayRetirement Index 2065 Fund	BlackRock	0.05
MyWayRetirement Index Retirement Fund	BlackRock	0.05
MyWayRetirement International Growth Fund	Legg Mason	0.43
MyWayRetirement International Value Fund	Columbia	0.08
MyWayRetirement Large Cap Growth Fund	MFS	0.29
MyWayRetirement Large Cap Value Fund	Diamond Hill	0.37
MyWayRetirement Mid Cap Growth Fund	D. F. Dent	0.50
MyWayRetirement Mid Cap Value Fund	American Century	0.42
MyWayRetirement Multi-Sector Bond Fund	Prudential	0.40
MyWayRetirement Real Estate Fund	Prudential	0.60
MyWayRetirement Small Cap Growth Fund	Columbia	0.50
MyWayRetirement Small Cap Value Fund	Franklin Templeton	0.52
Nationwide Geneva Small Cap Growth Fund	Nationwide	0.77
Neuberger Berman Genesis Fund	Neuberger Berman	0.71
Neuberger Berman International Equity Fund	Neuberger Berman	1.05
Neuberger Berman Intrinsic Value Fund	Neuberger Berman	1.00
Neuberger Berman Multi-Cap Opportunities Fund	Neuberger Berman	0.85
Neuberger Berman Sustainable Equity Fund	Neuberger Berman	0.74
Northern Emerging Markets Equity Index Fund	Northern Trust	0.14
Northern Small Cap Value	Northern Trust	0.95
Nuveen Small Cap Value Fund	Nuveen	0.79
Nuveen Strategic Income Fund	Nuveen	0.52
Oakmark Fund	Harris	0.61
Oakmark International Fund	Harris	0.72
Parnassus Core Equity Fund	Parnassus	0.57
Parnassus Mid Cap Fund	Parnassus	0.71
Parnassus Value Equity Fund	Parnassus	0.66
Payden Managed Income Fund	Payden	1.10
PGIM Global Total Return Fund	Jennison	0.49
PGIM Jennison Mid Cap Growth Fund	Jennison	0.57
PGIM Jennison Small Company Fund	Jennison	0.67
PGIM Quant Solutions Mid-Cap Value Fund	Prudential	0.73
PGIM Short-Term Corporate Bond Fund	Prudential	0.38
PGIM Total Return Bond Fund	Jennison	0.38
PIMCO All Asset All Authority Fund	PIMCO	0.25
PIMCO All Asset Fund	PIMCO	0.23
PIMCO Commodity Real Return Strategy Fund	PIMCO	0.74
PIMCO Income Fund	PIMCO	0.50
PIMCO International Bond Fund (USD-Hedged)	PIMCO	0.50
PIMCO Investment Grade Credit Bond Fund	PIMCO	0.50
PIMCO Long Duration Total Return Fund	PIMCO	0.50
PIMCO Real Return Fund	PIMCO	0.60
PIMCO Short-Term Fund	PIMCO	0.45
Principal Global Real Estate Securities Fund	Principal	0.86
Principal Real Estate Securities Fund	Principal	0.79
Principal Spectrum Preferred and Capital Securities Income Fund	Principal	0.69
Putnam Global Income Fund	Putnam	0.54
Putnam Large Cap Growth Fund	Putnam	0.50
Putnam Large Cap Value Fund	Putnam	0.47
Putnam Research Fund	Putnam	0.54
Putnam Small Cap Growth Fund	Putnam	0.75
Reliance MetLife Stable Value Fund	Metlife	0.17
Reliance Trust New York Life Anchor Account	New York Life	0.12
Royce Pennsylvania Mutual Fund	Royce	0.76
Royce Small-Cap Opportunity Fund	Royce	1.00
Royce Small-Cap Total Return Fund	Royce	1.00
Russell Investments LifePoints Balanced Strategy Fund	Russell	0.20
Russell Investments LifePoints Conservative Strategy Fund	Russell	0.20
Russell Investments LifePoints Equity Growth Strategy Fund	Russell	0.20
Russell Investments LifePoints Growth Strategy Fund	Russell	0.20
Russell Investments LifePoints Moderate Strategy Fund	Russell	0.20
Sit Dividend Growth	Sit	1.00
Sprott Gold Equity Fund	Sprott	0.88
State Street Institutional U.S. Equity Fund	SSgA	0.37
State Street Target Retirement 2020 Fund	SSgA	0.00
State Street Target Retirement 2025 Fund	SSgA	0.00
State Street Target Retirement 2030 Fund	SSgA	0.00
State Street Target Retirement 2035 Fund	SSgA	0.00

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
State Street Target Retirement 2040 Fund	SSgA	0.00
State Street Target Retirement 2045 Fund	SSgA	0.00
State Street Target Retirement 2050 Fund	SSgA	0.00
State Street Target Retirement 2055 Fund	SSgA	0.00
State Street Target Retirement 2060 Fund	SSgA	0.00
State Street Target Retirement 2065 Fund	SSgA	0.00
State Street Target Retirement Income Fund	SSgA	0.00
T. Rowe Price Capital Appreciation Fund	T. Rowe Price	0.59
T. Rowe Price Dividend Growth Fund	T. Rowe Price	0.49
T. Rowe Price Equity Income Fund	T. Rowe Price	0.54
T. Rowe Price Growth Stock Fund	T. Rowe Price	0.51
T. Rowe Price Health Sciences Fund	T. Rowe Price	0.64
T. Rowe Price Integrated US Small-Cap Growth Equity Fund	T. Rowe Price	0.64
T. Rowe Price International Discovery Fund	T. Rowe Price	1.04
T. Rowe Price International Value Equity Fund	T. Rowe Price	0.63
T. Rowe Price Large Cap Growth Fund	T. Rowe Price	0.55
T. Rowe Price New Era Fund	T. Rowe Price	0.54
T. Rowe Price Overseas Stock	T. Rowe Price	0.64
T. Rowe Price Retirement 2010 Fund	T. Rowe Price	0.34
T. Rowe Price Retirement 2015 Fund	T. Rowe Price	0.36
T. Rowe Price Retirement 2020 Fund	T. Rowe Price	0.37
T. Rowe Price Retirement 2025 Fund	T. Rowe Price	0.39
T. Rowe Price Retirement 2030 Fund	T. Rowe Price	0.41
T. Rowe Price Retirement 2035 Fund	T. Rowe Price	0.42
T. Rowe Price Retirement 2040 Fund	T. Rowe Price	0.43
T. Rowe Price Retirement 2045 Fund	T. Rowe Price	0.44
T. Rowe Price Retirement 2050 Fund	T. Rowe Price	0.45
T. Rowe Price Retirement 2055 Fund	T. Rowe Price	0.46
T. Rowe Price Retirement 2060 Fund	T. Rowe Price	0.46
T. Rowe Price Retirement 2065 Fund	T. Rowe Price	0.46
T. Rowe Price Science & Technology Fund	T. Rowe Price	0.64
T. Rowe Price Short Term Bond Fund	T. Rowe Price	0.30
T. Rowe Price Small Cap Value Fund	T. Rowe Price	0.64
T. Rowe Price Spectrum Income Fund	T. Rowe Price	0.62
Templeton Foreign Fund	Franklin Templeton	0.70
Templeton Global Bond Fund	Franklin Templeton	0.49
Templeton Institutional Foreign Smaller Companies Fund	Franklin Templeton	0.95
Templeton World Fund	Franklin Templeton	0.70
Thornburg Global Opportunities Fund	Thornburg	0.85
Thornburg International Growth Fund	Thornburg	0.82
Thornburg Limited Term Income Fund	Thornburg	0.31
Thrivent Mid Cap Stock Fund	Thrivent	0.60
TIAA-CREF Core Impact Bond Fund	TIAA-CREF	0.33
TIAA-CREF Equity Index Fund	TIAA-CREF	0.04
TIAA-CREF Large-Cap Growth Index Fund	TIAA-CREF	0.04
TIAA-CREF Large-Cap Value Index Fund	TIAA-CREF	0.04
TIAA-CREF Lifecycle Index 2010 Fund	TIAA-CREF	0.17
TIAA-CREF Lifecycle Index 2015 Fund	TIAA-CREF	0.17
TIAA-CREF Lifecycle Index 2020 Fund	TIAA-CREF	0.17
TIAA-CREF Lifecycle Index 2025 Fund	TIAA-CREF	0.16
TIAA-CREF Lifecycle Index 2030 Fund	TIAA-CREF	0.16
TIAA-CREF Lifecycle Index 2035 Fund	TIAA-CREF	0.15
TIAA-CREF Lifecycle Index 2040 Fund	TIAA-CREF	0.15
TIAA-CREF Lifecycle Index 2045 Fund	TIAA-CREF	0.15
TIAA-CREF Lifecycle Index 2050 Fund	TIAA-CREF	0.15
TIAA-CREF Lifecycle Index 2055 Fund	TIAA-CREF	0.15
TIAA-CREF Lifecycle Index 2060 Fund	TIAA-CREF	0.15
TIAA-CREF Lifecycle Index 2065 Fund	TIAA-CREF	0.15
TIAA-CREF Lifecycle Index Retirement Income Fund	TIAA-CREF	0.17
TIAA-CREF Quant Small/Mid-Cap Equity Fund	TIAA-CREF	0.44
TIAA-CREF Small-Cap Blend Index Fund	TIAA-CREF	0.04
TIAA-CREF Social Choice Equity Fund	TIAA-CREF	0.15
Touchstone Mid Cap Growth Fund	Touchstone	0.70
Undiscovered Managers Behavioral Value Fund	J.P. Morgan	0.75
Vanguard Balanced Index Fund	Vanguard	0.06
Vanguard Emerging Markets Stock Index Fund	Vanguard	0.11
Vanguard Energy Fund	Vanguard	0.36
Vanguard Equity-Income Fund	Vanguard	0.18
Vanguard Explorer Fund	Vanguard	0.33

