

Investment Comparative Chart

THE TRUSTEES OF TEXTILE INDUSTRY RETIREMENT PLAN

This document includes important information to help you compare the investment options available under your retirement plan. If you would like to receive additional investment-related information about any of the investment options listed below - including performance data and the option's principal risks - go to the Fund's corresponding website address (shown in the table) or to myplan.johnhancock.com. To obtain more information, or to receive a paper copy (at no cost) of the information available on the websites, contact Sheila Sumner at (651) 225-6915 and Suite 100, 1801 County Road B West, Roseville, MN, 55113

DOCUMENT OVERVIEW

This document is comprised of two sections; Performance Information and Fee and Expense Information.

Performance Information

This section outlines your retirement plan investment options, how they have performed over time and allows you to compare with an appropriate benchmark for the same time period. Benchmark returns are shown for comparative purposes only. Benchmark returns represent the performance of market indices, which cannot be invested in directly, and their returns are calculated without taking into account any investment fees and/or expenses. Hypothetical Returns are shown in bold.

The data presented represents past performance and does not guarantee future performance. Current performance may be lower or higher than the performance quoted. An investment in a sub-account will fluctuate in value to reflect the value of the sub-account's underlying securities and, when redeemed, may be worth more or less than original cost. Performance does not reflect any applicable contract-level or certain participant-level charges, or any redemption fees imposed by an underlying mutual fund company. These charges, if included, would otherwise reduce the total return for a participant's account. Participants can call 1-800-395-1113 or visit myplan.johnhancock.com for more information.

Fee and Expense Information

This section shows fee and expense information for the investment options available under your contract. Total Annual Operating Expenses and Shareholder-type Fees (if applicable) are outlined as they relate to each investment option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. It is important to understand that the investment rate of return, as set out in the Performance Information section, is calculated net of the Total Annual Operating Expenses of the investment option. However, such returns do not take into account any applicable Shareholder-type fees, which are in addition to the Total Annual Operating Expenses of the investment option.

The Total Annual Operating Expenses ("TAOE") is made up in part by the expenses of the underlying fund based on the underlying fund's expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund is the mutual fund, collective trust, or exchange traded fund in which the sub-account invests. § The underlying fund of this sub-account has either waived a portion of, or capped, its fees. The TAOE is that of the sub account and reflects the net expense ratio of the underlying fund after such expense waiver or cap is applied. Please see the Fund Sheet for details, including gross expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/maximize-your-retirement-savings.pdf>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

VARIABLE RETURN INVESTMENTS*

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return.

Name/Type of Option	Return YTD as of 02/29/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 02/29/2024	Benchmark [†] Return as of 12/31/2023				Total Annual Operating Expenses as of 02/29/2024		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
AG § Mid Cap Index Fund (MCI) ^{13,91,128,183} Mid Cap Blend http://www.viewjhfunds.com/usa/C00/mcia/index.html	4.08%	16.35%	12.53%	9.22%	9.30%	4.12%	16.43%	12.61%	9.27%	9.19%	0.15%	\$1.50	N/A
							S&P MidCap 400						
AG Vanguard Mid-Cap Growth ETF (VOT) ^{118,119,139} Mid Cap Growth http://www.viewjhfunds.com/usa/C00/vota/index.html	4.36%	22.91%	13.56%	9.88%	9.26%	4.53%	23.20%	13.74%	10.16%	9.81%	0.13%	\$1.30	N/A
							CRSP US Mid Cap Growth						
AG Vanguard Small Cap Value Index Fund (VIS) ¹²⁰ Small Cap Value http://www.viewjhfunds.com/usa/C00/visa/index.html	1.51%	15.99%	11.85%	8.49%	8.71%	1.52%	15.90%	11.83%	8.49%	N/A	0.07%	\$0.70	N/A
							CRSP US Small Cap Value						
AG TIAA-CREF Small-Cap Blend Index Fund (TCS) ¹⁶⁵ Small Cap Blend http://www.viewjhfunds.com/usa/C00/tcsa/index.html	1.54%	17.04%	10.08%	7.33%	9.90%	1.54%	16.92%	9.97%	7.15%	9.81%	0.06%	\$0.60	N/A
							Russell 2000						
G TIAA-CREF Large-Cap Value Index Fund (TCV) ¹⁶⁵ Large Cap Value http://www.viewjhfunds.com/usa/C00/tcva/index.html	3.78%	11.47%	10.88%	8.36%	9.04%	3.79%	11.46%	10.90%	8.39%	9.10%	0.05%	\$0.50	N/A
							Russell 1000 Value						
G § 500 Index Fund (IND) ^{13,76,91,110,128,187} Large Cap Blend http://www.viewjhfunds.com/usa/C00/inda/index.html	7.10%	26.21%	15.63%	11.99%	10.00%	7.10%	26.28%	15.68%	12.03%	10.12%	0.05%	\$0.50	N/A
							S&P 500						
G § DFA US Large Company Fund (DUL) ^{128,190} Large Cap Blend http://www.viewjhfunds.com/usa/C00/dula/index.html	7.08%	26.25%	15.62%	11.97%	7.60%	7.10%	26.28%	15.68%	12.03%	7.57%	0.08%	\$0.80	N/A
							S&P 500						
G TIAA-CREF Large-Cap Growth Index Fund (TCI) ¹⁶⁵ Large Cap Growth http://www.viewjhfunds.com/usa/C00/tcia/index.html	9.47%	42.63%	19.43%	14.80%	12.03%	9.48%	42.67%	19.49%	14.86%	12.11%	0.05%	\$0.50	N/A
							Russell 1000 Growth						
G Fidelity International Index Fund (FII) ^{181,209} International/Global Blend http://www.viewjhfunds.com/usa/C00/fiia/index.html	2.36%	18.31%	8.34%	4.40%	5.07%	2.41%	18.23%	8.16%	4.27%	4.95%	0.04%	\$0.40	N/A
							MSCI EAFE						

