

John Hancock®



It all
starts
with
enrollment

Hi

Congratulations!
You are now eligible to participate in your company's retirement savings plan.

Your employer has partnered with John Hancock to provide you with this valuable benefit.

Now that you're eligible, it's easy to get started. Simply register your account and enroll.

Take advantage of:

- Automatic payroll deductions
- Pre-tax contributions
- Roth contributions
- Catch-up contributions (50 and over)
- Compound earnings
- Potential for reduced taxes
- And more...



Register

Go to myplan.johnhancock.com
or scan the code.



Enroll

After you register, you'll be prompted to enroll into the plan.

Contract Number:

138535

Enrollment Access Number:

227545



Need Help?

More information about plan features, investment options, contribution limits, calculators and more, can all be found online.

Call us anytime at **1-855-JHENROLL (543-6765)**.

Take control of your financial future today!



Connect

to see your retirement savings in one place*



Analyze

your cashflow spending patterns and debts to effectively manage your budget



Create

action plans and strategies to achieve your goals for today and tomorrow



Get a jump on saving for your future.

Register today at myplan.johnhancock.com

Start to explore.

myplan.johnhancock.com

You now have access to powerful tools and resources to help you get financially fit

Link your accounts to see the big picture

Take the Financial Wellness Assessment

Set a retirement goal and track your progress

Manage your investments

See your account balance, personal rate of return and your latest statement

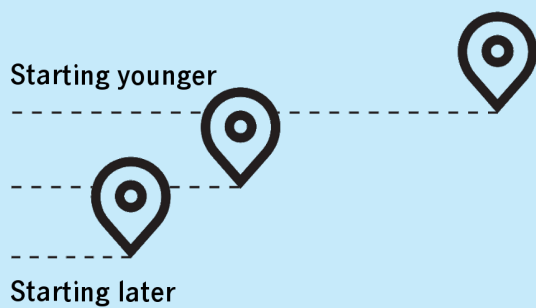
Learn how to manage your finances for today and tomorrow

Update or change your beneficiary information

*Available for plans utilizing John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan. As other options are available, you are encouraged to review all of your options to determine if combining your retirement accounts is suitable for you.

Don't delay - join now!

It's never too early (or too late)
to start saving for your future.



The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. John Hancock does not provide investment, tax, plan design, or legal advice. Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

John Hancock Retirement Plan Services, 200 Berkeley Street, Boston, MA 02116

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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GT-P41281-GE 01/20-41281 GA0729201275349 | 19010

This document summarizes the Plan's provisions based on information provided to John Hancock as of January 27, 2021 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

The following are excluded from participating in the Plan:

Money Type	Union	Nonresident Aliens
EMPLOYEE ELECTIVE DEFERRAL EMPLOYEE ROTH CONTRIBUTIONS EMPLOYER MATCHING CONTRIBUTIONS EMPLOYER PROFIT SHARING	X	X

Provided you are not excluded, you are eligible to join the Plan once you have met the following requirements:

Money Type	Minimum Age	Hours of Service	Period of Service (consecutive)
EMPLOYEE ELECTIVE DEFERRAL EMPLOYEE ROTH CONTRIBUTIONS EMPLOYER MATCHING CONTRIBUTIONS EMPLOYER PROFIT SHARING	21	1,000	12 months

For more information about eligibility requirements, refer to the SPD.

Entry Dates

Money Type	Plan Entry Dates
EMPLOYEE ELECTIVE DEFERRAL EMPLOYEE ROTH CONTRIBUTIONS EMPLOYER MATCHING CONTRIBUTIONS EMPLOYER PROFIT SHARING	January 1, April 1, July 1, October 1

For more information about plan entry dates, refer to the SPD.

Your Contributions

You can make "before tax" 401(k) contributions up to 100% of your compensation, subject to the annual maximum amount allowed by law (\$19,500 in 2021). If you are 50 years of age or older, you can make an additional catch-up contribution (up to \$6,500 in 2021). Changes to your contribution amount can be made as of each payroll period.

You can also make "after tax" **Roth 401(k)** contributions. The combined total of your "before tax" and "after tax" contributions cannot exceed the maximum above.

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:

Money Type	Vesting Percent by Years of Service						
	0	1	2	3	4	5	6+
EMPLOYER MATCHING CONTRIBUTIONS	100%	100%	100%	100%	100%	100%	100%
EMPLOYER PROFIT SHARING							

For information about how your employer's contributions are vested, refer to the SPD.

Loans

You can borrow up to 50% of your vested account balance to a maximum of \$50,000, subject to limits imposed by law. The minimum loan amount is \$1,000. Only one loan can be outstanding at any time. Loans will be repaid by "after tax" payroll deductions.

Withdrawals

Money can be withdrawn from your account in the event of retirement, termination of employment, death, disability or financial hardship. *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.

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 American Funds Target Date Retirement Series, 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 or calling the toll-free service line at 1-800-395-1113. Para ayuda en español, por favor marque 1-800-363-0530.

404a-5 Plan & Investment Notice

THE TRUSTEES OF THE PLATINUM 401(K) RETIREMENT SAVINGS PLAN FBO TEM SYSTEMS INC.

As of January 27, 2021

This disclosure statement contains important information regarding your retirement plan that we, as Plan Sponsor, are required to provide under ERISA Reg. section 404a-5. You are receiving this disclosure because you are eligible to participate in the plan or you have the right to direct the investment of an account under the plan. In this document, you will find information about how the plan works, the expenses that may be charged, and information that will help you make informed decisions when selecting and managing the investment of your account.

General Plan Information

The following provides an explanation of how you may direct investments in the Plan and outlines the restrictions and policies that apply to the investment options available under your Plan:

HOW TO PROVIDE YOUR INVESTMENT INSTRUCTIONS

You can direct your Plan investments using any of the following:

- Enrollment form
- Investment change form
- Participant website at myplan.johnhancock.com
- Participant services toll-free line at 800-395-1113 or 800-363-0530 for Spanish

You may direct the investment of the funds held in your plan account to any of the investment options outlined in the attached Investment Comparative Chart.

