



Plan for tomorrow

MAKE A SMART DECISION ABOUT YOUR FUTURE TODAY



SIP 401(K) PLAN



John Hancock Retirement Plan Services, LLC and Xylem, Inc. are not affiliated and neither are responsible for the liabilities of the other.
John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

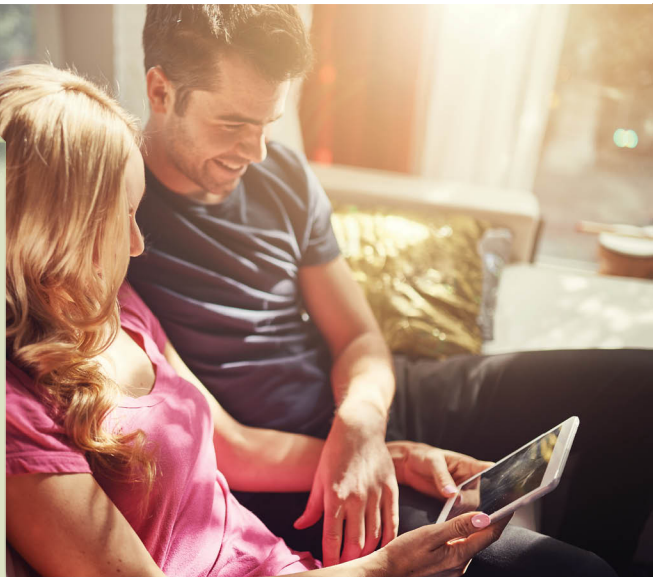
Welcome

Your financial future – it's in your hands

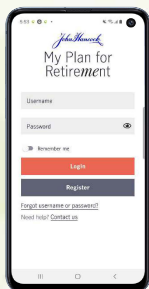
You are now eligible to participate in your retirement savings plan.



Joining is easy

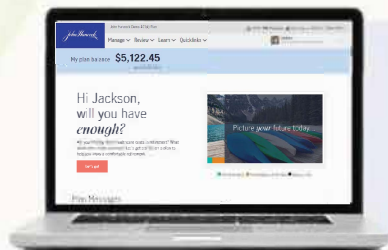


Enroll now into your retirement savings plan.



Mobile

Download **John Hancock's retirement app.**



Online

Visit **myplan.johnhancock.com.**



Over the phone

Speak with a John Hancock representative at **800-294-3575.**
Available from 8 a.m. to 10 p.m. (EST), Monday to Friday or 1-888-440-0022 for assistance in Spanish between 10 a.m. to 8 p.m.

The benefits of participating



A retirement plan can be one of the best ways to help you prepare for retirement.

By starting today, you'll be taking important steps to save for your future. Your retirement plan can provide you with a number of savings advantages including:

- Saving on your taxes with tax deferred¹ earnings
- Helping you realize your financial goals with the power of compound earnings
- Lowering average investment costs by dollar cost averaging²
- Effortlessly saving through automatic payroll deductions

¹ Ordinary income taxes due upon withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%.

² Dollar cost averaging does not guarantee a profit or protect against a loss. Systematic investing involves continuous investment in securities regardless of price level fluctuation. Participants should consider their resources to continue the strategy over the long term.



Consider tax-deferred contribution limits.

It is important to know there are limits to how much you can contribute. For more information about annual IRS and plan contribution limits, refer to your '**Summary Plan Description**' (SPD).

How much should you contribute?



Your retirement reality check.

The financial freedom you plan on enjoying during retirement largely depends on money saving practices you use today. And when you consider all the variables such as income, Social Security benefit, savings, age at retirement, and your health, you can conclude that virtually every retirement is going to be unique.

You're always in control

If you start contributing at age 22 with a contribution rate of 10% while earning \$40,000 a year, you'd end up with over **\$1.42 million dollars** at the age of 65 (average annualized rate of return of 7%). However, if you wait until the age of 30 to start saving, you would only end up with **\$763K**. Getting that extra start could mean **more than \$657K** in your retirement nest egg.*

If 10% doesn't seem affordable and is not part of your reality right now, start small and use the advantage of time to gradually increase your contribution rate each year. Each small step can help bring you closer to your retirement planning goal.

* This is hypothetical illustration used for informational purposes only, assuming a 2% salary inflation rate. There is no guarantee that the results shown will be achieved, and the assumptions provided may not be reflective of your situation.

Try the contribution calculator.

To figure out how much you should be contributing, visit www.jhcalculator.com.

Understanding investments



Important investment concepts:

- Risk versus return
- Using diversification to manage risk

The relationship between risk and return

Each type of investment has risk and return characteristics. Generally, as risk increases, so does the potential for greater returns or losses. While investments have risk that you may lose part (or all) of the original money you invested, there is also risk of not meeting your retirement goals. It's not always better to avoid risk because you may also be avoiding the returns you need for the retirement you want.

It's important to consider the following:

- Investments with greater risk have a higher volatility, but also offer greater potential for higher return.
- Conservative investments have a lower volatility, but tend to grow more slowly and steadily.



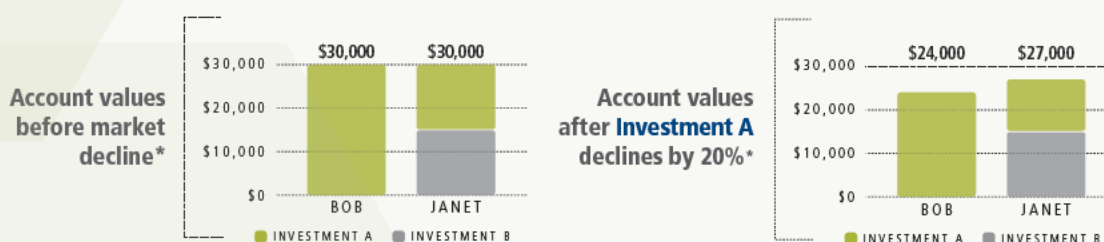
The investment options you choose and how much money you put into each has a big impact on your overall risk and potential return.

Using diversification to manage risk

Having all of your retirement savings in a single investment or asset class may be risky. If something should happen to that investment or asset class, your savings could be put at a risk. By spreading your money across different types of investments, you are diversifying your portfolio and creating a mix with a level of risk you are comfortable with.

How diversification works

Imagine two investors, Bob and Janet, each with \$30,000 invested. Bob has put all his money in just one investment. Janet, however, has split her \$30,000 equally between two investments.



Now imagine what happens if Investment A loses some of its value, while Investment B remains stable. Bob, who held only Investment A, sees his portfolio decline by 20% in this case by \$6,000. Janet, however, who was diversified, is less impacted – the investment that dropped by 20% caused her portfolio to decline by only \$3,000 or 10%. Since Janet spread out her investment, her risk was reduced.

