



RETIREMENT PLAN
SERVICES



401k Enrollment Presentation



Please Stand By.....We'll Be Starting Shortly!



RETIREMENT PLAN
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The Platinum 401k Retirement Savings Plan - Barbeque Integrated, Inc.



Hosted by Terrance P. Power, AIFA®, QPA®, ERPA, CRPS®, CLU®, ChFC®



401k Plan Overview

Who Can Participate In The 401k Program?

Only Managers and Restaurant Support (RSC) Firestarters may join the plan.

How Do I Contribute To My Account?

Employees can contribute as much of their income as they'd like up to the annual IRS Limits (\$17,500 in 2013).

What Does The Company Contribute?

We will match 10% of what you contribute on a per-payroll basis on up to 5% of your total annual income. It's like getting an immediate 10% return on your money!



401k Plan Overview

Can I Borrow From My 401k Plan?

Yes. You may borrow up to 50% of your vested account balance (minimum loans are \$1,000).

Where Is My Money Invested?

There are numerous investment options available through the John Hancock investment program that is being utilized in the 401k program. They will be discussed with you today.

How Do I Get More Information?

We will be providing you with additional documents, including a Summary Plan Description, that has all of the plan details!



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Retirement: as easy as 1, 2, 3 Go!

- 1** How much do I need to get there?
- 2** How much do I need to contribute?
- 3** Understanding your investment options
- GO** Let the saving begin!





Six retirement profiles



*These MapInfo profiles are for illustrative purposes only and are not intended as financial or investment advice and are not intended to represent the past or future performance of any investment option. Talk to your financial representative about how this situation may relate to your own.



Sources of retirement income

- Social Security
 - Can currently provide only 40% of the average worker's salary for annual retirement income
- Personal savings
- Guaranteed sources of income
- Qualified retirement plan

Your current age		Your current annual income			Estimated monthly retirement benefits from Social Security+
		\$18,000	\$30,000	\$48,000	
		Your estimated benefits			
25	Monthly	\$920	\$1,242	\$1,725	
	Annually	\$11,040	\$14,904	\$20,700	
38	Monthly	\$909	\$1,223	\$1,695	
	Annually	\$10,908	\$14,676	\$20,340	
55	Monthly	\$912	\$1,203	\$1,638	
	Annually	\$10,944	\$14,436	\$19,656	

Assumes you retire at the age when you can begin receiving full Social Security benefits (ranges from 66 to 67, depending on your current age), that you work your entire adult life and assumes no increase in future earnings. Social Security provides about 40% of the income needed for retirement for most Americans. There is a cap on Social Security benefits available, subject to a maximum of about \$31,000. All figures are expressed in today's dollars. Source: Social Security Administration, 2011.



Limits for tax-deferred contributions

	Employer-sponsored Qualified retirement plans	Catch-up contribution
2013	\$17,500	\$5,500

Plan limits may be less, which would reduce the amount that may be deferred to less than the regulatory limits.

If you are 50 years of age or older, you may be eligible for an additional catch-up contribution. This is a pre-tax contribution made in addition to either your plan limit, typically a percentage of your pay, or the limit mentioned above.



Contribution Calculator

Contribution Calculator

Based on the profile you've selected, this calculator will help you estimate how much you need to contribute each month to help make your retirement dreams a reality. Simply follow the instructions below to find out your estimated monthly contribution amount.

a Line up your age with your retirement goal. Find your approximate age on the left and line it up next to the number that is closest to your retirement goal.

YOUR CURRENT AGE	YOUR RETIREMENT GOAL
25	\$120,000
	\$200,000
	\$250,000
	\$300,000
	\$350,000
	\$400,000
	\$450,000
	\$500,000
	\$550,000
	\$600,000
	\$650,000
	\$700,000
	\$750,000
	\$800,000
	\$850,000
	\$900,000
	\$950,000
	\$1,000,000

b Find out what you'll need at retirement. This is the total amount you will need at retirement to reach the goal you selected.

LUMP SUM AT RETIREMENT: \$418,817

c How much should you contribute? Here you'll see how much you should contribute monthly to meet your selected retirement goal. The suggested amounts factor in how much you have already saved and are based on individual (not household) savings.