Underlying mutual fund or trust	Fund manager (fund company)	Management fee (%)
Vanguard Growth Index Fund	Vanguard	0.04
Vanguard High Dividend Yield Index Fund	Vanguard	0.07
Vanguard Intermediate-Term Bond Index Fund	Vanguard	0.06
Vanguard International Growth Fund	Vanguard	0.32
Vanguard International Value Fund	Vanguard	0.36
Vanguard Long-Term Treasury Index Fund	Vanguard	0.06
Vanguard Materials Index Fund	Vanguard	0.09
Vanguard Mid-Cap Growth ETF	Vanguard	0.06
Vanguard Mid-Cap Growth Index Fund	Vanguard	0.06
Vanguard Mid-Cap Value ETF	Vanguard	0.06
Vanguard Mid-Cap Value Index Fund	Vanguard	0.06
Vanguard Short-Term Bond Index Fund	Vanguard	0.06
Vanguard Short-Term Federal Fund	Vanguard	0.09
Vanguard Short-Term Investment-Grade Fund	Vanguard	0.09
Vanguard Small Cap Growth Index Fund	Vanguard	0.06
Vanguard Small Cap Value Index Fund	Vanguard	0.06
Vanguard Strategic Equity Fund	Vanguard	0.16
Vanguard Target Retirement 2020	Vanguard	0.00
Vanguard Target Retirement 2025	Vanguard	0.00
Vanguard Target Retirement 2030	Vanguard	0.00
Vanguard Target Retirement 2035	Vanguard	0.00
Vanguard Target Retirement 2040	Vanguard	0.00
Vanguard Target Retirement 2045	Vanguard	0.00
Vanguard Target Retirement 2050	Vanguard	0.00
Vanguard Target Retirement 2055	Vanguard	0.00
Vanguard Target Retirement 2060	Vanguard	0.00
Vanguard Target Retirement 2065	Vanguard	0.00
Vanguard Target Retirement Income	Vanguard	0.00
Vanguard Total Bond Market Index Fund	Vanguard	0.04
Vanguard Total International Bond Index Fund	Vanguard	0.10
Vanguard Total International Stock Index Fund	Vanguard	0.10
Vanguard Total World Stock Index ETF	Vanguard	0.06
Vanguard Total World Stock Index Fund	Vanguard	0.09
Vanguard Value Index Fund	Vanguard	0.04
Victory Diversified Stock Fund	Victory	0.65
Victory Sycamore Established Value Fund	Victory	0.45
Victory Trivalent International Small Cap Fund	Victory	0.92
Virtus Ceredex Mid-Cap Value Equity Fund	Virtus	0.69
Virtus Seix Floating Rate High Income Fund	Virtus	0.42
Virtus Silvant Large Cap Growth Stock Fund	Virtus	0.70
Western Asset Core Bond Fund	WAMCO	0.40
Western Asset Core Plus Bond Fund	Legg Mason	0.40
WisdomTree MidCap Dividend ETF	WisdomTree	0.38
WisdomTree MidCap ETF	WisdomTree	0.38
WisdomTree SmallCap Dividend ETF	WisdomTree	0.38

Any or all of the above-noted underlying funds and/or their affiliates may participate in soft dollar arrangements. An example of a soft dollar arrangement includes one in which a fund's financial professional receives research services from a broker with whom it places trades and otherwise pays commissions. According to the Form 5500 Schedule C instructions, soft dollar arrangements are a form of eligible indirect compensation. At this time, the following funds have notified us of soft dollar arrangements in which the fund's financial professional received eligible brokerage and research services through its client commission arrangements. These fund managers have further advised that they intend to rely on existing regulatory disclosure documents such as prospectuses and statements of additional information to meet the eligible indirect compensation disclosure requirements of Form 5500 for the JPMorgan Mid Cap Value Fund. To see more details of the soft dollar arrangements for this fund, select the institutional class on the following web page:

<https://am.jpmorgan.com/us/en/asset-management/gim/adv/products/d/fundID-339128308>.

In addition, subadvisors to certain subadvised funds (i.e., funds subadvised exclusively by unaffiliated fund manager companies and funds subadvised by John Hancock's affiliates) participate in soft dollar arrangements. Details of the soft dollar arrangements entered into by such subadvisors can be found at:

https://retirement.johnhancock.com/content/dam/seismic/investments/SAI_JHF.pdf

https://retirement.johnhancock.com/content/dam/seismic/investments/SAI_JHF_II.pdf

https://retirement.johnhancock.com/content/dam/seismic/investments/SAI_JHF_III.pdf

https://retirement.johnhancock.com/content/dam/seismic/investments/SAI_JHVT.pdf

Marketing support payments from mutual fund companies

From time to time, distributors and/or advisors for the underlying funds available on our investment platform may make payments to us for marketing support activities. These payments are used, in part, to subsidize the cost of maintaining the investment options on our platform and the costs of training seminars, meetings, and/or conferences we offer to our employees (wholesalers, supervisors, field leadership, and other personnel). Representatives from the fund companies and/or our distribution partners may also participate in some or all of these seminars, meetings, or conferences, which may include a non-training element to the event. Investment fund providers that make payments may also be given opportunities to communicate with our employees concerning their products or services in a manner that's more frequent or more prominent than the communications of investment fund providers that don't make payments. Payments from individual fund companies range from \$30,000 to \$400,000. These payments aren't premised on the sale of fund shares and aren't related to any particular plan's investment in any underlying fund. These payments aren't expected to affect the cost of investing in any underlying fund. In the context of John Hancock's total revenue, the amount of the marketing support payments is expected be de minimis, and the amount allocable to any particular plan will be de minimis.

