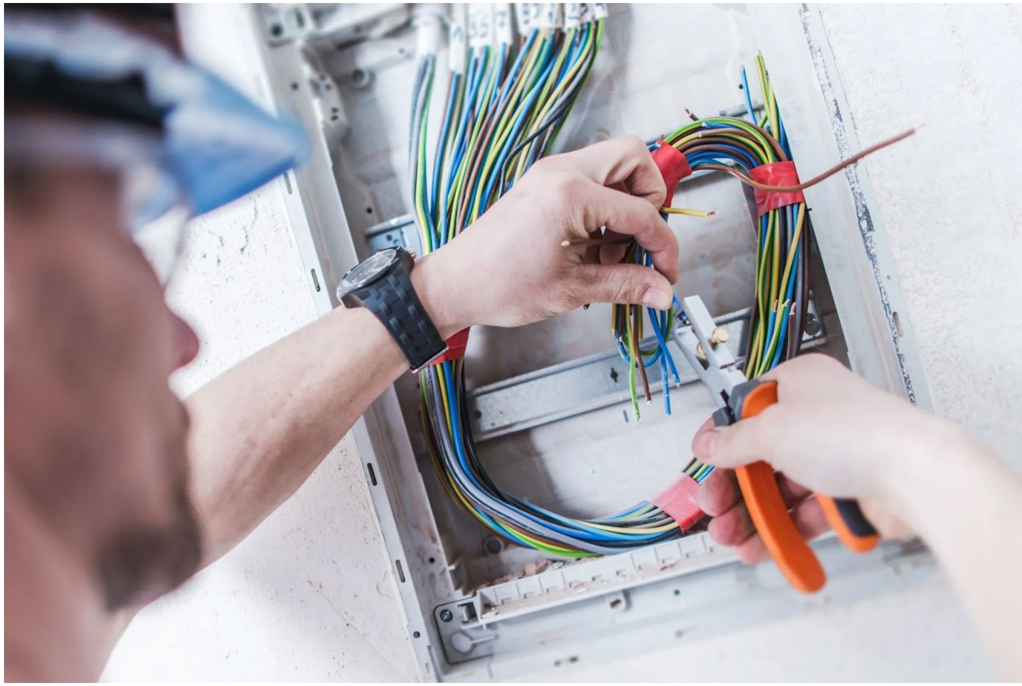

It all starts with enrollment

The Platinum 401(k) Retirement Savings Plan
fbo Buell Electric, Inc.

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John Hancock

Your *retirement* provider

158 years in the financial industry

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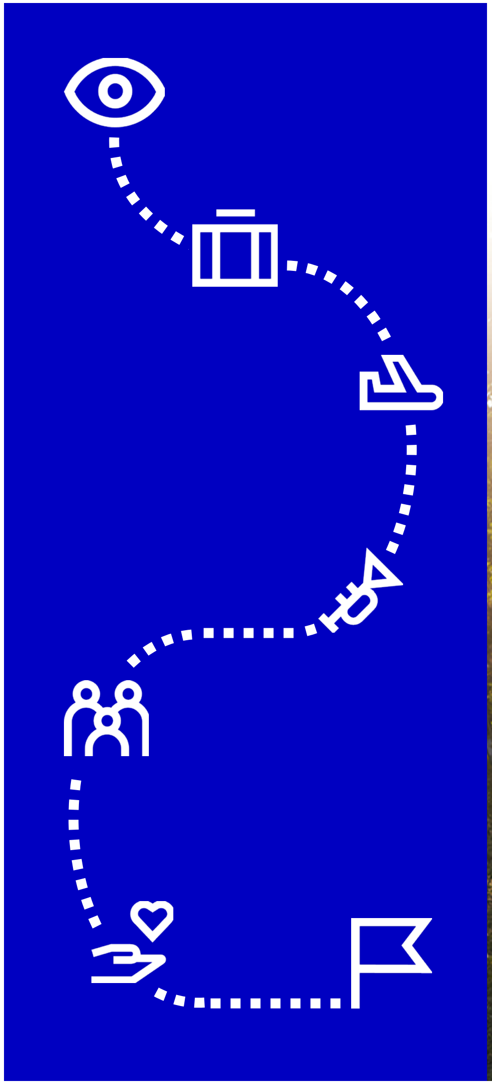
83 years of retirement expertise

Serving more than **2.8** million[1] participants just like you

1 As of 12/31/19.

The dream



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Advantages of participating in your retirement plan

Tax savings now

Compound earnings

You're always in control!

