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February 25, 2016

Dear Participant:

This letter is to inform you of Fund changes that will affect our qualified retirement plan. These changes are scheduled to commence in April and conclude in June 2016, subject to regulatory and other approvals. This notice is being provided to you in satisfaction of our regulatory requirement to notify you of changes to the designated investment alternatives available to you under our plan. A complete listing of these changes can be found in the chart at the end of this letter.

How to obtain additional information

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You may also obtain information about the changes through the following means:

- More information about the Funds referenced above is also available on the Fund's website address. There you will find additional important information about the Fund, such as its objectives or goals, updated performance data, and fee and expense information.

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- A full listing of the existing Funds, including applicable investment-related information, such as expenses, performance and redemption fees, is available on the Investment Comparative Chart that was previously provided to you. This chart is also available on the Investment Options page of John Hancock's Participant website at www.jhpensions.com

- John Hancock's interactive voice response telephone (1-800-395-1113)

Next steps

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If you would like your current investment in any of the affected Funds to continue to be invested after the changes, no action is required on your part. You may also elect to transfer your assets between Funds including any of the affected Funds at any time, using the regular transfer procedures. If you have any questions or concerns about the proposed Fund changes, please feel free to contact me.

Sincerely,

Cindy Bryan
cindy@crane-interiors.com
615-563-4800

Spring 2016 Fund Changes

The proposed mergers are scheduled to occur on April 22, 2016. The proposed Fund objective changes are scheduled to occur on April 6, 2016. Underlying Fund replacements and all other changes will occur on June 13th, 2016.

Current Fund	New Fund	Change of Underlying Fund / Fund Name / Share Class / Manager Name / Asset Class		Impact To Expense Ratio (as of December 31, 2015)
		From	To	
JH Retirement Through - Active Strategies Suite	JH Retirement Through 2060 - Active Strategies http://johnhancockpensions.com/funds/LXK.pdf	n/a	John Hancock Funds II - Retirement Living through 2060	No Change
The Growth Fund of America	No Change	R5	R4	Decrease of 0.01%
Money Market Fund	No Change	Fund Objective Change	This Fund will convert to a government money market. See the Fund sheet for more information.	No Change

Please call 1-800-395-1113 to obtain John Hancock USA group annuity investment option Fund sheets for each sub-account and to request prospectuses for each separate sub-account's underlying investment vehicle. These documents contain complete details on investment objectives, risks, fees, charges and expenses as well as other information about the underlying investment vehicle, which should be carefully considered. Please read these documents carefully prior to investing.