*Hypothetical example for illustrative purposes only. Diversification does not guarantee a profit or assure against a loss. There is no guarantee that any investment strategy will achieve its objectives.



Want more information on investments?

Ready to invest? We can help. See how easy we've made investing.

Visit myplan.johnhancock.com and from the 'Menu' select 'Investment Strategies'.

Ways to invest



When investing your money, you may want to think about a number of factors including your anticipated retirement date, how much you'll need to save, and your tolerance to risk.



Target Date Portfolios

- One step diversification
- Asset mix is professionally managed
- Low involvement by you



Target Risk Portfolios

- One step diversification
- Asset mix is professionally managed
- Revisit your risk strategy as needed
- Medium involvement level by you



Build Your Own Portfolio

- Asset mix is managed personally by you
- Revisit your strategy as needed
- High involvement level by you

It is your responsibility to select and monitor your investment options to meet your retirement objectives. You might want to review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.



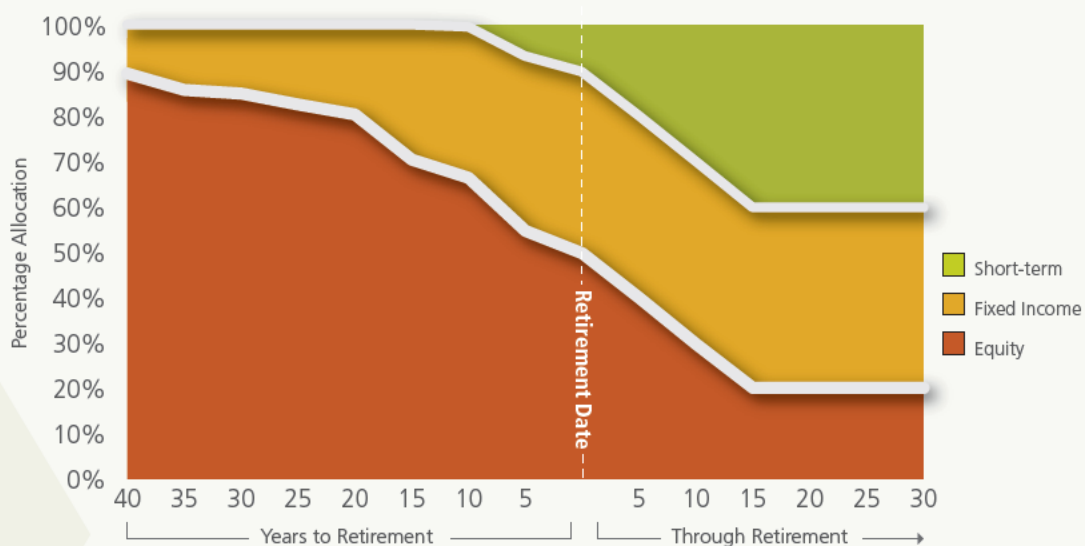
View your plan's investment options.

To view all the available plan investment options, including individual fund fact sheets, visit myplan.johnhancock.com/investment_info and enter your plan code XY03P2.



Professionally managed asset allocation based on age — Target Date Portfolios

These portfolios are professionally managed and provide one-step diversification based on a target date. Over time, the portfolio automatically 'glides' from equities and stocks to a more conservative investment mix, as it gets closer to a target retirement date.



How do you know which one to pick?

As an example, Joe was born in 1971 and wants to retire at age 67 (approximately in year 2038). He reviews his personal circumstances and retirement needs and determines the portfolio date closest to his target retirement date is the right choice. It can be as simple as that.

When making investment decisions, it's important to carefully consider your personal circumstances, current savings, monthly earnings and retirement lifestyle goals and risk profile.

Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met. The target date is the year in which an investor is assumed to retire and begin taking withdrawals.

Each Target Date Portfolio has an associated target date based on the year in which participants plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of an investment in these Portfolios is not guaranteed at any time, including at or after the target date.



Professionally managed asset allocation based on risk — Target Risk Portfolios

These portfolios are professionally managed and provide one-step diversification based on risk tolerance. There are a number of factors to consider when determining your risk tolerance. Age, years to retirement, general comfort with investing, etc. After you've determined your risk tolerance and chosen your portfolio, it's important to revisit at least once a year or as your personal circumstances change. For example, someone who feels they're a balanced investor may not feel the same way as they get older or closer to retirement.

Here are some typical investor profiles

Conservative

Most comfortable contributing on a regular basis and not taking much risk in the stock market.

Moderate

Comfortable investing in some stocks but wants to be protected from extreme market fluctuations.

Balanced

Willing to take some risk to help money grow but wants to balance that with protecting it.

Growth

Aim is to make their money grow. The investor understands there is a risk and potential for large swings in the stock market. But over the long term, feels confident that equities offer the highest growth potential.

Aggressive

Willing to take significant risk for the chance to make money. The investor has time to wait out market cycles and is confident their savings will grow with time.

What is my risk tolerance?

Quickly determine your personal risk tolerance by answering a few simple questions with our risk quiz* available at www.jhriskquiz.com. After reviewing the results, you can determine the Target Risk Portfolio that is the right choice for you. You can also use the results to build your own portfolio with the investment options available to your plan. If you build your own portfolio, you may want to review and rebalance your investment strategy regularly.

*Your quiz results may change over time. You might want to take the Risk Quiz each year to make sure that your risk profile accurately matches your risk tolerance.

The results are based on generally accepted investment principles, but by no means are you bound by the results or should you consider the results as investment advice. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives. All investments involve risks, and fluctuations in the financial markets and other factors may cause declines in the value of your account.

Neither asset allocation nor diversification ensures a profit or protection against a loss. Note that an asset allocation fund may not be appropriate for all participants, particularly those interested in directing investment options on their own.



Build your own portfolio

When considering building your own portfolio it is important to consider what type of investor you are as it relates to risk. Based on all this information and using the investment options available to you, you can construct your portfolio. You may want to think about risk versus return, and diversification as you select investment options. Make sure to take your entire situation into consideration, including life events or assets held in other accounts.

You can quickly determine your personal risk tolerance by answering a few simple questions with our risk quiz available at **www.jhriskquiz.com**.

Diversification does not guarantee a profit or assure against a loss.

Get started



Enroll now. Take control of your financial future today.

Instantly

Enroll today with a few simple clicks. Download **John Hancock's retirement app** and enroll today. Later, you can use the app to update your contribution rate, keep track of your account balance, investments, and personal rate of return.