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Getting started is easy

- Flexibility to choose a contribution rate
- Easy payroll deductions
- Consider IRS/plan limits

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Roth 401(k) contributions—are they right for you?

	Traditional pretax 401(k)	Roth 401(k)
Income limits	N/A	N/A
Contributions	Pretax	After tax
2020 contribution limits[1]	$19,500 Age 50+: $26,000	$19,500 Age 50+: $26,000
Investment earnings	Tax deferred[2]	Tax free
Distributions	Taxed on withdrawal[2]	Qualified = Tax free[3]

1 Annual contribution rates are based on the IRS 2020 Retirement Plan Limitations and are subject to change. You can save an annual total of $19,500 (or $26,000 if you're aged 50 or older) through pretax 401(k) contributions, Roth 401(k) contributions, or a combination of both. **2** Ordinary income taxes are due on withdrawal. Withdrawals before the age of 59½ may be subject to an early distribution penalty of 10%. **3** A participant must satisfy the five-year holding period and either attain age 59½, die, or become disabled in order to be eligible to receive a tax-free, qualified Roth distribution.

John Hancock®

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You choose how to invest your contributions

Target-date portfolio	Target-risk portfolio	Build your own portfolio
• Professionally managed and provides one-step diversification • Automatically glides to be more conservative as you approach your target retirement date • Low level of involvement by you	• Professionally managed and provides one-step diversification • Automatically stays within its risk category—revisit your risk strategy as needed • Medium level of involvement by you	• Asset mix is managed personally by you • Revisit your strategy as needed • High level of involvement by you

There is no guarantee that any investment strategy will achieve its objectives. Asset allocation does not guarantee a profit or protect against a loss. Asset allocation may not be appropriate for all participants, particularly those interested in directing their own investments. It is your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least annually. You may also want to consult your own independent investment or tax advisor or legal counsel.

Would it be easier to manage all your savings in one place?[1]

The advantages of one account[2]

More complete view of your retirement picture, as well as any ongoing activity

One strategy for handling your investments so that they fit into an overall portfolio

Easier to track your retirement savings goal

Potentially fewer fees to pay than if you had multiple accounts

877-525-7655

[1] Available for plans using John Hancock's consolidation services; rollovers are subject to the provisions of your company's plan.
[2] As other options are available, participants are encouraged to review these options to determine if combining their retirement accounts is suitable for them.