TIMELINES REGARDING YOUR INVESTMENT INSTRUCTIONS

Investment Instructions:

- Can be given using the options outlined above.
- Can be given at any time unless you are provided an addendum that states restrictions on the times at which you may provide investment instructions.
- Are generally processed on the same business day, provided they are received by John Hancock before 4 p.m. EST (or before the New York Stock Exchange closes, if earlier). If received on or after 4 p.m. EST, they will be processed the next business day.

SHORT-TERM TRADING POLICY

Changes to your investments under your qualified retirement plan account are subject to the following short-term trading guidelines of John Hancock and may be cancelled if not within these guidelines:

- Investment exchanges can be made up to a maximum of two exchanges per calendar month.
- In the event that there may be extreme market or personal circumstances requiring you to make an additional change, you may move 100% of your assets to the Stable Value Fund after the exchange limit has been reached; no subsequent exchanges may be made for 30 days. Once the 30-day hold has expired, you can then trade again in accordance with the above guideline.
- At the request of the fund company of an underlying fund, and as outlined in their prospectus, the following additional restrictions may be imposed on your account, including but not limited to:
 - Applying redemption fees and/or trade restrictions which may be more restrictive than the above guidelines,
 - Restricting the number of exchanges made during a defined period,
 - Restricting the dollar amount of exchanges,
 - Restricting the method used to submit exchanges (i.e. requiring exchange requests to be submitted in writing via U.S. mail),
 - Restricting exchanges into and out of certain investment options.

REDEMPTION FEES

An underlying mutual fund may apply a redemption fee or other fee for certain investment transfers.

- This fee is deducted from your account.
- For a list of the funds that have redemption fees, refer to the Investment Comparative Chart or go to the investment options tab at myplan.johnhancock.com for the most recent listing.

RESTRICTIONS REGARDING INVESTING IN THE STABLE VALUE FUND

If you choose to invest in a Stable Value Fund, withdrawals from the Fund may be subject to certain restrictions imposed by the trustee of the underlying trust.

- In general, withdrawals that are permitted by the plan are processed on the next business day.
- However, withdrawals may be delayed under certain circumstances dictated by the Fund's governing documents and explained more fully in the table below.
- Under certain circumstances, plan-initiated withdrawals, and certain participant-initiated withdrawals that are deemed to be plan-initiated withdrawals, are subject to a 12-month hold or a market value adjustment, as determined by the governing documents of the applicable Stable Value Fund.
- Participant-initiated withdrawals may be deemed to be plan-initiated withdrawals under various circumstances, including but not limited to:
 - Withdrawal as a result of plan sponsor communication to participants designed to induce participants to make a withdrawal from the Fund;
 - Additional investment options are established that constitute a Competing Fund;
 - A new pension plan is established that introduces a Competing Fund;
 - The operation of the plan has been changed in such a way that it is designed to or is likely to induce Participants to make a withdrawal from the Fund;
 - The withdrawal is due to an action of the plan or the plan sponsor such as a merger, sale, spin off, early retirement, facility relocation, etc.
 - The plan offers a Competing Fund and the withdrawal involves a transfer of funds to a Competing Fund.
- For more details, or to obtain a copy of the applicable offering documents for a Stable Value Fund, contact the Plan Administrator.
- Where such, or any other restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.

DESIGNATED INVESTMENT ALTERNATIVES

Your Plan provides designated investment alternatives into which you can direct the investment of your account balance.

- For a full listing of these Funds, including applicable important information, refer to the attached Investment Comparative Chart.
- A listing of the Funds available for selection can also be accessed under the investment options tab on the Participant website at myplan.johnhancock.com.

Administrative Expenses

The following administrative charges are applied to your account for services related to the operation of the plan. Percentage-based expenses shown below are annual charges which will be converted to a monthly rate and applied to your month-end account balance (i.e. calculated on a **'pro-rata'** basis). Dollar-based expenses are annual amounts which will be converted to a monthly charge unless specified otherwise (i.e. calculated on a **'per participant'** basis). Expenses that are actually deducted from your account will appear on your quarterly benefit statements.

- Your plan has engaged John Hancock to provide record-keeping services such as educational resources, transaction processing, investment platform, quarterly statements and website tools. Charges will be applied to your account as follows: 0.42%* on a pro-rata basis.

* Charges may fluctuate based on the total assets in the plan, according to a pre-set fee schedule and other conditions agreed to by your plan sponsor and John Hancock.

- The ongoing administration and management of your plan requires additional services such as fund selection and monitoring, consulting, plan compliance, plan reporting, and other administrative services. Charges will be applied to your account as follows: 0.65% on a pro-rata basis and \$27.96 on a per-participant basis.

If you have any questions, please contact your plan sponsor.

Individual Expenses

The following transaction fees apply. These fees will be deducted from your account at the time the transaction is processed. Fees deducted from your account will appear on your quarterly benefit statements.