Float income disclosure

The purpose of this information is to provide disclosure of the compensation that John Hancock Life Insurance Company (U.S.A.) (not licensed in New York) or John Hancock Life Insurance Company of New York may retain from the short-term investment of funds received for, or disbursed from, your group annuity contract. As used herein, the term John Hancock refers to the applicable issuer of your group annuity contract. John Hancock provides this information as part of our ongoing effort to ensure comprehensive disclosure of the fees and compensation for the services that we provide to plans under the group annuity contract and to allow plan fiduciaries to determine the reasonableness of the arrangement. If you have any questions regarding this information, contact your John Hancock representative.

John Hancock will receive and retain earnings (i.e., float income) on:

- funds received or credited to your contract before they're invested, allocated, or applied in accordance with the plan's instructions (see Section (A)(i) below); and
- funds withdrawn, collected, or deducted from your contract before actual disbursements are made to the recipients (see Section (A)(ii) below).

You agree that John Hancock may retain the float income as additional compensation in connection with the recordkeeping and administrative services that we provide to the plan under this agreement and your contract.

(A) Circumstances that give rise to float income

In general, float income is received and retained by John Hancock in circumstances as described below.

(i) Receipts

When funds are received by John Hancock without any instructions that relate them to a specific contract, when funds are received by John Hancock in respect to your contract that aren't accompanied by sufficient information (e.g., enrollment information or allocation information) or instructions that aren't in good order, or if the transaction date for processing the funds received by John Hancock occurs after the payment date, John Hancock will receive and retain float income while holding these funds and before they're invested in, allocated to, or applied to your contract in accordance with the plan's instructions. Examples of these funds include the following:

- plan contributions,
- rollover contributions,
- transfers of assets from other sources,
- plan loan repayments,
- payments for contract-billed charges, and
- payments for adjustments due to error corrections as requested by the plan sponsor or trustee.

(Details regarding how the payment date and transaction date are determined can be found in the "Administrative guidelines for financial transactions (AGFT)," under "What is the transaction date for processing money received transactions?" in the section "Money received by John Hancock.")

If your plan is eligible for plan expense reimbursement account (PERA) credits, John Hancock will receive and retain float income while these credits are held in your contract's PERA. In addition, if the source of funding for the PERA credits is included in the FER offered under your contract, John Hancock will also receive float income while holding the amount being deducted from each fund before crediting the applicable credits to the PERA on the last business day of each month.

If your plan uses the John Hancock Trustee Service provided by John Hancock Trust Company LLC (John Hancock Trust), John Hancock will receive and retain float income while the fees received for this service are held by John Hancock before they're forwarded to John Hancock Trust.

(ii) Disbursements

When a payment is to be made from your contract pursuant to the plan's instruction, the funds will be withdrawn, collected, or deducted from your contract. The payments are made either by checks issued by, or electronic payments from, John Hancock. John Hancock will receive and retain float income while we hold the funds for these payments

pending settlements. Examples of such payments include the following:

- withdrawals, including federal and state tax withholdings, as applicable;
- service or transaction fee payments to the plan's third-party administrator (TPA) or registered investment adviser intermediaries;
- payments to the plan's trustee;
- payments of plan expenses from your contract's PERA (if applicable); and
- contract discontinuance.

(B) Float income period

John Hancock will receive and retain earnings with respect to Sections (i) and (ii) described above for the following periods of time (float income period):

(i) Receipts

For amounts other than PERA credits, the float income period is from the day on which the funds are received until the transaction date on which the funds are processed. Details regarding how the transaction date is determined can be found in the AGFT, under "What is the transaction date for processing money received transactions?" in the subsection "Money received by John Hancock."

For PERA credits, the float period begins from the day the credits are allocated to the contract's PERA until the day they're withdrawn to pay for the plan's expenses or, if later, allocated to the participants' accounts. In addition, if the source of funding for the PERA credits is included in the FER offered under your contract, the float period begins earlier, from the day on which the applicable amount is deducted from each fund until the amount is credited into the PERA and subsequently withdrawn to either pay for the plan's expenses or allocated to participants' accounts. Details regarding when PERA credits are allocated to your contract's PERA can be found in your copy of the "Addendum to the recordkeeping agreement/contract: PERA addendum." In general, instructions to pay the plan's expenses or to allocate to participants' accounts that are received in good order will be processed on the transaction date. Details regarding how the transaction date is determined can be found in the AGFT, under "What is the transaction date for disbursements?" in the subsection "Money disbursed by John Hancock." Details regarding when PERA credits are automatically allocated to the participants' accounts are described in Section (C)(i) below.

For fee payments received for the John Hancock Trustee Service, the float period is from the day on which such payment is received by John Hancock until the day on which the amount is forwarded by John Hancock to John Hancock Trust. The payment will be forwarded by wire transfer to John Hancock Trust by no later than the end of the second week of the month following the month in which the fee payment was received by John Hancock.

(ii) Disbursements

(a) For payments other than fee payments to the plan intermediaries, the float income period will vary, depending on whether the disbursements on behalf of the plan are to be made by check or electronic payments.

- If the disbursement is made by check, it's from the transaction date for the disbursement until the day on which the check is negotiated by the payee.
- If the disbursement is made by electronic payment, it's from the transaction date for the disbursement until the day on which the payment is accepted by the financial institution.

Details regarding how the transaction date for disbursements is determined can be found in the AGFT, under "What is the transaction date for disbursements?" in the subsection "Money disbursed by John Hancock."

(b) For fee payments to the plan's intermediaries, the float income period is as follows:

- If the disbursement is made by check, it's from the day on which the fee is collected or deducted from the contract until the day on which the check is negotiated by the payee.
- If the disbursement is made by electronic payment, it's from the day on which the fee is collected or deducted from the contract until the day on which the payment is accepted by the financial institution.

The time by which the fees are collected or deducted from the contract varies, depending on whether the fee is asset based, dollar based, or charged as part of the expense ratio of the investment options. These details are described in the AGFT, under "Intermediary fees" in the subsection "Money disbursed by John Hancock."

(C) Administrative practices for handling receipts and disbursements

(i) Receipts

In general, when funds are received without any instructions that relate them to a specific group annuity contract, John Hancock will have to wait for instructions from the relevant plan before we can credit the funds to the applicable contract.

When funds are received in respect to your contract that aren't accompanied by instructions that are in good order, the funds will be held in your contract's cash account. John Hancock will follow the procedures described in the section "Handling of 'not in good order'" in the AGFT to obtain clarification or additional information from the plan. In addition, the plan may obtain information about the balance in the cash account on the John Hancock plan sponsor website. As well, the quarterly statements provided to the plan administrator include details about the funds held in the cash account and the date on which they were received.

If the transaction date for processing funds received by John Hancock occurs after the payment date, the funds will be held in your contract's cash account. John Hancock will contact the plan's representative (or designated contact) for the missing instructions on the same day on which the payment is received, and periodic follow-ups will be made, similar to the procedures described in the section "Handling of 'not in good order'" in the AGFT, to obtain the missing information from the plan. As well, unless turned off by the plan's representatives, alerts from our message center are sent weekly, advising the plan administrator of the cash held in its cash account under the contract.

If your plan is eligible to receive PERA credits, you can obtain information about the balance of the credits, the plan expenses disbursed, and the amount allocated to participants' accounts from the PERA from the quarterly statement provided to the plan. If the plan fails to use up all of the available credits by the 15th day of the third month following the end of the plan year, John Hancock will allocate such remaining credits to the accounts of the plan participants as additional earnings as soon as administratively practicable thereafter. The allocation will be made on a pro rata basis based on the invested balance of each participant under the contract as of the date on which the allocation is processed.

If your plan has selected the John Hancock Trustee Service, the amount received to be applied toward the fee charged for the services will be processed on the transaction date. John Hancock has put in place procedures to ensure that such amount is sent by wire transfer to John Hancock Trust by no later than the end of the second week of the month following the month in which the amount was received by John Hancock.