Anytime

Visit **myplan.johnhancock.com** to easily enroll online. We will provide you with an overview of your plan's options and walk you through the process, step-by-step to help you make the decisions that are right for you.

One-on-one Support

Speak with a John Hancock representative to enroll over the phone. Our representatives can help answer any questions you may have regarding joining your plan. Contact us at **800-294-3575**, available from 8 a.m. to 10 p.m. (EST), Monday to Friday or 1-888-440-0022 for assistance in Spanish between 10 a.m. to 8 p.m.

Don't delay — join now.

Go online to enroll at **myplan.johnhancock.com** or download **John Hancock's retirement app**.

SIP 401(K) Plan (“Plan”)

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

You have the right to direct the investment of contributions in your account in any of the investment options available under the Plan. If you do not make an investment election, contributions made on your behalf will be invested in the Plan's “default” fund.

The Plan's default fund (“Default Fund”) is the Target Date fund that is based on your date of birth, according to the following chart:

Year	Default Investment
1952 or earlier	Fid Freedom Idx Inc Inst Prem
1953 — 1957	Fid Freedom Idx 2020 Inst Prem
1958 — 1962	Fid Freedom Idx 2025 Inst Prem
1963 — 1967	Fid Freedom Idx 2030 Inst Prem
1968 — 1972	Fid Freedom Idx 2035 Inst Prem
1973 — 1977	Fid Freedom Idx 2040 Inst Prem
1978 — 1982	Fid Freedom Idx 2045 Inst Prem
1983 — 1987	Fid Freedom Idx 2050 Inst Prem
1988 — 1992	Fid Freedom Idx 2055 Inst Prem
1993 — 1997	Fid Freedom Idx 2060 Inst Prem
1998 or later	Fid Freedom Idx 2065 Inst Prem

The enclosed Fund Fact Sheet for the Default Fund contains a description of the investment objectives, risk and return characteristics, and fees and expenses.

Investment information concerning the other investment options available under the Plan is provided in the enclosed Fund Fact Sheets and can be obtained by contacting John Hancock at mylife.jhrps.com or by calling 800.294.3575.

About Risk

The “target date” in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund’s principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities. An investment in a target-date fund is not guaranteed, and you may experience losses, including losses near, at, or after the target date. There is no guarantee that the fund will provide adequate income at and through retirement. Consider the investment objectives, risks, charges, and expenses of the fund carefully before investing.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services, LLC at 800.294.3575 or visit our website at mylife.jhrps.com. Please read the prospectus carefully before investing or sending money. Prospectus may only be available in English.

John Hancock Retirement Plan Services, LLC is also referred to as "John Hancock".

John Hancock Retirement Plan Services, LLC offers plan administrative and recordkeeping services to sponsors or administrators of retirement plans, as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services, LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity. John Hancock Trust Company LLC provides trust and custodial services to such plans.

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED

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Fidelity Freedom Index 2020 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁰:
Target-Date 2020

PORTFOLIO DETAILS

Ticker	FIWTX
Inception Date	2015-06-24
Gross Expense Ratio ¹ (%)	0.08
Net Expense Ratio ¹ (%)	0.08
Fund Total Net Assets (\$M)	4,105.69
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

Average Annual Total Returns %

As of 2023-09-30

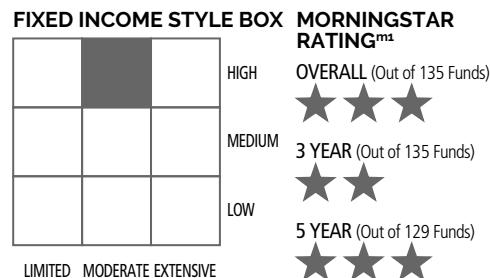
	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2020 Fund	3.70	9.56	0.70	3.33	--	4.35
Morningstar Lifetime Moderate ⁸⁷	2.25	8.71	0.22	3.09	4.55	--
Target-Date 2020 ⁴¹	3.48	9.05	1.35	3.23	4.74	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log on to myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

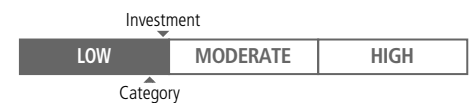
TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Bond Index	32.56
Fidelity® Series Total Market Index	27.91
Fidelity® Series Global ex US Index	18.08
Fidelity® Srs 5+ Yr Inf-Ptctd Bd Idx	7.88
Fidelity® Series Intl Dev Mkts Bd Idx	5.08
Fidelity® Series Long-Term Trs Bd Idx	3.67
Fidelity® Srs 0-5 Yr Inf-Ptctd Bd Idx	3.02
Fidelity® Series Treasury Bill Index	1.71
Fidelity® Cash Central Fund	0.00

Morningstar Category



Morningstar Volatility Analysis



This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.

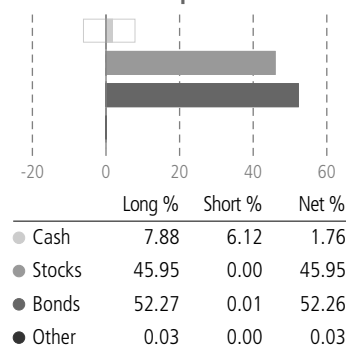
KEY STATISTICS

Turnover Ratio (%) (annualized)	21
Sharpe Ratio ⁵⁴ (3y)	-0.06

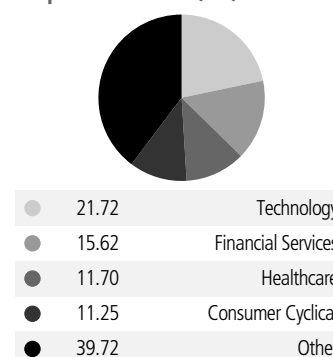
PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Inflation-Protected Securities, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

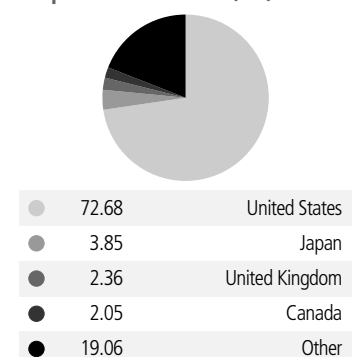
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



^{f1} The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



Fidelity Freedom Index 2025 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴¹:
Target-Date 2025

PORTFOLIO DETAILS

Ticker	FFEDX
Inception Date	2015-06-24
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	8,077.69
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Total Market Index	32.45
Fidelity® Series Bond Index	28.95
Fidelity® Series Global ex US Index	21.01
Fidelity® Srs 5+ Yr Inf-Ptctd Bd Idx	8.37
Fidelity® Series Intl Dev Mkts Bd Idx	5.01
Fidelity® Series Long-Term Trs Bd Idx	4.11
Fidelity® Cash Central Fund	0.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	18
Sharpe Ratio ^{b54} (3y)	0.00