As of January 27, 2021 the fees listed below apply if you use any of the services or features below:

Fee Type	Amount	Special Notes
Loan Fee	\$4.00	Per loan, per month

Fee Type	Amount	Special Notes
Withdrawal Processing Fee ~		Per withdrawal request
Death	\$25.00	
Disability	\$25.00	
Hardship	\$25.00	
Mandatory distribution	\$25.00	
Minimum distribution	\$25.00	
Pre-retirement	\$25.00	
Qualified domestic relations order	\$25.00	
Retirement	\$25.00	
Termination	\$25.00	
Withdrawal of employee rollover money	\$25.00	
Systematic Withdrawal Fee +		Per installment payment
Required minimum distribution	\$2.00	
Mailed Detailed Statement Fee	\$1.00	Per statement per quarter
Plan Consultant Fees		
Death Withdrawal	\$100.00	
Disability Withdrawal	\$100.00	
Withdrawal of Employee Rollover Money	\$100.00	
Withdrawal of Excess Annual Additions	\$100.00	
Withdrawal of Excess Contributions	\$100.00	
Withdrawal of Excess Deferrals	\$100.00	
Hardship Withdrawal	\$100.00	
Withdrawal of In-Plan Roth Rollover Money	\$100.00	
In-Service Withdrawal (Age 59 1/2)	\$100.00	
Pre-Retirement Withdrawal	\$100.00	
Loan Set-up	\$100.00	
Required Minimum Distribution	\$100.00	
Qualified Domestic Relations Order Withdrawal	\$100.00	
Retirement Withdrawal	\$100.00	
Termination of Employment Withdrawal	\$100.00	

+ Fee is effective March 4, 2018

~ Applicable John Hancock fees will be waived on withdrawal payments made payable to the Trustee of the plan or to a John Hancock entity including but not limited to rollovers to a John Hancock IRA.

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York). John Hancock Life Insurance Company (U.S.A.) makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company (U.S.A.) does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

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Investment Comparative Chart

THE TRUSTEES OF THE PLATINUM 401(K) RETIREMENT SAVINGS PLAN FBO TEM SYSTEMS INC.

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 Ryan McIntosh at (800) 777-8912 and 4747 North Nob Hill Rd Suite 5, Sunrise, FL, 33351

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 12/31/2020	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 12/31/2020	Benchmark [†] Return as of 12/31/2020				Total Annual Operating Expenses as of 12/31/2020		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 [§] Capital Appreciation Fund (CPA) ^{12,13} Large Cap Growth http://www.viewjhfunds.com/usa/C00/cpaa/index.html	57.09%	57.09%	23.25%	18.96%	9.52%	38.49%	38.49%	21.00%	17.20%	8.02%	0.29%	\$2.90	N/A
AG Vanguard Mid-Cap Value ETF (VOE) ^{118,119,139} Mid Cap Value http://www.viewjhfunds.com/usa/C00/voea/index.html	2.76%	2.76%	9.11%	10.52%	8.20%	2.49%	2.49%	9.18%	10.86%	8.27%	0.13%	\$1.30	N/A
AG [§] Mid Cap Index Fund (MCI) ^{13,91,183} Mid Cap Blend http://www.viewjhfunds.com/usa/C00/mcia/index.html	13.66%	13.66%	12.30%	11.50%	9.49%	13.65%	13.65%	12.34%	11.50%	9.35%	0.06%	\$0.60	N/A
AG Vanguard Mid-Cap Growth ETF (VOT) ^{118,119,139} Mid Cap Growth http://www.viewjhfunds.com/usa/C00/vota/index.html	34.30%	34.30%	17.04%	13.58%	10.89%	34.56%	34.56%	17.24%	14.13%	11.55%	0.13%	\$1.30	N/A
AG Wells Fargo Special Small Cap Value Fund (WSS) ¹⁹⁰ Small Cap Value http://www.viewjhfunds.com/usa/C00/wssa/index.html	1.72%	1.72%	10.45%	10.25%	11.47%	4.63%	4.63%	9.65%	8.65%	9.82%	0.73%	\$7.30	N/A
AG [§] Small Cap Index Fund (SCI) ^{13,29,91} Small Cap Blend http://www.viewjhfunds.com/usa/C00/scia/index.html	19.82%	19.82%	13.33%	11.37%	8.60%	19.96%	19.96%	13.25%	11.20%	8.42%	0.08%	\$0.80	N/A
AG [§] Small Cap Value Fund (SMV) ^{13,53,91,209} Small Cap Blend http://www.viewjhfunds.com/usa/C00/smva/index.html	-6.25%	-6.25%	6.14%	8.57%	11.57%	4.63%	4.63%	9.65%	8.65%	7.31%	0.68%	\$6.80	N/A
AG Invesco Small Cap Growth Fund (SCO) ¹³⁰ Small Cap Growth http://www.viewjhfunds.com/usa/C00/scoa/index.html	58.12%	58.12%	20.67%	16.35%	12.68%	34.63%	34.63%	16.36%	13.48%	8.44%	0.45%	\$4.50	N/A
AG Janus Henderson Global Equity Income Fund (JGE) ¹⁹⁰ International/Global Value http://www.viewjhfunds.com/usa/C00/jgea/index.html	1.79%	1.79%	5.59%	5.97%	4.52%	15.90%	15.90%	12.19%	9.86%	6.58%	0.69%	\$6.90	N/A

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

Name/Type of Option	Return YTD as of 12/31/2020	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 12/31/2020	Benchmark [†] Return as of 12/31/2020				Total Annual Operating Expenses as of 12/31/2020		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 § International Equity Index Fund (IIF) ^{13,29,91,110,187} International/Global Blend http://www.viewjhfunds.com/usa/C00/iifa/index.html	10.90%	10.90%	9.21%	5.06%	6.39%	10.65%	10.65%	8.92%	4.91%	N/A	0.16%	\$1.60	N/A
G § Fundamental Large Cap Value Fund (EQI) ^{13,102} Large Cap Value http://www.viewjhfunds.com/usa/C00/eqia/index.html	12.52%	12.52%	10.85%	12.21%	8.72%	2.79%	2.79%	9.73%	10.50%	8.16%	0.28%	\$2.80	N/A
G § 500 Index Fund (IND) ^{13,76,91,110,187} Large Cap Blend http://www.viewjhfunds.com/usa/C00/inda/index.html	18.42%	18.42%	15.18%	13.85%	10.00%	18.39%	18.39%	15.21%	13.88%	10.13%	0.04%	\$0.40	N/A
G Parnassus Core Equity Fund (PEI) ^{33,148} Large Cap Blend http://www.viewjhfunds.com/usa/C00/peia/index.html	21.62%	21.62%	15.67%	14.33%	11.78%	18.39%	18.39%	15.21%	13.88%	9.70%	0.51%	\$5.10	N/A
G New Perspective Fund (ANP) ³⁷ International/Global Growth http://www.viewjhfunds.com/usa/C00/anpa/index.html	33.81%	33.81%	16.85%	13.04%	12.97%	16.25%	16.25%	12.25%	9.12%	N/A	0.41%	\$4.10	N/A