(ii) Disbursements

John Hancock makes available a monthly report to help you manage the effective payments of the disbursements made under your plan. Details regarding this support can be found in the AGFT, under "Unsettled payments" in the subsection "Money disbursed by John Hancock."

In addition, if an electronic payment is either rejected or not completed, John Hancock will contact the plan for new electronic fund transfer instructions. If such instructions aren't received by John Hancock within 10 business days, a check will be issued in place of the electronic payment and forwarded to the plan or other applicable party noted in the original withdrawal request.

Rate of the float

The funds held by John Hancock in the circumstances described above are generally invested in the company's U.S. dollar liquidity pool, which is part of the company's general operating funds. John Hancock anticipates that the float income received from this liquidity pool will approximate money market interest rates, reduced by related investment, bank processing, transaction, and similar charges associated with overnight cash investments and other similar expenses (net earnings rate).

In circumstances in which the plan's assets are held in the contract's cash account and receive interest equal to the funds on deposit (FOD) rate, float income will be received by John Hancock to the extent of the spread, if any, between the net earnings rate and the FOD rate paid to the plan. The FOD rate, which is established and declared by John Hancock each month (or more frequently, as we may determine from time to time), approximates amounts generally paid by banks on short-term deposits and may differ from the net earnings rate. In circumstances in which the plan's assets held in the contract's cash account don't receive FOD interest, the float income received and retained by John Hancock from such assets will approximate the net earnings rate. The circumstances under which John Hancock will credit FOD interest are described below.

John Hancock will credit FOD interest for the period during which funds have remained in the contract's cash account, pending receipt of allocation instructions that are in good order or, in the case of funds received, for which the transaction date occurs after the payment date. The FOD interest will be credited automatically on the investment of allocations related to regular plan contributions, rollover contributions, and transfers of assets from other sources, and will be allocated on a pro rata basis based on the contributions allocated to each participant included in the listing.

For purposes of this disclosure, market day means a day on which the New York Stock Exchange is open for business, and banking day means a day on which the banks in the United States are open for business.

A copy of the AGFT is available on the plan sponsor website and, for new contracts, on jhdiscovers.com (jhdiscovers.com/ny for new contracts domiciled in New York). Registered website users may access the guidelines through the "Your resources" section on the introductory page of the "Administrative guide"; alternately, a print copy can be obtained by contacting your John Hancock representative.

John Hancock policy for correction of inadvertent processing errors

John Hancock will correct identified inadvertent processing errors, to the extent we're responsible for the error, consistent with this policy.¹ If you have any questions regarding this policy, contact your John Hancock representative.

Inadvertent processing errors are defined as the incorrect or untimely processing by John Hancock of requests for contributions to, or distributions from, the group annuity contract issued to your plan (the contract). The timeframes in which contributions to, or distributions from, the contract are processed are described in the AGFT. Inadvertent processing errors don't include errors made by any party other than John Hancock, such as errors made or processing delays caused by plan sponsors, TPAs, financial professionals, trustees or custodians, personal brokerage account providers, participants and beneficiaries, investment funds, transfer agents, or investment providers.

On discovery of an error, John Hancock will act in good faith to determine whether it's an inadvertent processing error and, if so, the extent to which we're responsible for the error. Such determination will be based on this policy, our other established policies and procedures, and your contract.

¹ This policy only applies to the John Hancock group annuity business.

This policy is designed to restore the plan to the position it would've been in had the inadvertent processing error not occurred. Accordingly, John Hancock will seek to correct inadvertent processing errors to the extent of our responsibility as soon as administratively practicable after we have sufficient information to correct the error or, if applicable, after receiving any required direction from the plan sponsor, by placing the plan in a position financially equivalent to the position the plan would have been in had the error, to the extent caused by John Hancock, not occurred. This may include, as appropriate, making the plan whole for any loss to the plan resulting from the inadvertent processing error. Also, John Hancock will keep as additional compensation any gain that results from the correction of an inadvertent processing error. In no event will John Hancock exercise discretionary authority or control over the correction of inadvertent processing errors in order to maximize gain or correct such error for our own benefit or interest.

The following examples are intended to illustrate how inadvertent processing errors are corrected.

1 Contribution delay and fund unit price increases or decreases

When participants direct that a certain dollar amount be contributed to their plan account and invested in a fund under the contract, John Hancock credits the number of fund units that the requested dollar amount will purchase to the participants' accounts on the transaction date (referred to here as Day 1), as described in the AGFT under "What is the transaction date for processing money received transactions?" in the subsection "Money received by John Hancock."

The number of units is based on the fund's unit price on Day 1, as set by the fund and communicated after market close. If an inadvertent processing error occurs and John Hancock doesn't process the contribution until Day 2, John Hancock will determine the number of units that should've been credited on Day 1, using Day 1's unit price.

If the unit price has increased on Day 2, the dollar amount of the contribution won't be enough to purchase the number of fund units the participant should've received. John Hancock will make up the difference, so the plan receives the number of units that should've been credited on Day 1. John Hancock will absorb this loss to the extent we're responsible for the inadvertent processing error. The plan isn't charged for this correction.

Assume, however, that the unit price has decreased on Day 2 and the amount of the contribution would purchase more units on Day 2 than it would've purchased on Day 1. In this circumstance, the plan will be credited the number of units that would've been credited on Day 1 had an inadvertent processing error not occurred, and John Hancock will keep the excess as additional compensation.

2 Distribution delay and fund unit price increases or decreases

When participants make a distribution request of a certain dollar amount from their plan account under the contract, John Hancock liquidates or sells the number of fund units needed in order to make the distribution. To make the distribution, John Hancock would typically sell or liquidate fund units on the transaction date (referred to here as Day 1) as described in the AGFT under "What is the transaction date for disbursements?" in the subsection "Money disbursed by John Hancock."

If, due to an inadvertent processing error, the distribution is processed on Day 2 and the unit price has increased, John Hancock will sell the same number of units as we would've sold on Day 1, but the amount of the sales proceeds will be higher than the distribution amount requested. John Hancock will keep the excess as additional compensation.

Assume, however, the unit price has decreased on Day 2. John Hancock will sell the same number of units as we would've sold on Day 1, but John Hancock will make up the difference to the extent we're responsible for the inadvertent processing error such that the participants receive the requested amount without having to liquidate more fund units. In doing so, we'll incur and absorb this loss, and the plan isn't charged for this correction.

Inadvertent processing errors are corrected on a planwide basis. This means that, if one or more inadvertent processing errors causes losses and excess amounts in different participant accounts under the contract, the losses and excess amounts are netted and any loss or excess remaining is processed as described above.

Based on past experience, John Hancock estimates that less than 1/100 of 1% of the contribution and distribution transactions processed will result in an error, and that gains would, for the most part, be offset by losses such that any net gain (additional compensation) received by us would range from 0 to 3/100 of 1% of the total plan assets of all plans serviced by John Hancock as part of our group annuity business.



Please call 800-333-0963 to obtain the fund sheet for the group annuity investment option subaccounts' and/or to obtain a prospectus (or offering memorandum/trust document) for the subaccounts' underlying fund, which are available on request. The prospectuses (or offering memorandum/trust documents) for the subaccounts' 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.

Funds refers to subaccounts investing in underlying funds offered to qualified retirement plans through a group annuity contract. There can be no assurance that either an investment option or the underlying funds will achieve their investment objectives. A subaccount is subject to the same risks as the underlying funds in which it invests, which includes investment risks and possible loss of the principal amount invested. Subaccount investment options are not insured by the FDIC, the U.S. Federal Reserve Board, or any other group or agency. For a more complete description of these risks, please review the underlying funds' prospectus, which is available on request.