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2025 Fund	4.24	10.79	1.28	3.69	--	4.75
Morningstar Lifetime Moderate ⁸⁸	2.47	9.56	0.62	3.24	4.99	--
Target-Date 2025 ^{b42}	3.83	9.84	1.76	3.50	5.09	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log on to myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 196 Funds)



3 YEAR (Out of 196 Funds)



5 YEAR (Out of 178 Funds)

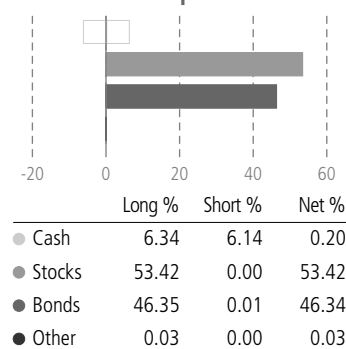


Morningstar Volatility Analysis

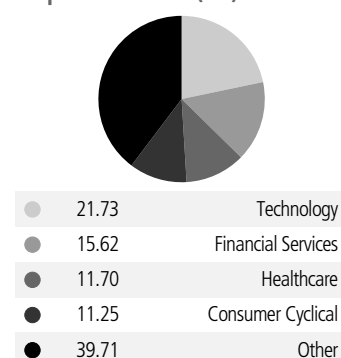


This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

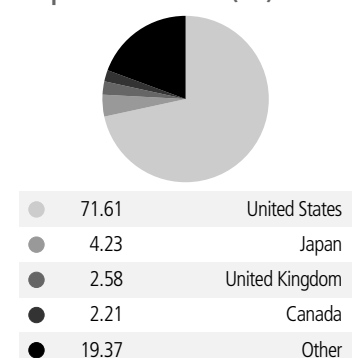
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



Fidelity Freedom Index 2030 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴²:
Target-Date 2030

PORTFOLIO DETAILS

Ticker	FFEGX
Inception Date	2015-06-24
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	11,589.31
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2030 Fund	4.98	12.08	2.20	4.20	--	5.48
Morningstar Lifetime Moderate ⁸⁹	3.02	10.93	1.61	3.57	5.54	--
Target-Date 2030 ^{b43}	4.68	11.52	2.73	4.10	5.74	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log on to myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Total Market Index	36.43
Fidelity® Series Bond Index	26.15
Fidelity® Series Global ex US Index	23.60
Fidelity® Series Intl Dev Mkts Bd Idx	4.99
Fidelity® Series Long-Term Trs Bd Idx	4.54
Fidelity® Srs 5+ Yr Inf-Ptctd Bd Idx	4.22
Fidelity® Cash Central Fund	0.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	15
Sharpe Ratio ^{b54} (3y)	0.07

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

VALUE BLEND GROWTH

LARGE

MEDIUM

SMALL

MORNINGSTAR RATING^{m1}

OVERALL (Out of 198 Funds)

★ ★ ★

3 YEAR (Out of 198 Funds)

★ ★

5 YEAR (Out of 176 Funds)

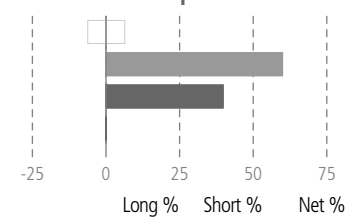
★ ★ ★

Morningstar Volatility Analysis

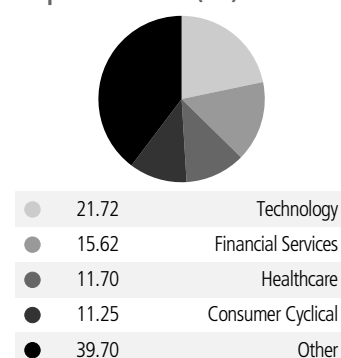


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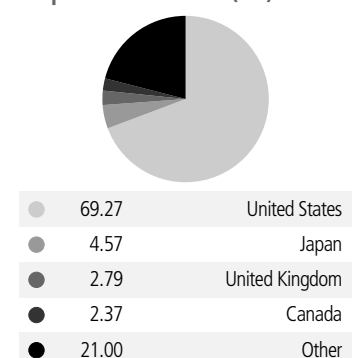
Portfolio Snapshot^{b2}



Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Fidelity Freedom Index 2035 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴³:
Target-Date 2035

PORTFOLIO DETAILS

Ticker	FFEZX
Inception Date	2015-06-24
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	10,812.13
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Total Market Index	43.96
Fidelity® Series Global ex US Index	28.46
Fidelity® Series Bond Index	18.58
Fidelity® Series Long-Term Trs Bd Idx	4.96
Fidelity® Series Intl Dev Mkts Bd Idx	3.93
Fidelity® Srs 5+ Yr Inf-Ptctd Bd Idx	0.05
Fidelity® Cash Central Fund	0.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	13
Sharpe Ratio ^{b54} (3y)	0.20

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2035 Fund	6.42	14.94	3.92	5.05	--	6.39
Morningstar Lifetime Moderate ⁹⁰	3.92	12.85	3.10	4.06	6.12	--
Target-Date 2035 ^{b44}	5.72	13.68	3.90	4.68	6.33	--

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Morningstar Category

EQUITY STYLE BOX

VALUE BLEND GROWTH

LARGE

MEDIUM

SMALL

MORNINGSTAR RATING^{m1}

OVERALL (Out of 189 Funds)

★ ★ ★

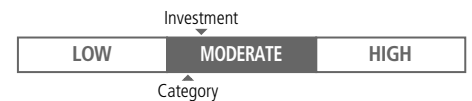
3 YEAR (Out of 189 Funds)

★ ★ ★

5 YEAR (Out of 175 Funds)

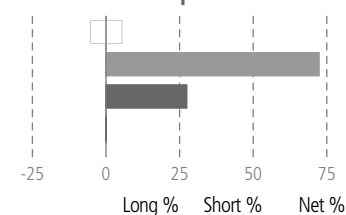
★ ★ ★

Morningstar Volatility Analysis



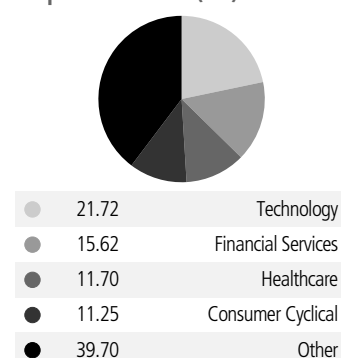
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Portfolio Snapshot^{b2}