YOUR MONTHLY CONTRIBUTION AMOUNT				
\$142	\$212	\$367	\$51	\$0
A3	\$10,000	\$75,000	\$50,000	\$100,000

YOUR CURRENT RETIREMENT SAVINGS

All calculations are based on the assumptions shown on the reverse side.

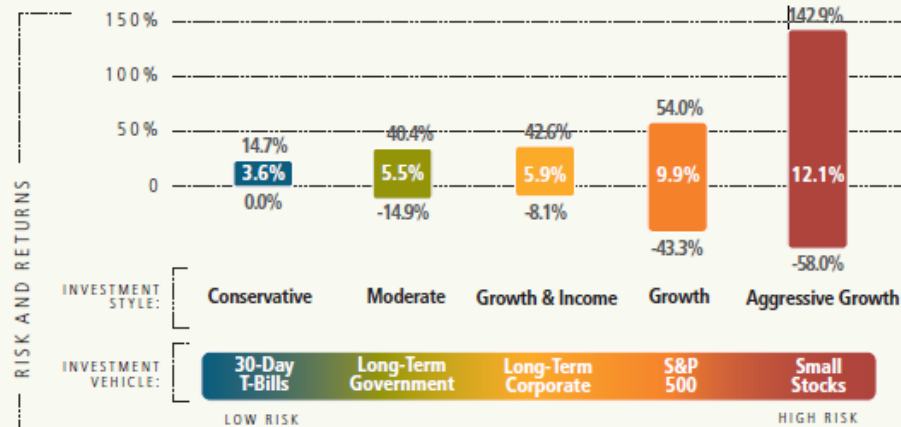


Basics of investing

Risk and return for different investments^{††}



Range of returns 1926 – 2010^{††}



^{††} The performance data shown represents past performance. Past performance is no guarantee of future results and current performance may be lower or higher than the performance shown. Each bar represents the range of annual returns, along with compound average returns, for each asset class over the period January 1926 – December 2010. Average annual rate of inflation over the same time period was 3%. The return and principal value of stocks will fluctuate with changes in market conditions. Long-term Government bonds are represented by the Ibbotson Associates SBBI US LT Govt TR. Long-term Corporate bonds are represented by the Ibbotson Associates SBBI US LT Corp TR. Treasury bills are represented by the Ibbotson Associates SBBI US 30 Day TBill TR. Government bonds and treasury bills are guaranteed by the U.S. Government and, if held to maturity, all bonds offer a fixed rate of return and fixed principal value. The S&P 500 is represented by the Ibbotson Associates SBBI S&P 500 TR and is an unmanaged but commonly used measure of common stock total return performance. Small Cap stocks are represented by the Ibbotson Associates SBBI US Small Stock TR. Small Cap stocks may be subject to a higher degree of market risk than Large Cap or more established companies' securities. The liquidity of the Small Cap market may adversely affect the value of an investment so that shares, when redeemed, may be worth more or less than their original cost. Source: Ibbotson Associates, 2010. Investors may not invest directly in an index.



Basics of investing

- Why asset allocation?
- To diversify your investments
- To align your portfolio with your investment goals
- To maximize return potential for a given level of risk

Diversification and asset allocation do not guarantee a profit or assure against a loss. Please note that asset allocation may not be appropriate for all participants particularly those interested in directing investment options on their own.



What type of investor are you?

Does this sound like you?	You could consider:	Your ongoing management
<ul style="list-style-type: none"> You are a busy person who prefers a one-step diversification option You understand that saving for your retirement is important and would prefer an investment option that requires periodic ongoing management You are not experienced with investments and are comfortable with letting asset allocation experts rebalance and reallocate the portfolios based on a retirement date 	Lifecycle portfolios	Periodic
<ul style="list-style-type: none"> You want to gain a better understanding of your risk tolerance to identify an investment strategy that is most suitable for you You have many demands on your time, but would still prefer an investment option that requires regular ongoing management You want experts to adjust and rebalance the portfolio, but would like to be involved in changing your investment options as your tolerance for risk changes 	Lifestyle portfolios	Regular
<ul style="list-style-type: none"> You like to research investments, read prospectuses and match individual funds to your goals You enjoy taking the time to monitor and manage your portfolio You are confident in your abilities to build your own portfolio mix and diversify your investments 	Build your own portfolio	Frequent



