



RETIREMENT PLAN SERVICES

Your Retirement Plan at John Hancock

Welcome to John Hancock

Your retirement plan with John Hancock is a powerful savings tool that your employer is making available to you as a value-added benefit. Many Americans make pre-tax contributions to their plan account through automatic deposit from their paycheck to help them realize their retirement goal.

Enroll in your 401(k) -- joining is easy!

Review the information provided by your employer and take control of your retirement planning. Enrolling is as easy as 1, 2, 3 GO!

Benefits of joining your company's retirement plan include:

- Your pre-tax contributions may reduce your current taxable income, saving you money now
- Your savings may grow over time due to the power of compound earnings, helping you prepare for retirement
- You can combine your savings from another retirement account with your account under John Hancock*
- You can take your savings with you if you change jobs
- It can help you meet your retirement financial goal

With John Hancock, taking control of your retirement is easy. Enroll...



Instantly

On your smart phone at **jheform.com**

In a few simple screens join your plan instantly. Plus, you can also access other retirement planning tools, like our contribution calculator that have been optimized for your smart phone, by visiting **jhgoenroll.com**.



Anytime

On your computer at **www.jhgoenroll.com**

Select our QuickStart process and enroll in minutes. It's that simple. Or let our virtual enroller Dan teach you about retirement plan benefits, investment education and take you step by step through the process to help you make the decisions that are right for you.



Talk to a professional

On the phone at **1-855-JHENROLL/1-855-543-6765**

Talk to an enrollment representative to enroll over the phone. They can also answer questions you may have around joining your company's plan, moving other retirement plans into your new plan* and much more. Available from 9 A.M. to 5 P.M. (EST), Monday to Friday.

You will need your **Contract Number & Enrollment Access Number (EAN)**



NEXT STEPS...

- 1 Review any additional information that you may have received from your employer
- 2 Enroll in the plan using one of the many flexible enrollment options
- 3 Once you've enrolled in the plan, go to John Hancock's participant website and...
 - Set a goal and track your progress
 - Review fee and investment information
 - Securely manage your account balance and investment options
 - Access your quarterly statements and interactive retirement goal setting, planning and tracking tools, and much more.

Manage your account online, 24/7!

With more than 150 years of experience, John Hancock offers a proven track record of financial strength and industry expertise to help make saving for retirement simple and enjoyable.

Go to www.jhpensions.com (www.jhnpensions.com for plans domiciled in New York). You can also call John Hancock toll-free: 1-800-395-1113 (or 1-800-363-0530 for Spanish).



Questions about your plan?
Contact your plan administrator



*Available for plans utilizing John Hancock's Consolidation Services, rollovers are subject to the provisions of your company's plan. For more information on consolidating your retirement assets, call 1-877-525-7655 to speak to a John Hancock Consolidation Specialist.

+You can also enroll via paper. Ask your plan administrator about our paper-based enrollment materials.

There is no guarantee that any investment strategy will achieve its objectives.

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GT-P 23346-GE 07/14-24465 (StartUp/NewlyElig)

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