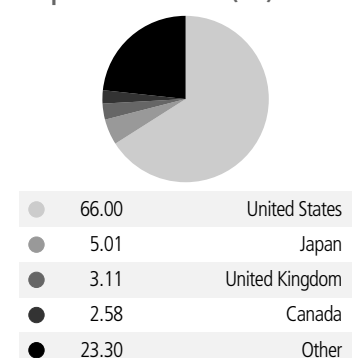


● Cash	5.43	5.27	0.16
● Stocks	72.37	0.00	72.37
● Bonds	27.44	0.01	27.43
● Other	0.05	0.00	0.05

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Fidelity Freedom Index 2040 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁴:
Target-Date 2040

PORTFOLIO DETAILS

Ticker	FFIZX
Inception Date	2015-06-24
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	11,008.19
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Total Market Index	52.26
Fidelity® Series Global ex US Index	33.84
Fidelity® Series Bond Index	7.19
Fidelity® Series Long-Term Trs Bd Idx	4.98
Fidelity® Series Intl Dev Mkts Bd Idx	1.70
Fidelity® Cash Central Fund	0.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	12
Sharpe Ratio ^{b54} (3y)	0.27

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2040 Fund	7.75	17.62	5.19	5.77	--	6.88
Morningstar Lifetime Moderate ⁹¹	4.91	14.88	4.59	4.57	6.57	--
Target-Date 2040 ^{b45}	6.59	15.44	4.83	5.16	6.78	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 192 Funds)

★★★★★

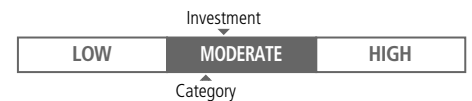
3 YEAR (Out of 192 Funds)

★★★★★

5 YEAR (Out of 176 Funds)

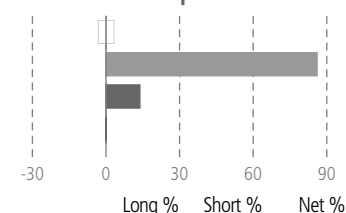
★★★★★

Morningstar Volatility Analysis



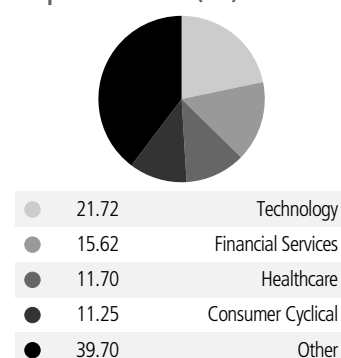
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Portfolio Snapshot^{b2}

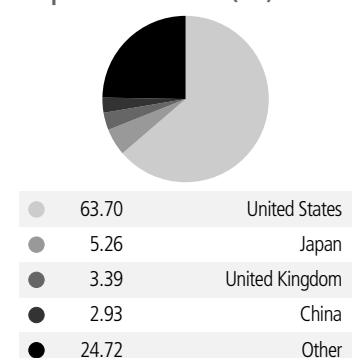


● Cash	3.24	3.12	0.12
● Stocks	86.03	0.00	86.03
● Bonds	13.80	0.00	13.80
● Other	0.05	0.00	0.05

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Fidelity Freedom Index 2045 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁵:
Target-Date 2045

PORTFOLIO DETAILS

Ticker	FFOLX
Inception Date	2015-06-24
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	9,278.63
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2045 Fund	8.00	18.05	5.27	5.81	--	6.90
Morningstar Lifetime Moderate ⁹²	5.61	16.35	5.56	4.91	6.78	--
Target-Date 2045 ^{b46}	7.36	16.84	5.56	5.52	7.05	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log on to myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Total Market Index	54.59
Fidelity® Series Global ex US Index	35.35
Fidelity® Series Long-Term Trs Bd Idx	4.99
Fidelity® Series Bond Index	4.06
Fidelity® Series Intl Dev Mkts Bd Idx	1.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	11
Sharpe Ratio ^{b54} (3y)	0.27

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 189 Funds)



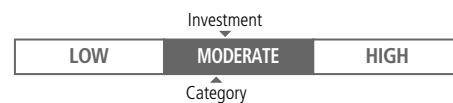
3 YEAR (Out of 189 Funds)



5 YEAR (Out of 175 Funds)

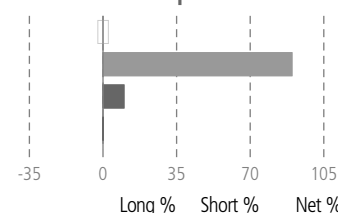


Morningstar Volatility Analysis



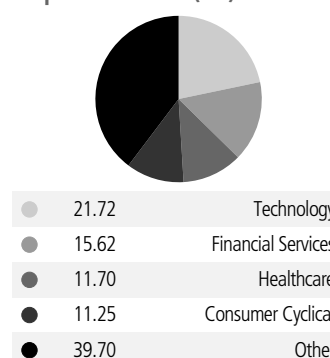
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Portfolio Snapshot^{b2}

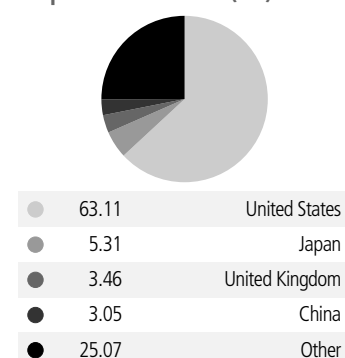


● Cash	2.55	2.45	0.10
● Stocks	89.86	0.00	89.86
● Bonds	9.98	0.00	9.98
● Other	0.06	0.00	0.06

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Fidelity Freedom Index 2050 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
Balanced/Asset Allocation

Morningstar Category⁴⁸:
Target-Date 2050

PORTFOLIO DETAILS

Ticker	FFPX
Inception Date	2015-06-24
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	8,803.39
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Total Market Index	54.59
Fidelity® Series Global ex US Index	35.35
Fidelity® Series Long-Term Trs Bd Idx	4.99
Fidelity® Series Bond Index	4.06
Fidelity® Series Intl Dev Mkts Bd Idx	1.00
Fidelity® Cash Central Fund	0.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	11
Sharpe Ratio ^{b54} (3y)	0.27

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2050 Fund	8.04	18.07	5.26	5.82	--	6.91
Morningstar Lifetime Moderate ⁹³	5.92	17.03	5.93	5.03	6.81	--
Target-Date 2050 ^{b48}	7.67	17.47	5.80	5.61	7.15	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 190 Funds)