John Hancock makes available a platform of subaccounts (the funds) for selection by fiduciaries of qualified retirement plans, including participant-directed plans. The platform of investments is made available without regard to the individualized needs of any plan. In making the platform available, John Hancock is not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity. Depending on the funds selected or recommended by the plan fiduciaries (and whether or not any funds are recommended or selected), John Hancock and its affiliates may receive additional compensation from the funds, in the form of 12b-1 fees, transfer agent fees, investment management fees, or otherwise. The total revenue John Hancock and its affiliates receives from a fund advised or subadvised by John Hancock affiliates is higher than those advised or subadvised exclusively by unaffiliated entities.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York), and John Hancock Life Insurance Company of New York, Valhalla, NY. Product features and availability may differ by state. Each entity 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, neither entity is 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.

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FINANCIAL STATEMENTS AND
INDEPENDENT AUDITORS' REPORT

**REGIONAL
RETIREMENT PLAN**

DECEMBER 31, 2023 AND 2022

SWARTZ, RETSON & CO., P.C.
CERTIFIED PUBLIC ACCOUNTANTS
235 E. 86TH AVENUE
MERRILLVILLE, INDIANA 46410

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235 East 86th Avenue • Merrillville, IN 46410 • 219.769.3616 • Fax 219.736.4876 • www.swartz-retson.com

INDEPENDENT AUDITORS' REPORT

Board of Trustees
Regional Retirement Plan
8400 Louisiana Street
Merrillville, IN 46410

Scope and Nature of the ERISA Section 103(a)(3)(c) Audit

We have performed audits of the financial statements of Regional Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(c) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Regional Retirement Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(c) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(c).

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Regional Retirement Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(c) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Regional Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(c) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Regional Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Regional Retirement Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(c) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) for the year ended December 31, 2023 is presented for purposes of additional analysis and is not a required part of the financial statement but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(c).



Merrillville, IN
October 2, 2024

REGIONAL RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2023 AND 2022

ASSETS

	<u>2023</u>	<u>2022</u>
ASSETS		
Cash	\$ 113,275	\$ 179,136
Investments at Fair Value	34,482,981	29,265,255
Employer Contributions Receivable	<u>2,245,428</u>	<u>1,919,764</u>
 TOTAL ASSETS	 <u>\$36,841,684</u>	 <u>\$31,364,155</u>

LIABILITIES AND NET ASSETS

NET ASSETS AVAILABLE FOR BENEFITS	<u>\$36,841,684</u>	<u>\$31,364,155</u>
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The accompanying notes are an integral part of the financial statements.

REGIONAL RETIREMENT PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment Income:		
Gain (Loss) on Investments	\$ 4,540,865	\$ (6,415,024)
Interest Income	2,252	621
Other Income – Expenses Credited	<u>119,216</u>	<u>108,286</u>
Total Investment Income	<u>4,662,333</u>	<u>(6,306,117)</u>
Contributions:		
Employer Profit Sharing	2,105,936	1,785,633
Employer Match	139,492	129,465
Employee Deferral	1,059,649	1,079,667
Employee Rollover	<u>229,249</u>	<u>8,965</u>
Total Contributions	<u>3,534,326</u>	<u>3,003,730</u>
TOTAL ADDITIONS	<u>8,196,659</u>	<u>(3,302,387)</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Distributions to Participants	2,633,215	4,395,425
Administrative Expenses	<u>85,915</u>	<u>95,988</u>
TOTAL DEDUCTIONS	<u>2,719,130</u>	<u>4,491,413</u>
NET INCREASE (DECREASE)	5,477,529	(7,793,800)
NET ASSETS AVAILABLE FOR BENEFITS – Beginning of Year	<u>31,364,155</u>	<u>39,157,955</u>
NET ASSETS AVAILABLE FOR BENEFITS – End of Year	<u>\$36,841,684</u>	<u>\$31,364,155</u>

The accompanying notes are an integral part of the financial statements.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Regional Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all full-time employees who have one year of service and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Each year, at its discretion, Regional Mental Health Center, Inc., Southlake/Tri-City RBA, and Geminus (the Center) contributes to the Plan a percentage of each participant's total compensation, as defined, plus 5.7% of such compensation in excess of the Social Security Taxable Wage Base. In addition to the Center's contributions, which are made to participant's accounts, each participant's account is credited annually with investment earnings or losses.

Participants may contribute up to 100% of their eligible compensation up to the statutory limitation. On the first of the month following the participant's meeting the service and age requirements participants are automatically enrolled in the Plan to defer 1% of eligible compensation. Participants may make affirmative elections to defer a percentage that differs from the automatic deferral percentage or to not defer any compensation. Contributions are allocated to investment options selected by participants from an offering of mutual funds and a stable value trust fund.

The Plan sponsor may match, solely at its discretion, a percentage of participant elective deferrals. Plan sponsor match contributions are limited to an amount equal to 50% of participant deferrals on the first 1% of a participant's eligible compensation. Employer match contributions are allocated to investment options selected by participants from an offering of mutual funds and a stable value fund.

Contributions are allocated to investment options selected by the participant from an offering of mutual funds and a stable value trust fund provided by John Hancock Retirement Plan Services. Participant contributions are made through periodic payroll deductions. Employees have the option of making contributions through deferral of compensation as allowed under provisions of the Internal Revenue Code. Employee deferral contributions are allocated to investment options in the same manner as employer contributions.

Loans

The Plan provisions do not allow participants to borrow from their account balances.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 1 - DESCRIPTION OF PLAN CONTINUED

Vesting

Vesting in employer matching and discretionary contributions is based on years of qualified service, as defined in the plan document. Participants are immediately vested in their voluntary contributions including earnings thereon. Vesting in employer contributions and related earnings is based on the following schedule:

<u>Years of Service</u>	<u>Percentage</u>
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Forfeitures

Forfeitures from plan participants who terminate and are not fully vested are aggregated and are first used to pay Plan expenses and then used to reduce employer contributions to the Plan.

Payment of Benefits

On termination of service, a participant may elect to receive the value of his or her vested interest in the account in the form of a lump sum, direct rollover, or purchase an annuity.

Retirement, Death, and Disability

A participant is entitled to 100% of his or her account balance upon retirement, death, or disability. If a participant is not fully vested but chooses to retire, they will only receive their vested share.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES

Use of Estimates in Preparation of Financial Statements

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Investment Options

Employee and employer contributions are invested into the following investment accounts:

American Funds EuroPacific Growth Fund seeks to provide long-term growth of capital. It invests primarily in stocks of issuers located in Europe and the Pacific Basin.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

American Funds Growth Fund of America seeks to provide growth of capital. The fund invests primarily in common stocks. The fund invests at least 65% of its assets in common stocks. The fund may also invest in convertibles, preferred stocks, U.S. government securities, bonds and cash equivalents.

DFA International Value Fund seeks long-term capital appreciation. The primary objective of the international value portfolio is to capture the return premiums of the developed non-U.S. value asset class by investing in a well-diversified portfolio of securities.

Fidelity Advisor Total Bond seeks a high level of current income. The fund normally invests at least 80% of assets in debt securities of all types and repurchase agreements for those securities.

Invesco Small-Cap Growth Fund seeks long term growth of capital. It invests primarily in stocks of companies with small capitalization.

JH Oppenheimer Global Fund seeks long-term capital appreciation. To pursue this goal, the Fund normally invests in a diversified portfolio consisting primarily of global equity securities (U.S. and foreign) of any size.

John Hancock Investment Management 500 Index Fund seeks to achieve the approximate aggregate total return of a broad U.S. domestic equity market index by attempting to track the performance of the S&P 500 Index.

John Hancock Investment Management Mid-Cap Growth Fund seeks potential long-term growth of capital but has relatively high levels of risk and volatility that typically accompany investments in mid-cap stocks. The fund seeks exposure to mid-cap growth stocks that looks to offer growth characteristics versus large-cap growth stocks with lower volatility than small-cap growth stocks.