BOND FUNDS

NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option	Return YTD as of 02/29/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 02/29/2024	Benchmark [†] Return as of 12/31/2023				Total Annual Operating Expenses as of 02/29/2024		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
DFA Inflation-Protected Securities Fund (INP) ^{87,128} High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/inpa/index.html	-0.64%	3.93%	3.12%	2.42%	3.61%	-0.89%	3.89%	3.15%	2.42%	3.51%	0.11%	\$1.10	N/A
							Bloomberg Barclays U.S. Treasury U.S. TIPS						
Vanguard Total Bond Market Index Fund (VTB) ¹⁸¹ High Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/vtba/index.html	-1.61%	5.71%	1.11%	1.79%	5.16%	-1.61%	5.59%	1.16%	1.83%	N/A	0.05%	\$0.50	N/A
							Bloomberg Barclays US Agg Float Adj						
Vanguard Intermediate-Term Bond Index Fund (VIT) ¹⁸¹ Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/vita/index.html	-1.65%	6.07%	1.67%	2.29%	5.02%	-1.71%	5.98%	1.73%	2.35%	N/A	0.07%	\$0.70	N/A
							Bloomberg Barclays US 5-10Y GovCredit FIAdj						

OTHER FUNDS

TD	John Hancock Lifetime Blend 2065 CIT R2 (J4A) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4aa/index.html	4.03%	19.53%	N/A	N/A	6.79%	3.77%	19.73%	11.03%	8.04%	7.79%	0.30%	\$3.00	N/A
								S&P Target Date 2060						
TD	John Hancock Lifetime Blend 2060 CIT R2 (J4B) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4ba/index.html	4.14%	19.37%	N/A	N/A	6.66%	3.77%	19.73%	11.03%	8.04%	7.79%	0.30%	\$3.00	N/A
								S&P Target Date 2060						
TD	John Hancock Lifetime Blend 2055 CIT R2 (J4C) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4ca/index.html	4.05%	19.45%	N/A	N/A	6.68%	3.78%	19.61%	10.98%	7.98%	7.80%	0.30%	\$3.00	N/A
								S&P Target Date 2055						
TD	John Hancock Lifetime Blend 2050 CIT R2 (J4D) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4da/index.html	4.15%	19.37%	N/A	N/A	6.66%	3.77%	19.58%	10.91%	7.92%	7.71%	0.30%	\$3.00	N/A
								S&P Target Date 2050						
TD	John Hancock Lifetime Blend 2045 CIT R2 (J4E) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4ea/index.html	3.76%	18.96%	N/A	N/A	6.54%	3.60%	19.13%	10.68%	7.75%	7.45%	0.30%	\$3.00	N/A
								S&P Target Date 2045						

NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option	Return YTD as of 02/29/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 02/29/2024	Benchmark [†] Return as of 12/31/2023				Total Annual Operating Expenses as of 02/29/2024		Shareholder-Type Fees	
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000		
TD John Hancock Lifetime Blend 2040 CIT R2 (J4F) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4fa/index.html	3.18%	17.29%	N/A	N/A	5.60%	3.23%	18.16%	10.21%	7.48%	6.91%	S&P Target Date 2040	0.30%	\$3.00	N/A
TD John Hancock Lifetime Blend 2035 CIT R2 (J4G) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4ga/index.html	2.60%	15.55%	N/A	N/A	4.55%	2.70%	16.63%	9.44%	7.03%	6.06%		S&P Target Date 2035	0.30%	\$3.00
TD John Hancock Lifetime Blend 2030 CIT R2 (J4H) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4ha/index.html	1.98%	13.75%	N/A	N/A	3.62%	2.03%	14.79%	8.42%	6.44%	5.02%	S&P Target Date 2030	0.30%	\$3.00	N/A
TD John Hancock Lifetime Blend 2025 CIT R2 (J4I) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4ia/index.html	1.24%	11.80%	N/A	N/A	2.72%	1.48%	12.99%	7.41%	5.85%	4.04%		S&P Target Date 2025	0.30%	\$3.00
TD John Hancock Lifetime Blend 2020 CIT R2 (J4J) ^{114,224,248,249,250,254} Target Date http://www.viewjhfunds.com/usa/COP/j4ja/index.html	0.94%	10.37%	N/A	N/A	2.15%	1.33%	12.32%	6.46%	5.27%	3.17%	S&P Target Date 2020	0.30%	\$3.00	N/A
TD John Hancock Lifetime Blend 2015 CIT R2 (J4K) ^{114,224,248,249,250,254} Target Date http://www.viewjhfunds.com/usa/COP/j4ka/index.html	0.74%	9.31%	N/A	N/A	1.81%	1.01%	11.38%	6.10%	4.93%	2.84%		S&P Target Date 2015	0.30%	\$3.00
TD John Hancock Lifetime Blend 2010 CIT R2 (J4L) ^{114,224,248,249,250,251,254} Target Date http://www.viewjhfunds.com/usa/COP/j4la/index.html	0.46%	8.51%	N/A	N/A	1.69%	0.83%	10.78%	5.60%	4.49%	2.38%	S&P Target Date 2010	0.30%	\$3.00	N/A
AG ⁵ Northern Emerging Markets Equity Index Fund (EME) ¹²⁶ Specialty http://www.viewjhfunds.com/usa/C00/emea/index.html	-0.27%	9.21%	3.28%	2.29%	3.04%	-0.10%	9.82%	3.68%	2.66%	3.60%		MSCI Emerging Markets	0.09%	\$0.90

NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option	Return YTD as of 02/29/2024	Average Annual Total Return as of 12/31/2023				Benchmark YTD as of 02/29/2024	Benchmark [†] Return as of 12/31/2023				Total Annual Operating Expenses as of 02/29/2024		Shareholder-Type Fees
		1 yr.	5 yr.	10 yr.	Since Inception		1 yr.	5 yr.	10 yr.	Since Inception	As a %	Per \$1,000	
		AG Fidelity Real Estate Index Fund (FRE) ¹⁸¹ Sector http://www.viewjhfunds.com/usa/C00/frea/index.html	-3.04%	11.95%	4.88%		6.32%	6.86%	-2.24%	13.95%	6.12%	7.00%	
G&I Vanguard Balanced Index Fund (VBI) ¹⁸¹ Balanced http://www.viewjhfunds.com/usa/C00/vbia/index.html	3.36%	17.58%	9.61%	7.73%	8.16%	1.49%	13.22%	7.38%	5.71%	N/A	0.07%	\$0.70	N/A

FIXED RETURN INVESTMENTS

The table below focuses on the performance as well as the fees and expenses of investment options that have a fixed or stated return. The table also shows the annual 'new money' rate for each Guaranteed Interest Account, the term or length of the option, and other information relevant to performance.

Name/Type of Option	Return	Term	Other	Total Annual Operating Expenses as of 02/29/2024		Shareholder-Type Fees
				As a %	Per \$1,000	
				C JH Stable Val Gntd Income Fund(SVGIF) ^{26,83,142,143,166,221,249} Guaranteed Income Fund http://www.viewjhfunds.com/usa/C00/j10a/index.html	2.25% as of 04/02/2024	

Please visit www.ps.jhancokpensions.com/assets/pdfs/SPARK_Glossary.pdf for a glossary of investment terms relevant to the investment options under this plan.

NOTE: The Fund Code can be found in brackets beside the Fund name.