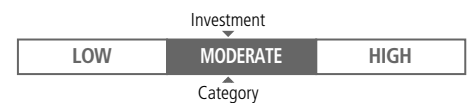
3 YEAR (Out of 190 Funds)



5 YEAR (Out of 176 Funds)

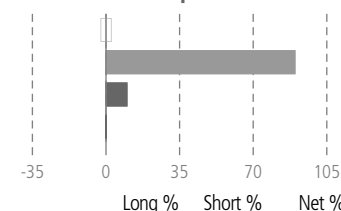


Morningstar Volatility Analysis



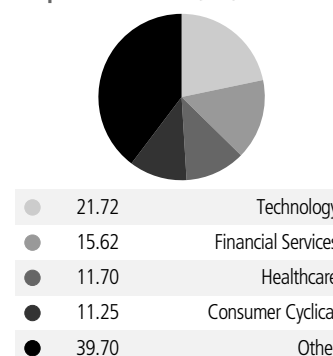
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Portfolio Snapshot^{b2}

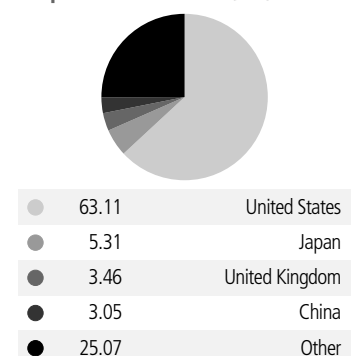


	Long %	Short %	Net %
● Cash	2.55	2.45	0.10
● Stocks	89.86	0.00	89.86
● Bonds	9.98	0.00	9.98
● Other	0.06	0.00	0.06

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



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Fidelity Freedom Index 2055 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁴⁶:
Target-Date 2055

PORTFOLIO DETAILS

Ticker	FFLDX
Inception Date	2015-06-24
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	6,325.38
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Total Market Index	54.59
Fidelity® Series Global ex US Index	35.35
Fidelity® Series Long-Term Trs Bd Idx	4.99
Fidelity® Series Bond Index	4.06
Fidelity® Series Intl Dev Mkts Bd Idx	1.00
Fidelity® Cash Central Fund	0.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	11
Sharpe Ratio ^{b54} (3y)	0.27

PRINCIPAL RISKS

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Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2055 Fund	7.98	18.01	5.26	5.81	--	6.90
Morningstar Lifetime Moderate ⁹⁴	5.94	17.15	5.96	5.00	6.74	--
Target-Date 2055 ^{b47}	7.78	17.68	5.91	5.67	7.20	--

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Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 189 Funds)



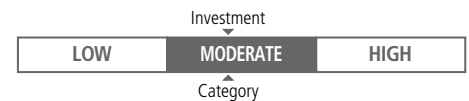
3 YEAR (Out of 189 Funds)



5 YEAR (Out of 175 Funds)

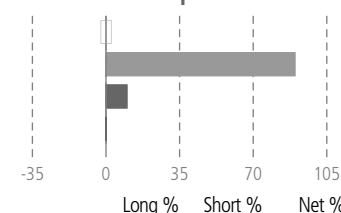


Morningstar Volatility Analysis



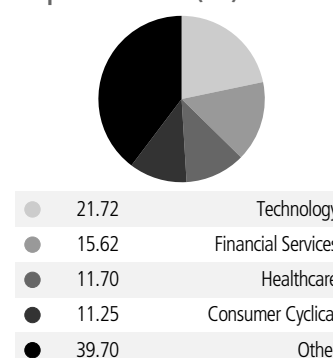
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}

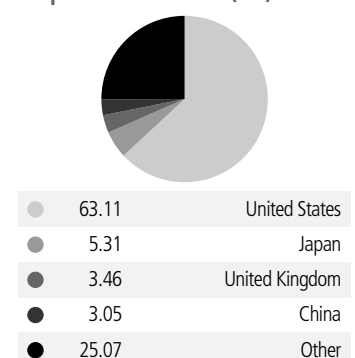


	Long %	Short %	Net %
● Cash	2.55	2.45	0.10
● Stocks	89.86	0.00	89.86
● Bonds	9.98	0.00	9.98
● Other	0.06	0.00	0.06

Top Sectors^{b2} (%)



Top Countries^{b2} (%)



f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

Marketing support services are provided by John Hancock Distributors LLC.

The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

A fund's investment objectives, risks, charges and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services LLC at (800) 294-3575 or visit our website at myplan.johnhancock.com. Please read the prospectus carefully before investing or sending money.



Fidelity Freedom Index 2060 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category⁵²:
Target-Date 2060+

PORTFOLIO DETAILS

Ticker	FFLEX
Inception Date	2015-06-24
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	3,261.37
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Total Market Index	54.59
Fidelity® Series Global ex US Index	35.35
Fidelity® Series Long-Term Trs Bd Idx	4.99
Fidelity® Series Bond Index	4.06
Fidelity® Series Intl Dev Mkts Bd Idx	1.00
Fidelity® Cash Central Fund	0.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	12
Sharpe Ratio ^{b54} (3y)	0.27

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2060 Fund	8.03	18.10	5.25	5.81	--	6.91
Morningstar Lifetime Moderate ⁶⁸	5.89	17.17	5.91	4.93	6.65	--
Target-Date 2060+ ^{b52}	7.84	17.81	6.03	5.71	6.87	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log on to myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Morningstar Category

EQUITY STYLE BOX

			LARGE
			MEDIUM
			SMALL
VALUE	BLEND	GROWTH	

MORNINGSTAR RATING^{m1}

OVERALL (Out of 184 Funds)



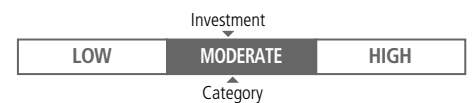
3 YEAR (Out of 184 Funds)



5 YEAR (Out of 164 Funds)

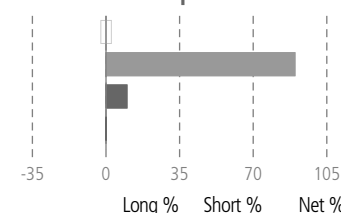


Morningstar Volatility Analysis



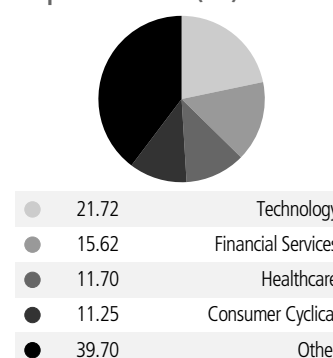
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}