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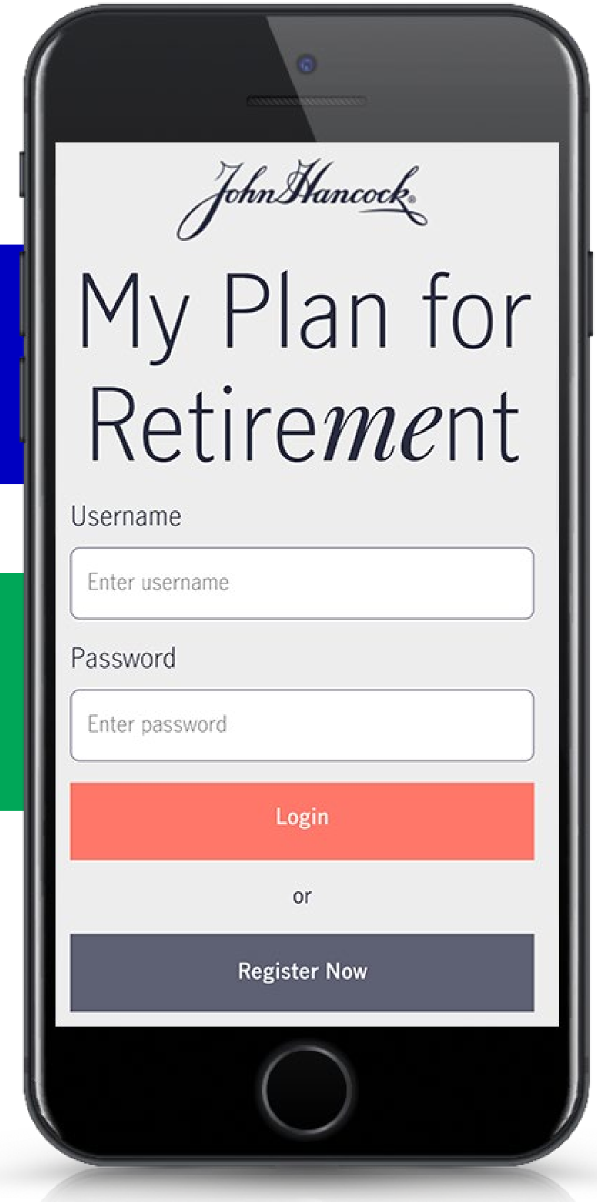
Don't delay, get started now!

1 Go to **johnhancock.com/myplan** to register and secure your account

2 **Enroll** and take advantage of this benefit



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Keeping your account safe

1 Pick a user ID that's personal and difficult to guess.

2 Create a strong password.

3 Provide your mobile number and personal email address, as this helps John Hancock keep your account safe!

4 Your security questions and answers should be relevant to you.

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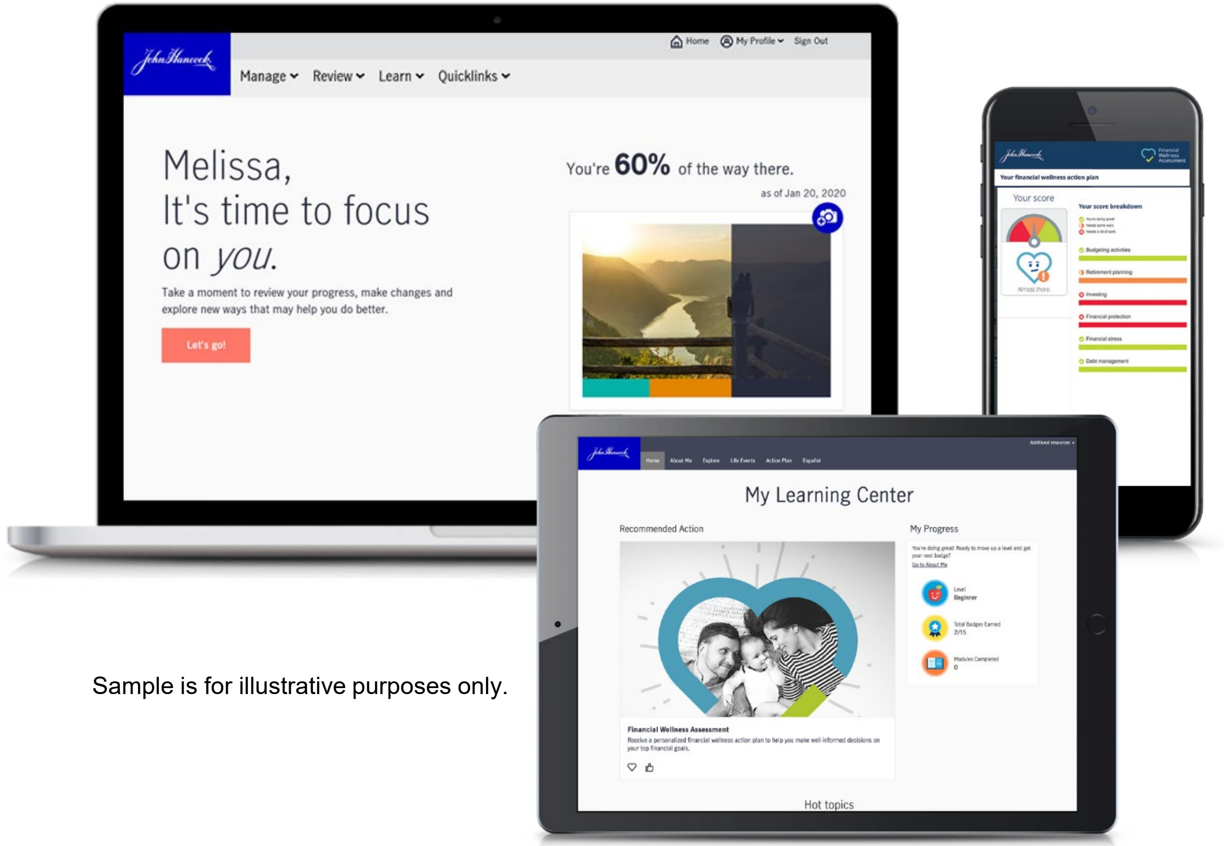
Tools for you