John Hancock Investment Management Mid-Cap Index Fund seeks to achieve the approximate aggregate total return of a mid-cap U.S. domestic equity market index by attempting to track the performance of the S&P Mid-Cap 400 Index.

John Hancock Investment Management Small-Cap Index Fund seeks to achieve the approximate aggregate total return of a small-cap U.S. domestic equity market index by attempting to track the performance of the Russell 2000 Index.

John Hancock Lifestyle Aggressive Portfolio seeks long-term growth of capital. To pursue this goal, the Portfolio, which is a fund of other fund portfolios, normally invests approximately 100% of its assets in underlying funds that invests primarily in equity securities.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

John Hancock Lifestyle Balanced Portfolio seeks a balance between a high level of current income and growth of capital, with a greater emphasis on growth of capital. To pursue this goal, the Portfolio, which is a fund of funds, normally invests approximately 60% of its assets in underlying funds that invest primarily in equity securities and approximately 40% in underlying funds that invest primarily in fixed-income securities.

John Hancock Lifestyle Conservative Portfolio seeks a balance between a high level of current income and growth of capital, with a greater emphasis on income. To pursue this goal, the Portfolio, which is a fund of funds, normally invests approximately 20% of its assets in underlying funds that invest primarily in equity securities and approximately 80% in underlying funds that invest primarily in fixed-income securities.

John Hancock Lifestyle Growth Portfolio seeks long-term growth of capital. Current income is also a consideration. To pursue this goal, the Portfolio, which is a fund of funds, normally invests approximately 80% of its assets in underlying funds that invest primarily in equity securities, and approximately 20% in underlying funds that invest primarily in fixed-income securities.

John Hancock Lifestyle Moderate Portfolio seeks long-term growth of capital. Current income is also a consideration. To pursue this goal, the Portfolio, which is a fund of funds, normally invests approximately 40% of its assets in underlying funds that invest primarily in equity securities and approximately 60% in underlying funds that invest primarily in fixed-income securities.

John Hancock Retirement Living 2010 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2010.

John Hancock Retirement Living 2015 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2015.

John Hancock Retirement Living 2020 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2020.

John Hancock Retirement Living 2025 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2025.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

John Hancock Retirement Living 2030 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2030.

John Hancock Retirement Living 2035 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2035.

John Hancock Retirement Living 2040 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2040.

John Hancock Retirement Living 2045 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2045.

John Hancock Retirement Living 2050 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2050.

John Hancock Retirement Living 2055 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2055.

John Hancock Retirement Living 2060 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2060.

John Hancock Retirement Living 2065 Portfolio seeks high total return until its target retirement date, with a greater focus on income beyond the target date. To pursue this goal, the fund invests in other funds managed by John Hancock Asset Management using an asset allocation strategy designed for investors expected to retire in 2065.

JPMorgan U.S. Equity Fund seeks to provide high total return from a portfolio of selected equity securities. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of U.S. companies.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

PIMCO International Bond Fund (U.S. Hedged) is a globally diversified portfolio with the flexibility to invest in high-quality developed countries outside the U.S. with limited currency risk. By navigating exposures across different rate environments, growth dynamics, credit profiles, and policy objectives, the fund has demonstrated an ability to deliver attractive returns while reducing overall portfolio volatility.

State Street Global Advisors International Equity Index Fund seeks to track the performance of a broad based equity index of foreign companies primarily in developed countries and, to lesser extent, in emerging markets.

T. Rowe Price Equity Income Fund seeks to provide substantial dividend income as well as long-term growth of capital through investments in the common stocks of established companies.

T. Rowe Price QM U.S. Small-Cap Growth Equity Fund seeks long-term growth of capital by investing primarily in common stocks of small growth companies. The fund seeks to invest in a broadly diversified portfolio of securities to minimize the effects of individual security selection on fund performance.

Vanguard Core Bond Fund seeks to outperform the broad investment-grade U.S. fixed income market. The fund uses a hub-and-satellite approach to managing Vanguard's actively managed taxable bond funds.

Vanguard Mid-Cap Value ETF seeks to track the investment performance of the CRSP US Mid Cap Value Index, an unmanaged benchmark representing mid-capitalization U.S. value stocks. Vanguard Mid-Cap Value ETF is an exchange-traded share class of Vanguard Mid-Cap Value Index Fund.

Vanguard Small-Cap Value Index Fund seeks to track the performance of a benchmark index that measures the investment return of small capitalization value stocks.

Vanguard Total Bond Market Index Fund is designed to provide broad exposure to U.S. investment-grade bonds. The fund invests in corporate and U.S. Government bonds of all maturities.

The Nuveen Small-Cap Value Fund seeks capital appreciation with a diversified small-cap value. The fund involves high active shares that purchases quality companies trading at a discount to their intrinsic value.

MFS Mid-Cap Value Fund seeks to invest at least 80% of the fund's net assets in issuers with medium market capitalizations. The Fund seeks exposure to mid-cap growth stocks that looks to offer growth characteristics versus large-cap growth stocks with lower volatility than small-cap growth stocks.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES CONTINUED

Eaton Vance Atlanta Capital SMID Cap Fund seeks to invest into small and mid-cap funds with the goal of long-term capital growth. The fund seeks to invest in companies with consistent earnings growth and high returns on capital.

John Hancock Stable Value Fund seeks to preserve capital and provide stability of principal while earning current income that exceeds money market rates over the long term. The fund invests primarily in benefit responsive contracts issued by state regulated insurance companies.

Columbia Overseas Value Fund Class A seeks long-term capital appreciation. The fund invests at least 80% of total assets in equity securities of foreign companies that have market capitalizations of more than \$1 billion at the time of purchase. The fund invests in foreign companies in at least three countries, other than the United States, at any one time and may invest in emerging markets.

NOTE 3 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

NOTE 4 - FAIR VALUE MEASUREMENTS

The Plan implemented accounting principles for Fair Value Measurements. The Standards establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under generally accepted accounting principles are described below:

Basis of Fair Value Measurement

- Level 1: Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities;
- Level 2: Quoted prices in markets that are not considered to be active or financial instruments for which all significant inputs are observable, either directly or indirectly;
- Level 3: Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS CONTINUED

A financial instruments level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables present by level, within the fair value hierarchy, the Plan investment assets at fair value, as of December 31, 2023 and 2022. As required by generally accepted accounting principles, investment assets are classified in their entirety based upon the lowest level of input that is significant to the fair value measurement.

Total Plan investment assets at fair value classified within Level 2 were \$589,763 and \$1,079,230 as of December 31, 2023 and 2022, respectively, which consists of the Plan's Stable Value Fund guaranteed investment contracts holdings. The amount was approximately 1.7% and 3.6% of total investment assets on the Plan's statements of net assets available for benefits at fair value as of December 31, 2023 and 2022, respectively.

<u>Description</u>	<u>December 31, 2023</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual Funds	\$33,893,219	\$33,893,219	\$ 00	\$ 00
Non-Benefit Responsive Fund	589,763	00	589,763	00
Total Investments	<u>\$34,482,982</u>	<u>\$33,893,219</u>	<u>\$589,763</u>	<u>\$ 00</u>

<u>Description</u>	<u>December 31, 2022</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual Funds	\$28,186,025	\$28,186,025	\$ 00	\$ 00
Non-Benefit Responsive Fund	1,079,230	00	1,079,230	00
Total Investments	<u>\$29,265,255</u>	<u>\$28,186,025</u>	<u>\$1,079,230</u>	<u>\$ 00</u>

NOTE 5 - INVESTMENTS AND INFORMATION CERTIFIED BY JOHN HANCOCK LIFE INSURANCE COMPANY

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by John Hancock Life Insurance Company, except for comparing such information certified by the custodian to information included in the Plan's financial statements and supplemental schedule.