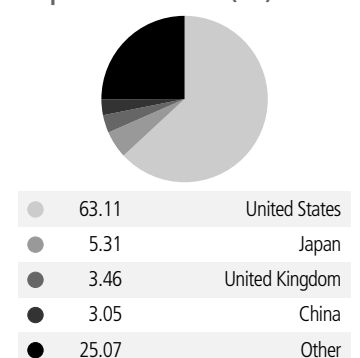
	Long %	Short %	Net %
● Cash	2.55	2.45	0.10
● Stocks	89.86	0.00	89.86
● Bonds	9.98	0.00	9.98
● Other	0.06	0.00	0.06

Top Sectors^{b2} (%)



● 21.72	Technology
● 15.62	Financial Services
● 11.70	Healthcare
● 11.25	Consumer Cyclical
● 39.70	Other

Top Countries^{b2} (%)



● 63.11	United States
● 5.31	Japan
● 3.46	United Kingdom
● 3.05	China
● 25.07	Other

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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The target date is the expected year in which participants in a Target Date Portfolio plan to retire and no longer make contributions. The investment strategy of these Portfolios are designed to become more conservative over time as the target date approaches (or if applicable passes) the target retirement date. The principal value of your investment as well as your potential rate of return, are not guaranteed at any time, including at or after the target retirement date. An investor should examine the asset allocation of the fund to ensure it is consistent with their own risk tolerance.

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Fidelity Freedom Index 2065 Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high total return until its target retirement date; thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category¹⁰⁷:
Target-Date 2065+

PORTFOLIO DETAILS

Ticker	FFIKX
Inception Date	2019-06-28
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	762.96
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Total Market Index	54.59
Fidelity® Series Global ex US Index	35.35
Fidelity® Series Long-Term Trs Bd Idx	4.99
Fidelity® Series Bond Index	4.06
Fidelity® Series Intl Dev Mkts Bd Idx	1.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	12
Sharpe Ratio ^{b54} (3y)	0.27

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index 2065 Fund	7.95	18.08	5.23	--	--	6.27
Morningstar Lifetime Moderate ⁶⁸	5.89	17.17	5.91	4.93	6.65	--
Target-Date 2065+ ^{b92}	8.21	18.36	6.13	5.79	0.00	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto myplan.johnhancock.com or call a John Hancock representative at (800) 294-3575.

Morningstar Category

EQUITY STYLE BOX

VALUE BLEND GROWTH

MORNINGSTAR RATING^{m1}

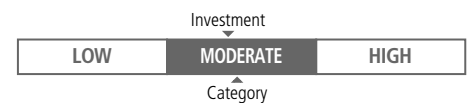
OVERALL (Out of 108 Funds)



3 YEAR (Out of 108 Funds)

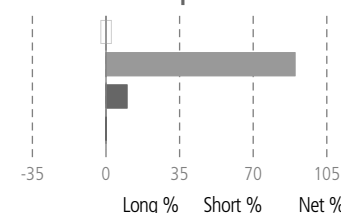


Morningstar Volatility Analysis



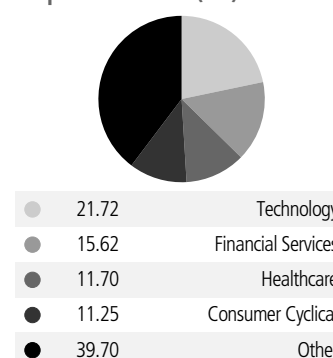
This investment has shown a relatively moderate range of price fluctuations in the past. For this reason, it currently lands in the middle third of all investments with records of at least three years. However, this investment may experience larger or smaller price declines or price increases depending on market conditions. To offset some of the investment's risk, investors may wish to own investments with different portfolio makeups or investment strategies.

Portfolio Snapshot^{b2}



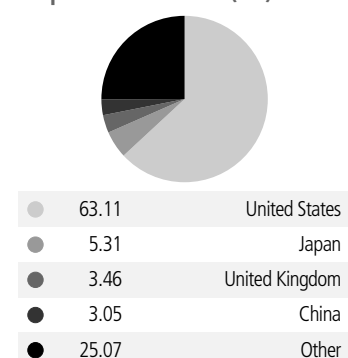
	Long %	Short %	Net %
● Cash	2.55	2.45	0.10
● Stocks	89.86	0.00	89.86
● Bonds	9.98	0.00	9.98
● Other	0.06	0.00	0.06

Top Sectors^{b2} (%)



● 21.72	Technology
● 15.62	Financial Services
● 11.70	Healthcare
● 11.25	Consumer Cyclical
● 39.70	Other

Top Countries^{b2} (%)



● 63.11	United States
● 5.31	Japan
● 3.46	United Kingdom
● 3.05	China
● 25.07	Other

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Fidelity Freedom Index Income Fund (Institutional Premium Class)

AS OF 2023-09-30

INVESTMENT STRATEGY: The investment seeks high current income and, as a secondary objective, capital appreciation. The fund invests in a combination of Fidelity® U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity® funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index.

Fund Category:
**Balanced/Asset
Allocation**

Morningstar Category³⁰:
**Target-Date
Retirement**

PORTFOLIO DETAILS

Ticker	FFGZX
Inception Date	2015-06-24
Gross Expense Ratio ^{f1} (%)	0.08
Net Expense Ratio ^{f1} (%)	0.08
Fund Total Net Assets (\$M)	751.74
Management Company	Fidelity Management & Research Company L
Portfolio Managers	Andrew J Dierdorf Brett F. Sumsion Finola McGuire Foley

TOP TEN HOLDINGS AS OF 2023-08-31

	% of Assets
Fidelity® Series Bond Index	43.01
Fidelity® Srs 0-5 Yr Inf-Ptctd Bd Idx	20.15
Fidelity® Series Total Market Index	11.31
Fidelity® Series Treasury Bill Index	10.09
Fidelity® Series Global ex US Index	7.33
Fidelity® Series Intl Dev Mkts Bd Idx	5.02
Fidelity® Series Long-Term Trs Bd Idx	2.93
Fidelity® Cash Central Fund	0.00

KEY STATISTICS

Turnover Ratio (%) (annualized)	22
Sharpe Ratio ^{b54} (3y)	-0.48

PRINCIPAL RISKS

Principal Risks include: Equity Securities, Foreign Securities, Index Correlation/Tracking Error, Industry and Sector Investing, Inflation-Protected Securities, Interest Rate, Issuer, Lending, Leverage, Loss of Money, Management, Market/Market Volatility, Not FDIC Insured, Passive Management, Prepayment (Call), Target Date and Underlying Fund/Fund of Funds. See disclosure for details.