Lifecycle Portfolios

- Asset allocation options based on a target date – the expected year participants in a Portfolio plan to retire and no longer make contributions
- Investment strategy is designed to become more conservative over time as a Portfolio approaches and passes the target date
- Asset allocation experts regularly rebalance and reallocate each Portfolio's investment mix
- Offer a one-step diversification retirement planning option
- Require periodic monitoring
- Principal value is not guaranteed at any time, including at the target date

The revenue John Hancock Retirement Plan Services receives from any of its internally-managed Funds and certain asset allocation portfolios (i.e., the Lifecycle Portfolios) may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. John Hancock Retirement Plan Services' affiliates provide advisory and sub-advisory services to these internally-managed funds.



A convenient way to plan for retirement

- ✓ Review your personal circumstances
- ✓ Review your retirement needs
- ✓ Select the portfolio that best matches your current age and desired retirement age

CURRENT AGE	29 & UNDER	2040 Portfolio	2045 Portfolio	2050 Portfolio
	30 – 34	2035 Portfolio	2040 Portfolio	2045 Portfolio
	35 – 39	2030 Portfolio	2035 Portfolio	2040 Portfolio
	40 – 44	2025 Portfolio	2030 Portfolio	2035 Portfolio
	45 – 49	2020 Portfolio	2025 Portfolio	2030 Portfolio
	50 – 54	2015 Portfolio	2020 Portfolio	2025 Portfolio
	55 – 59	2010 Portfolio	2015 Portfolio	2020 Portfolio
	60 – 64	2010 Portfolio	2010 Portfolio	2015 Portfolio
	65 & OVER	2010 Portfolio	2010 Portfolio	2010 Portfolio
		55 – 59	60 – 64	65 & OVER
PLANNED RETIREMENT AGE				



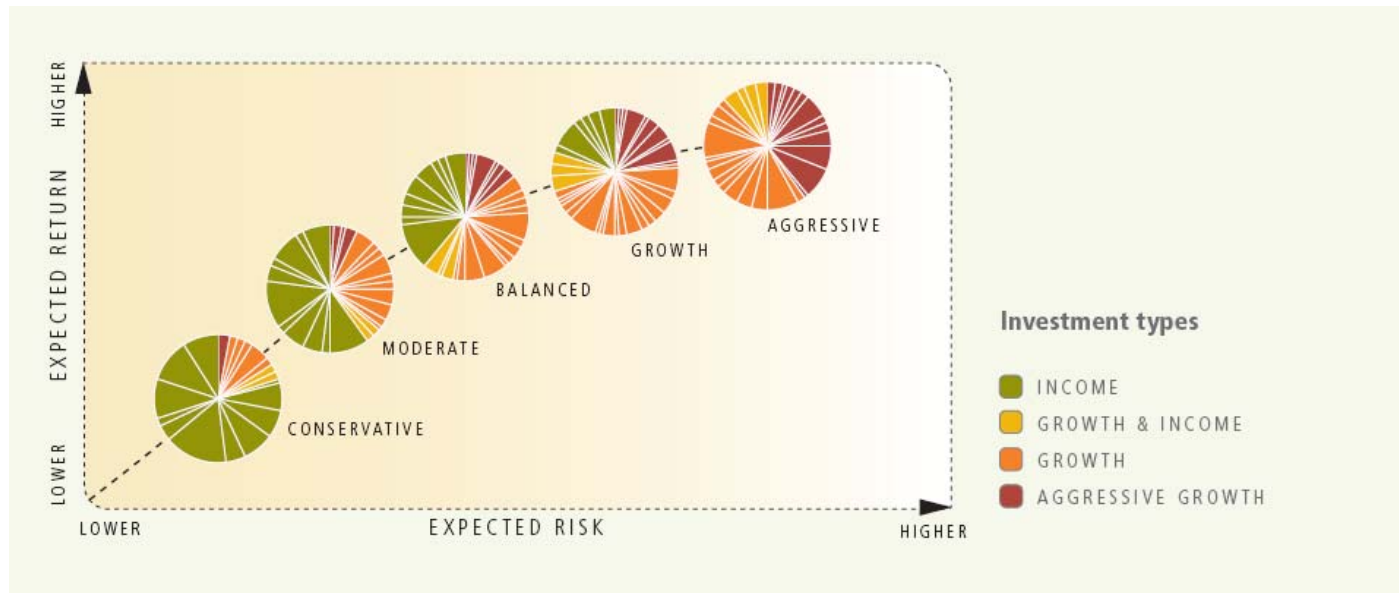
Lifestyle Portfolios

- A risk-based asset allocation option
- Take the 'Risk Quiz' to determine your personal risk tolerance
- Professionally managed and rebalanced
- Require regular ongoing monitoring