<u>Accounts</u>	<u>2023</u>	<u>2022</u>
Shares of Pooled Separate Accounts	\$ 33,893,219	\$ 28,186,025
Guaranteed Accounts - at Fair Market Value	\$ 589,763	\$ 1,079,230

John Hancock Life Insurance Company has also certified to the completeness and accuracy of \$4,540,865 and \$(6,415,024) at December 31, 2023 and 2022, respectively of net appreciation (depreciation) in fair value of investments.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 6 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Center has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA and its related regulations. In the event of Plan termination, participants will become 100% vested in their accounts.

NOTE 7 - TAX STATUS

The Internal Revenue Service has determined and informed the Center by letter dated June 30, 2020 that the amended and restated Plan and trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

NOTE 8 - TERMINATED PARTICIPANTS

At December 31, 2023 and 2022 there were no individuals who have withdrawn from the Plan and requested distributions.

NOTE 9 - INVESTMENT CONTRACT WITH INSURANCE COMPANY - UNAUDITED INFORMATION

The Plan entered into an insurance contract with Northwestern Mutual Life Insurance Company (NML). NML maintains allocated insurance contracts for each participant in the Plan and assumes the legal obligation to pay on those contracts. Contributions made by the Center are used to pay premiums on these contracts. The contracts are not included in the financial statements because the contracts are allocated. The contract value of the allocated contracts was \$11,282 and \$10,930 at December 31, 2023 and 2022, respectively.

NOTE 10 - PARTY-IN-INTEREST TRANSACTIONS AND RELATED PARTY TRANSACTIONS

The Plan's investments, including investment contracts in the guaranteed accounts managed by John Hancock Retirement Plan Services, are held and invested in John Hancock Retirement Plan Services as custodian. John Hancock Retirement Plan Services performs administrative and record keeping services for the Plan, and therefore, these transactions qualify as party-in-interest. Plan expenses, net of fee credits, paid directly to John Hancock Retirement Plan Services totaled \$85,465 and \$83,090 refund in excess of expenses and a refund in excess of expenses of \$33,751 and \$25,457 for the years ended December 31, 2023 and 2022, respectively.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 10 - PARTY-IN-INTEREST TRANSACTIONS AND RELATED PARTY TRANSACTIONS CONTINUED

In addition, the Plan's assets include investments managed by entities related through common ownership with John Hancock Retirement Plan Services. Those investments and their fair values at December 31, 2023 and 2022 are as follows:

<u>Investment</u>		<u>2023</u>	<u>2022</u>
John Hancock Investment Mgmt	500 Index Fund	\$ 1,459,015	\$ 1,067,455
John Hancock Investment Mgmt	Mid-Cap Growth Fund	\$ 71,118	\$ 58,349
John Hancock Investment Mgmt	Mid-Cap Index Fund	\$ 151,645	\$ 119,494
John Hancock Investment Mgmt	Small-Cap Index Fund	\$ 20,810	\$ 17,184
John Hancock	Lifestyle Aggressive Portfolio	\$ 772,436	\$ 612,864
John Hancock	Lifestyle Balanced Portfolio	\$ 4,209,978	\$ 3,578,062
John Hancock	Lifestyle Conservative Portfolio	\$ 245,538	\$ 202,601
John Hancock	Lifestyle Growth Portfolio	\$ 4,812,314	\$ 3,932,732
John Hancock	Lifestyle Moderate Portfolio	\$ 910,681	\$ 869,069
John Hancock	Retirement Living 2010	\$ 223,352	\$ 365,247
John Hancock	Retirement Living 2015	\$ 55,314	\$ 228,133
John Hancock	Retirement Living 2020	\$ 1,357,215	\$ 1,432,962
John Hancock	Retirement Living 2025	\$ 2,101,251	\$ 2,067,075
John Hancock	Retirement Living 2030	\$ 3,404,456	\$ 2,173,776
John Hancock	Retirement Living 2035	\$ 2,973,168	\$ 2,334,132
John Hancock	Retirement Living 2040	\$ 3,187,923	\$ 2,433,036
John Hancock	Retirement Living 2045	\$ 2,501,785	\$ 1,911,334
John Hancock	Retirement Living 2050	\$ 1,336,802	\$ 1,046,061
John Hancock	Retirement Living 2055	\$ 467,118	\$ 329,894
John Hancock	Retirement Living 2060	\$ 260,475	\$ 190,709
John Hancock	Retirement Living 2065	\$ 26,942	\$ 15,064
John Hancock	Stable Value Fund	\$ 589,763	\$ 1,079,230

Certain employees of the Center provide administrative and trustee services to the Plan. These employees are not paid by the Plan for their services. Certain other administrative expenses are paid by the Center on behalf of the Plan.

Swartz, Retson & Co., P.C., by virtue of its role as auditor of the Plan's financial statements, qualifies as a party-in-interest. Fees paid to Swartz, Retson & Co., P.C. were \$0 and \$12,648 for the years ended December 31, 2023 and 2022, respectively.

Benefit Planning Consultants by virtue of its role performing administrative services to the Plan qualified as party-in-interest. Fees paid to Benefit Planning Consultants were \$100 and \$251 for the years ended December 31, 2023 and 2022, respectively.

Newport Group by virtue of its role performing administrative services to the Plan qualifies as a party-in-interest. Fees paid to Newport Group were \$350 and \$0 for the years ended December 31, 2023 and 2022, respectively.

REGIONAL RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 11 - UNCERTAIN TAX POSITIONS

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken uncertain tax positions that more-likely-than-not would not be sustained upon examination by applicable taxing authorities. The Plan administrator has analyzed tax positions taken by the Plan and has concluded that, as of December 31, 2022, there are no uncertain tax positions taken, or expected to be taken, that would require recognition of a liability or that would require disclosure in the financial statements. Management believes that the current and three prior plan periods remain subject to examination by taxing jurisdictions.

NOTE 12 - SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 2, 2024, the date the financial statements were available for issuance.

SUPPLEMENTAL SCHEDULES

REGIONAL RETIREMENT PLAN

Schedule H, Line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 DECEMBER 31, 2023
 FEIN: 35-1375696
 PLAN NUMBER 001