Average Annual Total Returns %

As of 2023-09-30

	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception
Fidelity Freedom Index Income Fund	1.85	4.91	-1.31	1.94	--	2.36
Morningstar Lifetime Moderate ^{b4}	2.61	7.83	1.05	3.08	3.68	--
Target-Date Retirement ^{b32}	2.56	6.81	-0.15	2.31	3.18	--

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Morningstar Category

FIXED INCOME STYLE BOX			MORNINGSTAR RATING ^{m1}	
			OVERALL (Out of 146 Funds)	
		HIGH	★ ★	
		MEDIUM	★	
		LOW	★ ★ ★	
LIMITED	MODERATE	EXTENSIVE	★ ★ ★	

Morningstar Volatility Analysis

Investment		
LOW	MODERATE	HIGH
Category		
This investment has shown a relatively small range of price fluctuations in the past. Based on this measure, currently more than two thirds of all mutual funds with three-year histories have shown higher levels of risk.		

Portfolio Snapshot^{b2}

	Long %	Short %	Net %
● Cash	15.25	5.74	9.51
● Stocks	18.63	0.00	18.63
● Bonds	71.86	0.01	71.85
● Other	0.01	0.00	0.01

Top Sectors^{b2} (%)

21.72	Technology
15.62	Financial Services
11.70	Healthcare
11.25	Consumer Cyclical
39.71	Other

Top Countries^{b2} (%)

75.03	United States
2.37	Japan
1.47	United Kingdom
1.38	Canada
19.75	Other

f1. The Gross Expense Ratio does not include fee waivers or expense reimbursements which result in lower actual cost to the investor. The Net Expense Ratio represents the effect of a fee waiver and/or expense reimbursement and is subject to change.

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Important Notes

Other:

m1. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance(not including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. Exchange traded funds and open-ended mutual funds are considered a single population for comparative purposes. The top 10% of funds in each category receive five stars, then next 22.5% receive four stars, the middle 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its three-, five- and 10-year (if applicable) Morningstar Rating™ metrics. The rating formula most heavily weights the three year rating, using the following calculation: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. Past performance does not guarantee future results.

b2. The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

b32. Target-Date Retirement Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date Retirement category.

b41. Target-Date 2020 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2020 category.

b42. Target-Date 2025 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2025 category.

b43. Target-Date 2030 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2030 category.

b44. Target-Date 2035 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2035 category.

b45. Target-Date 2040 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2040 category.

b46. Target-Date 2045 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2045 category.

b47. Target-Date 2055 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2055 category.

b48. Target-Date 2050 Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2050 category.

b52. Target-Date 2060+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2060+ category.

b54. Sharpe ratio is a measure of excess return per unit of risk, as defined by standard deviation. A higher Sharpe ratio suggests better risk-adjusted performance.

b92. Target-Date 2065+ Average is the average annual total return of the universe of mutual funds designated by Morningstar, Inc. as comprising the Morningstar Target-Date 2065+ category.

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Index Description:

i68. The Morningstar Lifetime Moderate 2060 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2060. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i84. The Morningstar Lifetime Moderate Income Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target of moderate income. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i87. The Morningstar Lifetime Moderate 2020 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2020. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i88. The Morningstar Lifetime Moderate 2025 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2025. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i89. The Morningstar Lifetime Moderate 2030 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2030. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i90. The Morningstar Lifetime Moderate 2035 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2035. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i91. The Morningstar Lifetime Moderate 2040 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2040. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i92. The Morningstar Lifetime Moderate 2045 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2045. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i93. The Morningstar Lifetime Moderate 2050 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2050. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

i94. The Morningstar Lifetime Moderate 2055 Index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who has a target maturity date of 2055. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility. An investment cannot be made directly into an index.

Morningstar Category Description:

c30. Retirement income portfolios provide a mix of stocks, bonds, and cash for those investors already in or entering retirement. These portfolios tend to be managed to more of a conservative asset-allocation strategy. These portfolios aim to provide investors with steady income throughout retirement.

c40. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c41. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c42. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c43. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c44. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c45. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c46. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c48. Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c52. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

c107. Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2061-2065 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

Principal Risks

Equity Securities: The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

Foreign Securities: Investments in foreign securities may be subject to increased volatility as the value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.

Index Correlation/Tracking Error: A portfolio that tracks an index is subject to the risk that certain factors may cause the portfolio to track its target index less closely, including if the advisor selects securities that are not fully representative of the index. The portfolio will generally reflect the performance of its target index even if the index does not perform well, and it may underperform the index after factoring in fees, expenses, transaction costs, and the size and timing of shareholder purchases and redemptions.

Industry and Sector Investing: Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of market, economic, regulatory, and other factors affecting that industry or sector compared with a more broadly diversified asset allocation.

Inflation-Protected Securities: Unlike other fixed-income securities, the values of inflation-protected securities are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.

Interest Rate: Most securities are subject to the risk that changes in interest rates will reduce their market value.

Issuer: A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

Lending: Investing in loans creates risk for the borrower, lender, and any other participants. A borrower may fail to make payments of principal, interest, and other amounts in connection with loans of cash or securities or fail to return a borrowed security in a timely manner, which may lead to impairment of the collateral provided by the borrower. Investments in loan participations may be subject to increased credit, pricing, and liquidity risks, with these risks intensified for below investment-grade loans.

Leverage: Leverage transactions may increase volatility and result in a significant loss of value if a transaction fails. Because leverage usually involves investment exposure that exceeds the initial investment, the resulting gain or loss from a relatively small change in an underlying indicator will be disproportionately magnified.

Loss of Money: Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

Management: Performance is subject to the risk that the advisor's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

Market/Market Volatility: The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

Not FDIC Insured: The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other U.S. governmental agency.

Passive Management: The investment is not actively managed, and the advisor does not attempt to manage volatility or take defensive positions in declining markets. This passive management strategy may subject the investment to greater losses during general market declines than actively managed investments.

Prepayment (Call): The issuer of a debt security may be able to repay principal prior to the security's maturity because of an improvement in its credit quality or falling interest rates. In this event, this principal may have to be reinvested in securities with lower interest rates than the original securities, reducing the potential for income.

Target Date: Target-date funds, also known as lifecycle funds, shift their asset allocation to become increasingly conservative as the target retirement year approaches. Still, investment in target-date funds may lose value near, at, or after the target retirement date, and there is no guarantee they will provide adequate income at retirement.

Underlying Fund/Fund of Funds: A portfolio's risks are closely associated with the risks of the securities and other investments held by the underlying or subsidiary funds, and the ability of the portfolio to meet its investment objective likewise depends on the ability of the underlying funds to meet their objectives. Investment in other funds may subject the portfolio to higher costs than owning the underlying securities directly because of their management fees.

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