The revenue John Hancock Retirement Plan Services receives from any of its internally-managed Funds and certain asset allocation portfolios (i.e., the Lifestyle Portfolios) may be higher than those advised or sub-advised exclusively by unaffiliated mutual fund companies. John Hancock Retirement Plan Services' affiliates provide advisory and sub-advisory services to these internally-managed funds.



Lifestyle Portfolios



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



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Build Your Own portfolio

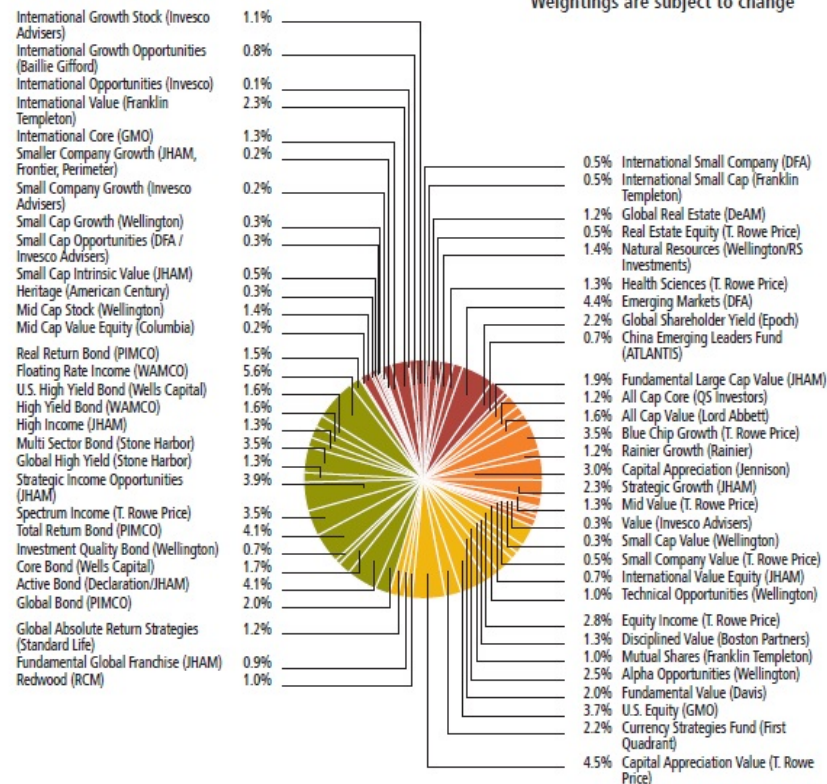
Are you the type of person who wants to be very involved in the research, selection and management of your retirement account?

If so, then you may be a 'do it yourself' investor and constructing your own portfolio mix from the available funds and handling the asset allocation mix yourself may be for you.



Lifestyle Balanced Fund – Current Allocation

weightings are subject to change





How do I allocate my contributions?

Create your own portfolio mix:

- Select investment options you would like for your portfolio
- Fund sheets are color coded to match risk characteristics



Conservative

Moderate

Balanced

Growth

Aggressive



Risk Quiz

- Six easy questions
- Helps determine your personal risk tolerance
- Use this to find out your approach to risk and return

The John Hancock Risk Quiz

So far we've explored what your retirement will look like, how much it might cost and why contributing to your qualified retirement plan is a great way to get started toward your retirement dreams. You also need to have an idea of how comfortable you are with investment risk - growing your money is important, but it is equally important that you are able to sleep at night. Take this Risk Quiz to find out your approach to risk and return. Fill in the number beside each item that applies to you in the "points" box, and add up the total number of points to determine your risk score.