(b)	(c)					(e)
Identity of Issue, Borrower, Lessor, (a) or Similar Plan	Description of Assets	Maturity Date	Interest Rate	Par or Maturity Value	(d) Cost	Current Value
American Funds	EuroPacific Fund	n/a	n/a	n/a	n/a	\$ 10,053
American Funds	Growth Fund of America	n/a	n/a	n/a	n/a	914,439
Columbia Overseas	Columbia Overseas Value Fund	n/a	n/a	n/a	n/a	7,222
DFA	International Value Fund	n/a	n/a	n/a	n/a	110,192
Eaton Vance	Atlanta Capital SMID Cap Fund	n/a	n/a	n/a	n/a	204
Fidelity	Fidelity Advisor Total Bond	n/a	n/a	n/a	n/a	357,510
Invesco	Small-Cap Growth Fund	n/a	n/a	n/a	n/a	118,130
JH Oppenheimer	Global Fund	n/a	n/a	n/a	n/a	93,764
* John Hancock Investment Mgmt	500 Index Fund	n/a	n/a	n/a	n/a	1,459,015
* John Hancock Investment Mgmt	Mid-Cap Growth Fund	n/a	n/a	n/a	n/a	71,118
* John Hancock Investment Mgmt	Mid-Cap Index Fund	n/a	n/a	n/a	n/a	151,645
* John Hancock Investment Mgmt	Small-Cap Index Fund	n/a	n/a	n/a	n/a	20,810
* John Hancock	Lifestyle Aggressive Portfolio	n/a	n/a	n/a	n/a	772,436
* John Hancock	Lifestyle Balanced Portfolio	n/a	n/a	n/a	n/a	4,209,978
* John Hancock	Lifestyle Conservative Portfolio	n/a	n/a	n/a	n/a	245,538
* John Hancock	Lifestyle Growth Portfolio	n/a	n/a	n/a	n/a	4,812,314
* John Hancock	Lifestyle Moderate Portfolio	n/a	n/a	n/a	n/a	910,681
* John Hancock	Retirement Living 2010	n/a	n/a	n/a	n/a	223,352
* John Hancock	Retirement Living 2015	n/a	n/a	n/a	n/a	55,314
* John Hancock	Retirement Living 2020	n/a	n/a	n/a	n/a	1,357,215
* John Hancock	Retirement Living 2025	n/a	n/a	n/a	n/a	2,101,251
* John Hancock	Retirement Living 2030	n/a	n/a	n/a	n/a	3,404,456
* John Hancock	Retirement Living 2035	n/a	n/a	n/a	n/a	2,973,168
* John Hancock	Retirement Living 2040	n/a	n/a	n/a	n/a	3,187,923
* John Hancock	Retirement Living 2045	n/a	n/a	n/a	n/a	2,501,785
* John Hancock	Retirement Living 2050	n/a	n/a	n/a	n/a	1,336,802
* John Hancock	Retirement Living 2055	n/a	n/a	n/a	n/a	467,118
* John Hancock	Retirement Living 2060	n/a	n/a	n/a	n/a	260,475
* John Hancock	Retirement Living 2065	n/a	n/a	n/a	n/a	26,942
JPMorgan	U.S. Equity Fund	n/a	n/a	n/a	n/a	348,490
MFS	Mid-Cap Value Fund	n/a	n/a	n/a	n/a	203
Nuveen	Small-Cap Value Fund	n/a	n/a	n/a	n/a	201
PIMCO	International Bond Fund	n/a	n/a	n/a	n/a	9,310
State Street Global Advisors	International Equity Index Fund	n/a	n/a	n/a	n/a	23,061
T. Rowe Price	Equity Income Fund	n/a	n/a	n/a	n/a	758,095
T. Rowe Price	QM US SC Growth Equity Fund	n/a	n/a	n/a	n/a	206
Vanguard	Mid-Cap Value ETF	n/a	n/a	n/a	n/a	376,034
Vanguard	Small-Cap Value Index Fund	n/a	n/a	n/a	n/a	194,627
Vanguard	Small-Cap Value Fund	n/a	n/a	n/a	n/a	206
Vanguard	Total Bond Market Index Fund	n/a	n/a	n/a	n/a	6,265
Vanguard	Core Bond Fund	n/a	n/a	n/a	n/a	<u>15,671</u>
Total Mutual Funds						33,893,219
<u>Collective Investment Trust</u>						
* John Hancock	Stable Value Fund	n/a	n/a	n/a	n/a	<u>589,763</u>

TOTALS

\$34,482,982

* Indicates Party-in-Interest to the Plan

REGIONAL RETIREMENT PLAN

Schedule H, Line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2023

FEIN: 35-1375696

PLAN NUMBER 001

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Plan	(c)				(d) Cost	(e) Current Value
		Description of Assets	Maturity Date	Interest Rate	Par or Maturity Value		
	American Funds	EuroPacific Fund	n/a	n/a	n/a	n/a	\$ 10,053
	American Funds	Growth Fund of America	n/a	n/a	n/a	n/a	914,439
	Columbia Overseas	Columbia Overseas Value Fund	n/a	n/a	n/a	n/a	7,222
	DFA	International Value Fund	n/a	n/a	n/a	n/a	110,192
	Eaton Vance	Atlanta Capital SMID Cap Fund	n/a	n/a	n/a	n/a	204
	Fidelity	Fidelity Advisor Total Bond	n/a	n/a	n/a	n/a	357,510
	Invesco	Small-Cap Growth Fund	n/a	n/a	n/a	n/a	118,130
	JH Oppenheimer	Global Fund	n/a	n/a	n/a	n/a	93,764
*	John Hancock Investment Mgmt	500 Index Fund	n/a	n/a	n/a	n/a	1,459,015
*	John Hancock Investment Mgmt	Mid-Cap Growth Fund	n/a	n/a	n/a	n/a	71,118
*	John Hancock Investment Mgmt	Mid-Cap Index Fund	n/a	n/a	n/a	n/a	151,645
*	John Hancock Investment Mgmt	Small-Cap Index Fund	n/a	n/a	n/a	n/a	20,810
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*	John Hancock	Retirement Living 2015	n/a	n/a	n/a	n/a	55,314
*	John Hancock	Retirement Living 2020	n/a	n/a	n/a	n/a	1,357,215
*	John Hancock	Retirement Living 2025	n/a	n/a	n/a	n/a	2,101,251
*	John Hancock	Retirement Living 2030	n/a	n/a	n/a	n/a	3,404,456
*	John Hancock	Retirement Living 2035	n/a	n/a	n/a	n/a	2,973,168
*	John Hancock	Retirement Living 2040	n/a	n/a	n/a	n/a	3,187,923
*	John Hancock	Retirement Living 2045	n/a	n/a	n/a	n/a	2,501,785
*	John Hancock	Retirement Living 2050	n/a	n/a	n/a	n/a	1,336,802
*	John Hancock	Retirement Living 2055	n/a	n/a	n/a	n/a	467,118
*	John Hancock	Retirement Living 2060	n/a	n/a	n/a	n/a	260,475
*	John Hancock	Retirement Living 2065	n/a	n/a	n/a	n/a	26,942
	JPMorgan	U.S. Equity Fund	n/a	n/a	n/a	n/a	348,490
	MFS	Mid-Cap Value Fund	n/a	n/a	n/a	n/a	203
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	PIMCO	International Bond Fund	n/a	n/a	n/a	n/a	9,310
	State Street Global Advisors	International Equity Index Fund	n/a	n/a	n/a	n/a	23,061
	T. Rowe Price	Equity Income Fund	n/a	n/a	n/a	n/a	758,095
	T. Rowe Price	QM US SC Growth Equity Fund	n/a	n/a	n/a	n/a	206
	Vanguard	Mid-Cap Value ETF	n/a	n/a	n/a	n/a	376,034
	Vanguard	Small-Cap Value Index Fund	n/a	n/a	n/a	n/a	194,627
	Vanguard	Small-Cap Value Fund	n/a	n/a	n/a	n/a	206
	Vanguard	Total Bond Market Index Fund	n/a	n/a	n/a	n/a	6,265
	Vanguard	Core Bond Fund	n/a	n/a	n/a	n/a	15,671

Total Mutual Funds

33,893,219

Collective Investment Trust

*	John Hancock	Stable Value Fund	n/a	n/a	n/a	n/a	589,763
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TOTALS

\$34,482,982

* Indicates Party-in-Interest to the Plan

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	

A This return/report is for:	☐ a multiemployer plan	☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
	☒ a single-employer plan	☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report	☐ the final return/report
	☐ an amended return/report	☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐	
D Check box if filing under:	☒ Form 5558	☐ automatic extension
	☐ special extension (enter description)	☐ the DFVC program
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐	

Part II	Basic Plan Information—enter all requested information
1a Name of plan REGIONAL RETIREMENT PLAN	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 09/01/1977
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) REGIONAL MENTAL HEALTH CENTER, INC. C/O GEMINUS CORP., 8400 LOUISIANA MERRILLVILLE IN 46410 8400 LOUISIANA STREET MERRILLVILLE IN 46410	2b Employer Identification Number (EIN) 35-1375696 2c Plan Sponsor's telephone number (219) 757-1908 2d Business code (see instructions) 621420

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE		10/7/2024	LaShaun Woods
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2023)
v. 230728