BOND FUNDS

I § Federated Hermes Institutional High Yield Bond Fund (FHY) ^{87,88,225,226} Low Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/fhya/index.html	6.03%	6.03%	7.92%	6.80%	8.51%	7.04%	7.04%	8.57%	6.78%	8.85%	0.45%	\$4.50	N/A
I § Core Bond Fund (COR) ^{13,53} Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/cora/index.html	8.93%	8.93%	4.83%	4.50%	4.99%	7.50%	7.50%	4.43%	3.83%	4.29%	0.16%	\$1.60	N/A
I § Total Bond Market Fund (BIF) ^{13,72,91,110,162,187} Medium Quality Intermediate Term Fixed Income http://www.viewjhfunds.com/usa/C00/bifa/index.html	7.48%	7.48%	4.37%	3.77%	4.60%	7.50%	7.50%	4.43%	3.83%	4.29%	0.08%	\$0.80	N/A

OTHER FUNDS

TD § American Funds 2065 Target Date Retirement Fund (A65) ^{95,114,227} Target Date http://www.viewjhfunds.com/usa/C00/a65a/index.html	N/A	N/A	N/A	N/A	47.13%	14.36%	14.36%	11.85%	N/A	46.65%	0.41%	\$4.10	N/A
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NOTE: The Fund Code can be found in brackets beside the Fund name.

Name/Type of Option	Return YTD as of 12/31/2020	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 12/31/2020	Benchmark [†] Return as of 12/31/2020				Total Annual Operating Expenses as of 12/31/2020		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 American Funds 2060 Target Date Retirement Fund (AFM) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afma/index.html	19.44%	19.44%	13.33%	N/A	11.16%	14.36%	14.36%	11.85%	N/A	9.51%	0.41%	\$4.10	N/A
						S&P Target Date Through 2060+							
TD American Funds 2055 Target Date Retirement Fund (AFL) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afla/index.html	19.39%	19.39%	13.36%	11.27%	11.79%	14.31%	14.31%	11.81%	10.05%	10.80%	0.40%	\$4.00	N/A
						S&P Target Date Through 2055							
TD American Funds 2050 Target Date Retirement Fund (AFK) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afka/index.html	19.42%	19.42%	13.36%	11.29%	8.41%	14.31%	14.31%	11.79%	10.02%	N/A	0.39%	\$3.90	N/A
						S&P Target Date Through 2050							
TD American Funds 2045 Target Date Retirement Fund (AFJ) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afja/index.html	19.21%	19.21%	13.21%	11.22%	8.36%	14.15%	14.15%	11.65%	9.91%	N/A	0.38%	\$3.80	N/A
						S&P Target Date Through 2045							
TD American Funds 2040 Target Date Retirement Fund (AFG) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afga/index.html	18.77%	18.77%	12.99%	11.09%	8.27%	13.46%	13.46%	11.36%	9.74%	N/A	0.38%	\$3.80	N/A
						S&P Target Date Through 2040							
TD American Funds 2035 Target Date Retirement Fund (AFF) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/affa/index.html	17.55%	17.55%	12.45%	10.78%	8.05%	12.76%	12.76%	10.88%	9.43%	N/A	0.37%	\$3.70	N/A
						S&P Target Date Through 2035							
TD American Funds 2030 Target Date Retirement Fund (AFE) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afea/index.html	15.15%	15.15%	11.06%	10.08%	7.56%	11.81%	11.81%	10.25%	9.00%	N/A	0.35%	\$3.50	N/A
						S&P Target Date Through 2030							
TD American Funds 2025 Target Date Retirement Fund (AFD) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afda/index.html	13.67%	13.67%	9.86%	9.26%	6.90%	11.59%	11.59%	9.60%	8.53%	N/A	0.33%	\$3.30	N/A
						S&P Target Date Through 2025							