<p>1 Your age</p> <p> <input type="radio"/> 20-29 <input type="radio"/> 30-39 <input type="radio"/> 40-49 <input type="radio"/> 50 or over </p> <p>POINTS: <input type="text"/></p>	<p>5 Which statement best describes your willingness to accept risk in order to achieve potentially higher returns?</p> <p> <input type="radio"/> I am willing to accept a high level of risk in exchange for the potential for growth. <input type="radio"/> I am willing to accept a moderate level of risk. <input type="radio"/> I am willing to accept some risk in my investment options. <input type="radio"/> I am willing to accept a little bit of risk in my investment options, but am concerned more with security. <input type="radio"/> Security is my priority. I am willing to accept only a very low level of risk. </p> <p>POINTS: <input type="text"/></p>
<p>2 How many years until you plan to retire and begin making withdrawals from your plan?</p> <p> <input type="radio"/> 5 years <input type="radio"/> 10 years <input type="radio"/> 15 years <input type="radio"/> 20 years <input type="radio"/> 25 years or more </p> <p>POINTS: <input type="text"/></p>	<p>6 Do you agree you can meet your retirement goals based on your current salary and savings outside of your qualified investment plan?</p> <p> <input type="radio"/> Strongly agree <input type="radio"/> Agree <input type="radio"/> Neutral <input type="radio"/> Disagree <input type="radio"/> Strongly disagree </p> <p>POINTS: <input type="text"/></p>
<p>3 The value of some investments may fluctuate significantly over time. If you invest \$10,000, what level of decline would you be willing to tolerate over five years?</p> <p> <input type="radio"/> Down to \$9,500 (a 5% decline) <input type="radio"/> Down to \$9,000 (a 10% decline) <input type="radio"/> Down to \$8,500 (a 15% decline) <input type="radio"/> Down to \$8,000 (a 20% decline) </p> <p>POINTS: <input type="text"/></p>	<p>4 How comfortable do you feel with at least a portion of your investments invested in the stock market?</p> <p> <input type="radio"/> Very comfortable <input type="radio"/> Comfortable <input type="radio"/> Neutral <input type="radio"/> Uncomfortable <input type="radio"/> Very uncomfortable </p> <p>POINTS: <input type="text"/></p>
<p>Add up your points here for your total score: <input type="text"/></p> <p>Note the year you took this quiz: <input type="text"/></p>	

Your quiz results may change over time. We recommend that you take the Risk Quiz each year to make sure that your risk profile accurately matches your risk tolerance. At any time you can take the Risk Quiz online for participants in plans outside of New York, www.jhpenions.com, for participants in plans domiciled in New York, www.jhnyenions.com.

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ENJOY GETTING THERE | RETIREMENT PLANNING THAT'S AS EASY AS 1, 2, 3, GO!



Summing it up

Your Investment Choices

Asset allocation experts adjust the investments in your retirement account

You manage the asset allocation process, including the reallocation and rebalancing of the investments you select

Lifecycle Portfolio
(Age-based asset allocation)

Lifestyle Portfolio
(Risk-based asset allocation)

Build Your Own Portfolio

Complete the Risk Quiz

Complete the Risk Quiz

Choose an asset allocation portfolio

Construct your own portfolio

Lifecycle Portfolios

- 2010 Portfolio
- 2015 Portfolio
- 2020 Portfolio
- 2025 Portfolio
- 2030 Portfolio
- 2035 Portfolio
- 2040 Portfolio
- 2045 Portfolio

Lifestyle Portfolios

- Conservative Portfolio
- Moderate Portfolio
- Balanced Portfolio
- Growth Portfolio
- Aggressive Portfolio

Research the many funds offered in the Investment Options tab and make your selections

Your ongoing management

Periodic

Regular

Frequent



Let the savings begin!

Step 1	What does your retirement look like and how much do you need to get there?
Step 2	What are your personal circumstances? How much do you need to contribute?
Step 3	How should you invest your retirement savings? What type of investor are you? Do you want asset allocation experts to adjust the investments in your retirement account? Or are you a 'do it yourself' investor?



Completing the enrollment form

- Personal information
- Contribution instructions
- Investment options
 - EZChoice
 - Your Choice
- Sign the form
- Submit completed form to your plan administrator

Don't forget
to detach your
PIN card!