Managing your day-to-day finances

Helping you stay on track for retirement



Sample is for illustrative purposes only.

www.ThePlatinum401k-BuellElectric.com

Note: The projected retirement income and expenses within the retirement planner are hypothetical and for illustrative purposes only. Please refer to the participant website for assumptions used to calculate these projections. Results are not guaranteed and do not represent current or future performance of any specific account or investment. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. All investments carry a degree of risk, and past performance does not guarantee future results.

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Important notices

A Target-Risk Portfolio (Lifestyle Fund) is a fund of funds that invests in a number of underlying funds. The portfolio managers control security selection and asset allocation. The Portfolio's ability to achieve its investment objective will depend largely on the ability of the subadvisor to select the appropriate mix of underlying funds and on the underlying funds' ability to meet their investment objectives. There can be no assurance that either the Portfolio or the underlying funds will achieve their investment objectives. The Portfolio is subject to the same risks as the underlying funds in which it invests.

The Target-Risk Portfolios available range from a conservative to aggressive investment strategy. Each seeks to maintain a consistent level of risk over time regardless of the market environment. Each Target-Risk Portfolio is diversified across a mix of stocks, bonds, and other capital preserving investments, and while this may reduce the overall portfolio risk and volatility, diversification does not guarantee a profit or eliminate the risk of a loss. For a more complete description of these and other risks, please refer to the Fund fact sheet and the underlying fund's prospectus, which is available on request.

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

The glide path is the asset allocation within a target-date strategy that adjusts over time as the participants ' age increases and their time horizon to retirement shortens. The basis of the glide path is to reduce the portfolio's chance of loss as the participants' time horizon decreases. The asset mix of each portfolio is based on a target date. This is the expected year in which participants in a portfolio plan to retire and no longer make contributions. A team of asset allocation professionals adjusts each portfolio's investments over time to ensure a noticeable and steady shift from equities to fixed income in the years leading to retirement or during retirement, if applicable. Investors should examine the asset allocation of the portfolio to ensure it is consistent with their own risk tolerance. In developing the glide path, it was assumed that participants would make ongoing contributions during the years leading up to retirement and stop making those contributions when the target date is reached. The principal value of your investment, as well as your potential rate of return, is not guaranteed at any time, including at, or after, the target retirement date.

Important notices

For complete information about a particular investment option, please read the fund prospectus. You should carefully consider the objectives, risks, charges and expenses before investing. The prospectus contains this and other important information about the investment option and investment company. Please read the prospectus carefully before you invest or send money. Prospectus may only be available in English.

The content of this presentation is for general information only and is believed to be accurate and reliable as of the presentation date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

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