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

Name/Type of Option	Return YTD as of 12/31/2020	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 12/31/2020	Benchmark [†] Return as of 12/31/2020				Total Annual Operating Expenses as of 12/31/2020		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 American Funds 2020 Target Date Retirement Fund (AFC) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afca/index.html	10.99%	10.99%	8.57%	8.15%	6.12%	11.03%	11.03%	8.94%	7.95%	N/A	0.31%	\$3.10	N/A
							S&P Target Date Through 2020						
TD American Funds 2015 Target Date Retirement Fund (AFB) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afba/index.html	9.96%	9.96%	8.03%	7.49%	5.78%	10.62%	10.62%	8.24%	7.33%	N/A	0.31%	\$3.10	N/A
							S&P Target Date Through 2015						
TD American Funds 2010 Target Date Retirement Fund (AFA) ^{114,151,185} Target Date http://www.viewjhfunds.com/usa/C00/afaa/index.html	9.26%	9.26%	7.56%	7.00%	5.45%	10.23%	10.23%	7.55%	6.67%	N/A	0.31%	\$3.10	N/A
							S&P Target Date Through 2010						
TR John Hancock Multimanager Aggressive Lifestyle Portfolio (ALS) ^{13,179} Target Risk http://www.viewjhfunds.com/usa/C00/alsa/index.html	19.88%	19.88%	12.83%	10.30%	6.66%	18.39%	18.39%	15.21%	13.88%	8.03%	0.60%	\$6.00	N/A
							S&P 500						
TR John Hancock Multimanager Growth Lifestyle Portfolio (GLS) ^{13,179} Target Risk http://www.viewjhfunds.com/usa/C00/glsa/index.html	18.18%	18.18%	11.54%	9.46%	6.98%	18.39%	18.39%	15.21%	13.88%	8.03%	0.52%	\$5.20	N/A
							S&P 500						
TR John Hancock Multimanager Balanced Lifestyle Portfolio (BLS) ^{13,179,199} Target Risk http://www.viewjhfunds.com/usa/C00/blsa/index.html	15.90%	15.90%	10.20%	8.36%	6.96%	18.39%	18.39%	15.21%	13.88%	8.03%	0.49%	\$4.90	N/A
							S&P 500						
TR John Hancock Multimanager Moderate Lifestyle Portfolio (MLS) ^{13,179} Target Risk http://www.viewjhfunds.com/usa/C00/mlsa/index.html	12.78%	12.78%	8.47%	7.12%	6.65%	7.50%	7.50%	4.43%	3.83%	5.08%	0.43%	\$4.30	N/A
							Bloomberg Barclays US Aggregate Bond						
TR John Hancock Multimanager Conservative Lifestyle Portfolio (CLS) ^{13,179} Target Risk http://www.viewjhfunds.com/usa/C00/clsa/index.html	10.38%	10.38%	6.77%	5.73%	6.23%	7.50%	7.50%	4.43%	3.83%	5.08%	0.41%	\$4.10	N/A
							Bloomberg Barclays US Aggregate Bond						

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

Name/Type of Option	Return YTD as of 12/31/2020	Average Annual Total Return as of 12/31/2020				Benchmark YTD as of 12/31/2020	Benchmark [†] Return as of 12/31/2020				Total Annual Operating Expenses as of 12/31/2020		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 [§] Real Estate Securities Fund (REF) ^{13,193} Sector http://www.viewjhfunds.com/usa/C00/refa/index.html	-5.02%	-5.02%	6.56%		9.31%	10.22%	-7.57%	-7.57%	4.83%	8.30%	
C John Hancock Stable Value Fund (MSV) ^{13,26,39,52,142,143,166} High Quality Short Term Fixed Income http://www.viewjhfunds.com/usa/C00/msva/index.html	2.23%	2.23%	2.03%	2.10%	2.64%	0.58%	0.58%	1.15%	0.60%	1.09%	0.43%	\$4.30	Participant-directed withdrawals from this Fund are normally processed on the next business day if the withdrawal request is received on or before 12 noon on a business day. However, such withdrawals may be subject to a delay of up to 7 or 30 additional calendar days if it is determined, respectively, that such delay is necessary to maintain adequate liquidity for, or to avoid an adverse impact on, the underlying trust or investment vehicle. In addition, plan-directed withdrawals and certain participant-directed withdrawals that are deemed to be plan-directed withdrawals may be subject to up to a 12-month hold or a market value adjustment. Where such, or any other, restrictions or market value adjustments are imposed by the underlying trust, these will apply to your investment in the Fund.

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.

IMPORTANT NOTES

The performance data for a sub-account for any period prior to the sub-account Inception Date is hypothetical based on the performance of the underlying investment since inception of the underlying investment. All other performance data is actual (except as otherwise indicated). Returns for any period greater than one year are annualized. Performance data reflects changes in the prices of a sub-account's investments (including the shares of an underlying mutual fund or collective trust), reinvestment of dividends and capital gains and deductions for the expense ratio.

[†]Your company's qualified retirement plan offers participants the opportunity to contribute to investment options available under a group annuity contract with John Hancock Life Insurance Company (U.S.A.) (John Hancock USA). These investment options may be sub-accounts (pooled funds) investing directly in underlying mutual funds, or they may be Guaranteed Interest Accounts.

The Funds offered on the JH Signature platform are classified into five risk categories. The risk category in which a Fund is placed is determined based on where the 10 year Standard Deviation (defined below) of the underlying fund's Morningstar Category falls on the following scale: if the 10 year Standard Deviation of the underlying fund's Morningstar Category is 17.00 or higher, the Fund is classified as "Aggressive;" between 11.50 and 16.99 as "Growth;" between 6.50 and 11.49 as "Growth & Income;" between 2.50 and 6.49 as "Income;" and 2.49 and below as "Conservative." If a 10 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category is used to determine the Fund's risk category. If a 5 year Standard Deviation is not available for a Morningstar Category, then the 5 year Standard Deviation of the underlying fund's Morningstar Category Index is used to determine the Fund's risk category. Standard Deviation is defined by Morningstar as a statistical measurement of dispersion about an average, which, for an underlying fund, depicts how widely the returns varied over a certain period of time.

[†]Index Performance: Index performance shown is for a broad-based securities market index. Indices are unmanaged and cannot be invested in directly. Index returns were prepared using Morningstar, Inc. software and data. The performance of an Index does not include any portfolio or insurance-related charges. If these charges were reflected, performance would be lower. Past performance is not a guarantee of future results.

¹²This sub-account was introduced April 27, 2001.

¹³The total revenue John Hancock receives on this Fund is higher than those advised or sub-advised exclusively by unaffiliated entities. John Hancock and its affiliates provide exclusive advisory and sub-advisory services for the underlying fund. For these services, John Hancock and its affiliates receive

additional fees which are included in the underlying fund expense ratio (i.e. Fund Expense Ratio or FER).

²⁶Not available to defined benefit plans. Consult your John Hancock representative for details.

²⁹This sub-account was introduced August 21, 2000.

³³This sub-account was introduced May 29, 2009.

³⁷This sub-account was introduced July 25, 2008.

³⁹This sub-account was introduced May 14, 2004.