FUND	FUND NAME	FUND TYPE
Conservative Portfolio	Conservative Portfolio	Conservative
Moderate Portfolio	Moderate Portfolio	Moderate
Growth Portfolio	Growth Portfolio	Growth
Aggressive Portfolio	Aggressive Portfolio	Aggressive



Other Enrollment Options:

- 1) Enroll Online at www.jhgoenroll.com and enter contract 109447 and enrollment access number 700392
- 2) Call 1-855-JHENROLL and provide contract 109447 and access number 700392
- 3) Enroll by smartphone



Website

Visit our participant website to:

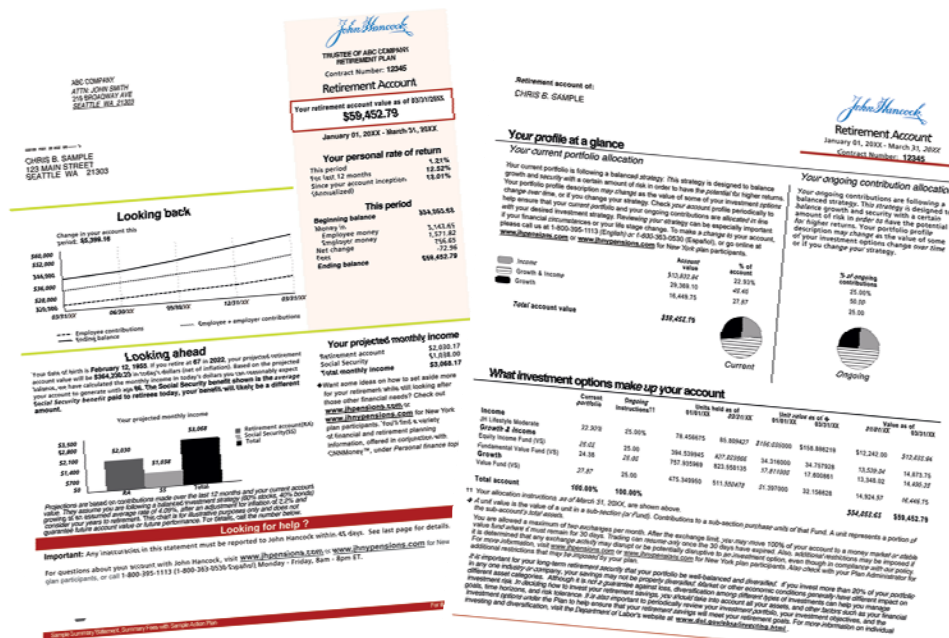
- Review and manage your account
- Set and monitor your retirement goal
- Create a personalized action plan
- Get tips about how much to contribute
- View your statements
- Access the quarterly newsletter
- Read articles on a wide variety of financial topics
- Use interactive calculators and tools to help you with your retirement planning



For participants in New York-domiciled plans, go to www.jhnpensions.com <www.jhnpensions.com>. For participants in plans domiciled in all other states, go to www.jhpensions.com <www.jhpensions.com>.



Your quarterly statement





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Questions?

www.theplatinum401k-smokeybones.info





Important notice

Asset allocation portfolios are “fund of funds” which invests in a number of underlying funds. A Fund’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 a Fund or the underlying funds will achieve their investment objectives. A Fund is subject to the same risks as the underlying funds in which it invests. Each Fund invests in underlying funds which invest in fixed-income securities (including in some cases high yield securities) and equity securities, including foreign securities and engage in Hedging and Other Strategic Transactions. To the extent the Fund invests in these securities directly or engages in Hedging and Other Strategic Transactions, the Fund will be subject to the same risks. As a Fund’s asset mix becomes more conservative, the fund becomes more susceptible to risks associated with fixed-income securities. For a more complete description of these risks, please review the underlying fund’s prospectus, which is available upon request.

This material is for information purposes only. John Hancock USA and John Hancock NewYork do not provide investment, tax, or legal advice. It is your responsibility to select and monitor your investment options to meet your retirement objectives. Qualified independent advisors suggest that you might want to review your investment strategy at least annually. You may also want to consult your own independent advisor as to any investment, tax, or legal statements made herein.

All contract and rider guarantees, including optional benefits, credited rate of interest or annuity purchase rates, are backed by the claims-paying ability of John Hancock. They are not backed by the broker/dealer from which this contract is purchased, by the insurance agency from which this contract is purchased or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of the issuer.



Important notice

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.

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Thank y'all for attending!