

This document summarizes the Plan's provisions based on information provided to John Hancock as of October 23, 2015 and is not the Plan's Summary Plan Description (SPD). To obtain the SPD, speak with your plan administrator. Where this summary conflicts with the SPD and/or plan document, the plan document governs.

**Eligibility** You are eligible to join the Plan once you have met the following requirements:  
 Minimum age: 18  
 Hours of service: 1,000  
 Period of service (consecutive): 12 Months

**Entry Dates** January 1, July 1

**Your Contributions** You can make "before tax" 401(k) contributions between 1% and 100% of your compensation, subject to the annual maximum amount allowed by law (\$18,000 in 2015). If you are 50 years of age or older, you can make an additional catch-up contribution (up to \$6,000 in 2015). Changes to your contribution amount can be made on January 1 or July 1.

**Rollovers** from other eligible plans are allowed at any time.

**Your Employer's Contributions**

Money Type	Your Employer's Contribution
EMPLOYER MATCHING CONTRIBUTIONS	Your employer may make a discretionary contribution.
EMPLOYER PROFIT SHARING	Your employer may make a discretionary contribution.

**Vesting** Your contributions are always 100% vested.

Your employer's contributions are vested as follows:

<u>Years of Service</u>	<u>Percent Vested</u>
1	0%
2	25%
3	50%
4	75%
5 +	100%

**Loans** The Plan does not permit loans.

**Withdrawals** Money can be withdrawn from your account in the event of retirement, termination of employment, death, or disability. *The plan may also allow for pre-retirement and/or early retirement withdrawals; refer to the SPD for specific details on the option(s) permitted by your plan including any age and/or service requirements.*

Withdrawals can be taken as follows: a lump-sum or a partial withdrawal [minimum: \$1,000]

*Note: Any taxable withdrawal you receive that is not rolled over to another qualified plan or IRA will be included as part of your taxable income and be subject to federal income tax withholding. If the withdrawal is made before age 59½, it may be subject to an additional 10% penalty. State and local taxes may also apply.*

**Investment Options** All money in your account can be directed to any of the investment options available under the Plan. If you do not provide instructions, your money will be invested in one of the JH Retirement To - Managed Portfolios, which is the default investment option selected by the Plan Trustee.

**Reporting and Changes**

You will receive quarterly retirement account statements that summarize your account balance, investment option performance and personal rates of return. You can also review your account at any time, rebalance your investments and make other changes by visiting [www.jhpensions.com](http://www.jhpensions.com) or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.