⁵²John Hancock Stable Value Fund: Qualified retirement plans that select the John Hancock Stable Value Fund as an eligible investment option under the group annuity contract are restricted from selecting any fixed-income investment options for the plan deemed to be 'Competing', including (i) any book value fixed income Fund, (ii) any other fixed income Fund with a targeted average duration of three (3) years or less, including but not limited to, a money market Fund or a short-term bond Fund, or (iii) any guaranteed interest account (other than a ten (10) year maturity guaranteed interest account maintained by an affiliate of John Hancock Life Insurance Company (U.S.A.) originally offered prior to May 1, 2006). Contact your John Hancock representative for details.

An investment in the John Hancock Stable Value Fund is not an insured deposit, nor an obligation of, nor guaranteed by, John Hancock USA, the Fund's Trustee or its Advisor, The Federal Deposit Insurance Corporation (FDIC) or any government agency, and is subject to certain market risks. However, through its Stabilizing Agreements with one or more Stability Providers, the Fund is designed to meet Department of Labor requirements for 'grandfathered' default contributions under 29 CFR 2550.404c-5(e)(4) (v). Although the portfolio will seek to maintain a stable value, there is a risk that it will not be able to do so, and participants may lose their investment if both the Fund's investment portfolio and the Stability Provider(s) fail. Neither John Hancock USA nor the Trustee guarantees the performance of the Stability Provider(s). Investments in the Fund will accrue interest at the applicable monthly crediting rate, which rate will be set based upon a formula but may be adjusted from time to time as agreed upon by the Stability Provider(s) and John Hancock Life Insurance Company (U.S.A.). The actual market value of the underlying assets may, at times, be greater than or less than the book value of the Fund. Any difference between the market value and book value will be taken into consideration when setting future crediting rates. Withdrawals or transfers initiated by participants will generally be paid at book value, except where they are the result of plan sponsor actions. Withdrawals that are the result of plan sponsor actions may be subject to a market value adjustment or paid out after a 12-month delay.

The FER for the underlying fund includes an advisory fee payable to John Hancock Life Insurance Company (U.S.A.) for services provided to the Trustee, as well as a management fee to John Hancock USA and/or its affiliates in connection with the management of one of the underlying investments. For further details on these fees and certain risks that may apply please refer to the Offering Memorandum. Contact your John Hancock representative if you wish to obtain a copy. Effective January 10, 2011, the John Hancock Stable Value Fund is not available to Puerto Rico plans described in Section 1022(i)(1) of ERISA or to Group or Master Trusts that include assets of such plans.

Units of the Fund have not been registered under the Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction; and the Fund is not registered under the Investment Company Act of 1940, as amended, or other applicable law, and participants are not entitled to the protections of such Act. The John Hancock Stable Value Fund invests a portion of its assets in a separate investment account maintained by John Hancock Life & Health Insurance Company ("John Hancock Life & Health"), an affiliate of John Hancock USA, which has claimed an exclusion from the definition of the term "Commodity Pool Operator" under CFTC Regulation 4.5 under the Commodity Exchange Act with respect to its operation of such separate account and, therefore, John Hancock Life & Health is not subject to registration or regulation as a pool operator under Regulation 4.5 for such separate account.

⁵³This sub-account was introduced on or about May 6, 2005.

⁷²This sub-account was introduced on or about May 5, 2006.

⁷⁶Indexes are unmanaged and the performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index. Like all mutual funds, index funds are subject to market risks and will fluctuate in value. Index funds are designed to track the performance of its target index but may underperform due to fees, expenses or tracking errors. These investments are not actively managed and do not necessarily attempt to manage volatility or protect against losses in declining markets.

None of the index funds are sponsored, endorsed, managed, advised, sold or promoted by any of the respective companies that sponsor the broad-based securities market index, and none of these companies make any representation regarding the advisability of investing in any index mutual fund.

⁸⁷This sub-account was introduced November 5, 2010.

⁸⁸Important Redemption Fee Information: Federated Institutional High Yield Bond Fund - Effective November 5, 2010, the underlying fund will impose a 2% redemption fee on all selling/exchanges of the fund within a 90-day

period. The "First-In/First-Out" ("FIFO") method will be used to determine whether the shares have been held for the prescribed holding period and, therefore, whether the redemption fee will be applied. Note: At the end of day on June 28th, 2019, this redemption fee will no longer apply.

⁹¹The underlying John Hancock Variable Insurance Trust portfolio is not a retail mutual fund and is only available under variable annuity contracts, variable life policies or through participation in tax qualified retirement plans. Although the portfolios' investment adviser or sub-advisers may manage retail mutual funds with similar names and investment objectives, no representation is made, and no assurance is given, that any portfolio's investment results will be comparable to the investment results of any other fund, including other funds with the same investment adviser or sub-adviser. Past performance is no guarantee of future results.

⁹⁵The availability of products, Funds and contract features may be subject to Broker-Dealer Firm approval, State approval, Broker Licensing requirements, tax law requirements, or other contract-related requirements. From time to time, changes are made to Funds, and the availability of these changes may be subject to State approvals or other compliance requirements. Please confirm with your local John Hancock Representative if you have any questions about product, Fund or contract feature availability.

¹⁰²This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 7, 2011. Performance shown for periods prior to that date is based on the performance of the current underlying portfolio. The name of this sub-account changed effective on or about November 7, 2011 to more accurately reflect the name of the underlying fund.

¹¹⁰This sub-account previously invested in a different underlying portfolio. It began investing in the current underlying portfolio effective November 2, 2012. Performance shown for periods prior to that date is based on the performance of the previous underlying portfolio/sub-account. The name of this sub-account may change effective on or about November 2, 2012 to more accurately reflect the name of the underlying fund.

¹¹⁴If John Hancock has been provided with your date of birth and no investment instructions at the time of enrollment, then, on the date of your enrollment, you will be default enrolled into a Target Date (Lifecycle Portfolio) based on your year of birth and a retirement age of 67, and subject to the Target Date then in existence.

¹¹⁸This sub-account was introduced November 8, 2013.

¹¹⁹The underlying fund expense ratio shown includes an annualized charge of 0.06% accrued daily, and deducted monthly out of the unitized version of the underlying fund provided by and traded through the trading platform of an unaffiliated third party.

¹³⁰This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 8, 2014. Performance shown for periods prior to that date is based on the performance of the old share class.

¹³⁹The returns of the sub-account may differ from the returns of the ETF in which the sub-account invests (referred to as 'tracking error'). Tracking error results from certain fees and transaction expenses incurred by the sub-account, from differences between the timing of purchases and redemptions of sub-account shares and corresponding transactions in the shares of the underlying ETF, and from the fact that the sub-account holds a small amount of cash (less than 1% of the value of the sub-account) in addition to shares of the ETF.

¹⁴²This investment option is deemed a 'Competing' investment option with the Reliance Trust New York Life Anchor Account and may not be available if the Reliance Trust New York Life Anchor Account is selected. For further details, please refer to the Offering Statement and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

¹⁴³This investment option is deemed a 'Competing' investment option with the Federated Capital Preservation Fund and may not be available if the Federated Capital Preservation Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

¹⁴⁸This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 7, 2015. Performance shown for periods prior to that date is based on the performance of the old share class.

¹⁵¹This sub-account was recently introduced on March 25, 2016 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

¹⁶²The underlying fund changed its sub-advisor on November 4, 2016 from Declaration Management & Research LLC/John Hancock Asset Management to John Hancock Management.

¹⁶⁶This investment option is deemed a 'Competing' investment option with the Reliance MetLife Stable Value Fund and may not be available if the Reliance MetLife Stable Value Fund is selected. For further details, please refer to the Offering Circular and Declaration of Trust. Contact your John Hancock representative if you wish to obtain a copy.

¹⁷⁹The underlying fund changed its name effective on or about February 1, 2017. Performance shown for periods prior to that date reflect the results under its former name. The name of this sub-account changed effective on or about May 6, 2017 to more accurately reflect the name of the underlying fund.

¹⁸³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 20, 2017. Please contact your John Hancock representative for more information.

¹⁸⁵This sub-account previously invested in a different share class of the same underlying portfolio. It began investing in the current share class effective on or about November 3, 2017. Performance shown for periods prior to that date is based on the performance of the old share class.

¹⁸⁷The underlying fund changed its name effective on or about November 3, 2017. Performance shown for periods prior to that date reflect the results under its former name.

¹⁹⁰This sub-account was recently introduced on November 3, 2017 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

¹⁹³Account balance reported may include assets transferred from another Fund, which was permanently closed on or about April 20, 2018. Please contact your John Hancock representative for more information.

¹⁹⁹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 19, 2018. Please contact your John Hancock representative for more information.

²⁰⁹Account balance reported may include assets transferred from another Fund, which was permanently closed on or about October 18, 2019. Please contact your John Hancock representative for more information.

²²⁵The sub-account and underlying fund changed its name effective on or about November 7, 2020. Performance shown for periods prior to that date reflect the results under its former name.

²²⁶Effective November 7, 2020, the underlying fund and sub-account changed its manager from Federated Investment Management Company to Federated Hermes, Inc.

²²⁷This sub-account was recently introduced on November 7, 2020 and may not be available in all states. Contact your John Hancock representative to determine if this sub-account is available to your plan.

⁵The Total Annual Operating Expenses ("TAOE") is made up of John Hancock's (i) "Revenue from Sub-account", and (ii) the expenses of the underlying fund (based on expense ratios reported in the most recent prospectuses available as of the date of printing; "FER"). The underlying fund of this sub-account has either waived a portion of, or capped, its fees; the FER used to determine the TAOE of the sub-account that invests in the underlying fund is the net expense ratio of the underlying fund. Refer to the Fund Sheet for details.

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

This material is for information purposes only. John Hancock USA does not provide investment, tax, plan design or legal advice. Please consult your own independent advisor as to any investment, tax, plan design-related or legal statements made herein.

Group annuity contracts and recordkeeping agreements are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA (not licensed in New York). John Hancock Life Insurance Company (U.S.A.) makes available a platform of investment alternatives to sponsors or administrators of retirement plans without regard to the individualized needs of any plan. Unless otherwise specifically stated in writing, John Hancock Life Insurance Company (U.S.A.) does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

NOT FDIC INSURED. MAY LOSE VALUE. NOT BANK GUARANTEED.

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GT-P19754 11/20 43612 GA1104201392098



Enrollment form instructions

Fill out the attached form, sign it, and return to your plan administrator.

Important—after completing this form, you'll still need to register on our website to manage your account.

Investment option(s)

By signing this form, you agree that all contributions will be invested 100% in the plan's default investment option (DIO) selected by your plan trustee(s), until you select another investment option(s) online at myplan.johnhancock.com or by calling 1-800-395-1113. During your enrollment, you may also call your personal enrollment specialist at 1-855-543-6765.

If your plan's DIO changes, you'll remain invested in the fund(s) listed on the form. If your plan's DIO is a target-date suite, you'll be invested based on the target date that's closest to the year you reach age 67. If you don't provide a date of birth, your contributions will be invested in the most conservative target-date fund.

Consider consolidating your retirement accounts†

If you have other retirement accounts, such as a 401(k) account with a former employer or an IRA, you may be able to move them into your new retirement account with John Hancock.

To learn more about this option, if consolidating your accounts is right for you, simply indicate that you'd like to discuss your options on the enrollment form or call us at **1-877-525-7655**.

Speak with a financial representative to determine if combining your retirement accounts is suitable for you, as other options are available.



John Hancock, 200 Berkeley Street, Boston, MA 02116

My enrollment form

? Need help enrolling?

Complete, sign, and return to your plan administrator

Contact your personal enrollment specialist at 855-543-6765.

Contract name **PLAT 401K- TEM SYSTEMS, INC.**
Contract number **138535**

> My personal information

Last name

First name, Initial

Social Security number

Date of birth (mmm/dd/yyyy)

> My contributions per paycheck

Pretax only (YES! Increase my pretax contribution **1 % annually**)

OR Roth only

6% 8% 10% 12% 15%

Other: To choose a different amount/percentage or split pretax and Roth, fill out below:

Pretax: % \$ Roth: % \$

> My investments

To review and select investment options, go online at myplan.johnhancock.com or call us at 800-395-1113. Until another investment option is selected, 100% of contributions will be invested in the plan's DIO (listed below). If your plan's DIO is a target-date suite, you'll be invested based on the target date that's closest to the year you reach age 67. If you don't provide your date of birth, your contributions will be invested in the most conservative portfolio within the target date suite.

Fund name	Code	%
American Funds Target Date Retirement Series	AF	100

> What's next? Connect your accounts

YES! I want to learn more to see if combining retirement accounts is right for me. Preferred method of contact:

Call: Best time (circle) A.M./P.M.

OR Email:

> Signature

I have read, understood, and agreed with the information, terms, and conditions regarding my enrollment, contributions, and investments provided on this form, including the instructions to this form. I agree that 100% of my contributions will be invested in the plan's DIO until I select another investment option(s).

Signature of Participant: _____ Date: _____

Important Information about this Form

- If you choose to name more than two Primary and/or Contingent Beneficiary(ies), please attach a separate sheet of paper with your additional designations. You must also sign and date the additional sheet of paper.
- If you are married and designate additional primary beneficiaries, your spouse's certification must be notarized by a Notary Public or witnessed by a Plan Representative.
- None of the information provided on this form will be maintained or acted upon by John Hancock Retirement Plan Services ("John Hancock").
- This form is provided solely for the convenience of the Plan Administrator. The form will be retained by the Plan Administrator and does not need to be submitted to John Hancock.

1. General Information

The Trustee of The Platinum 401k Retirement Savings Plan FBO TEM Systems, Inc. **Plan ("the Plan")** 138535
Contractholder Name Contract Number

Participant Name as displayed on your Social Security Card (Last Name, First Name, Initial) _____ Participant Social Security Number (Full SSN Required) _____

Participant Address – Street Address _____ Date of Birth _____
Month Day Year

City, State, Zip Code, Country _____ Participant Phone No. _____

2. Primary Beneficiary Designation

Marital Status: Married Not Married or Widowed Divorced

If I am married and have not designated my spouse as my sole primary beneficiary, this designation of beneficiary will not be effective unless consented to by my spouse below. If I am not married on the date I sign this Beneficiary Designation Form, but subsequently become married prior to benefit commencement, I understand that this designation of beneficiary shall cease to be effective upon my marriage. I hereby agree to notify the Plan Administrator in writing in the event my marital status changes.

I hereby designate as my beneficiary the person(s) listed below who survive me. If more than one person is listed, benefits shall be divided according to the percentages indicated. I understand that if I designate more than one beneficiary below, the percentages MUST add up to 100%. If more than one person is listed and no percentages are indicated, or the percentages do not add up to 100%, benefits shall be paid in equal shares to my primary beneficiary(ies) who survive me. If a percentage is indicated and a primary beneficiary(ies) does not survive me, the percentage of that beneficiary's share shall be divided among the surviving primary beneficiary(ies) in proportion to the percentages shown for such beneficiary(ies) below.

1 _____ Social Security Number _____

Name (Last Name, First Name, Initial)

_____ % _____ Date of Birth _____
Percentage Relationship Month Day Year

Address, City, State, Zip Code, Country

2 _____ Social Security Number _____

Name (Last Name, First Name, Initial)

_____ % _____ Date of Birth _____
Percentage Relationship Month Day Year

Address, City, State, Zip Code, Country

3. Spousal Consent

I hereby consent to my spouse's designation of the beneficiary(ies) listed above. I understand that my spouse cannot change any primary beneficiary in the future without my written consent. I understand that I do not have to sign this consent. I am signing this consent voluntarily. I further understand that if I do not sign this consent, I will be entitled to receive any benefit payable under the Plan as a result of my spouse's death.

Signature of Participant's Spouse

Name - please print

Date

Witnessed by Notary Public

State of _____ County of _____, ss. On this, the _____ day of _____, 20 _____, before me personally appeared _____ known (or satisfactorily proven) to me to be the person who executed the foregoing Spousal Consent and acknowledged that he or she executed the same as his or her free act and deed. In witness whereof, I hereunto set my hand and official seal.

Signature of Notary

(SEAL)

My commission expires: _____
Month Day Year

OR

Witnessed by Plan Representative

Signed on _____, 20 _____ in the presence of: _____

4. Contingent Beneficiary Designation

If no primary beneficiary listed above survives me, I hereby designate as my beneficiary the person or persons listed below who survive me. I understand that if I designate more than one beneficiary below, **the percentages must add up to 100%**. Payment to secondary beneficiaries will be made according to the rules of succession described for Primary Beneficiary.

① _____
Name (Last Name, First Name, Initial) Social Security Number _____

Percentage % Relationship Date of Birth _____
Month Day Year

City, State, Zip Code, Country

② _____
Name (Last Name, First Name, Initial) Social Security Number _____

Percentage % Relationship Date of Birth _____
Month Day Year

City, State, Zip Code, Country

5. Signature

I understand that distribution of benefits to my designated beneficiary or beneficiaries shall be made in accordance with the terms of the Plan. I also understand that this beneficiary designation supersedes any beneficiary designation currently in effect.

Signature of Participant

Name - please print

Date